

POLICY FOR NEW ENTRANTS & FALSE MEDICAL DECLARATION PENALTY (09/09/2019)

There have been cases where ex-students have deliberately given false medical declaration to enroll in Group Medical Cover. On enrollment, they have gone forward and made claims of lakhs within a month of enrollment. This is not expected of ex-students. As such the Governing Body has decided the below, to be effective with immediate effect.

- 1) There will be a six months waiting period for **new entrants** in GMC for 1st, 2nd and 4th year exclusion clause. Also the cover on pre existing diseases will start only after six months.
- 2) For any new member who has given **false Medical Declaration for enrollment in GMC** will have to remit 60% of the approved amount by the TPA/ insurance company to GMS Alumni in case of any such claim. .