



VCARE/HO/2024/036

15/05/2024

To,
The Hon'ble Secretary,
K.L.E Society
Belagavi

Dear Sir,

Sub: Renewal of Vidyarthi Health Scheme for Non Professional Students

Vidyarthi Aarogya is a unique health plan offered by V Care Health Services. It is instituted primarily for the benefit of students, who are studying in various schools and colleges. The prepaid health plan assists in extending comprehensive medical care for the students during their study. The plan has been initiated with a view to reduce the financial burden on the parents/ teaching institutions, due to the hospitalization of their children/ students during their course of study. The Scheme covers all kinds of hospitalization expenditure incurred due to illness/ accidents. KLES Dr. Prabhakar Kore Hospital & Medical Research Center and other various tied up hospitals will provide all hospitalization services. The details of recognized hospitals are enclosed herewith.

I. APPLICABILITY

Vidyarthi Aarogya is applicable to the following

- Bona fide students of any schools and colleges who are studying in the respective institutions. However they can enroll to the scheme only through respective schools and colleges. This is a yearly plan. Coverage for one full year i.e. 365 days from the date of enrollment.

II. FEATRUES

- Vidyarthi Aarogya is an exclusive health coverage plan designed for the students only. It proposes to cover all students from kindergarten level to college level.

III. GENERAL FEATURES

- All In-Patient treatment including cost of drugs is covered. The treatment is provided in: General Category.
- Outpatient treatment: 20% discount on all investigations
- Lithotripsy, Skin Laser Treatment, etc (both as OP & IP) on payment of 20% of the charges.
- Cosmetic Surgery or treatment is not covered.
- The scheme covers the cost of hospitalization for each student up the limit as mentioned in the table below. If the hospital bill exceeds the sanctioned limit the individual student/institution is required to pay the difference amount to the hospital.
- The cost of any kind of vaccinations not covered, but medically needed injections are covered.
- CT scan MRI – Excluded.
- Resident Doctor will be available daily in the campus during the working hours.

IV. FOR ANY QUERIES PLEASE CONTACT

✚ vcarehealthservicebgm@gmail.com

✚ Ph No : + 0831-2474468

✚ Mobile # : + 91-76187-04468

FEE STRUCTURE

Sl. No	Ward Entitled	Fees Structure	Hospitalization Limit	OPD
1	General	Rs.454/-inc.GST (Bangalore Students Only)	Rs.25,000/-(Inc.Drugs & Materials)	20% Ex. Drugs & Materials

V. PAYMENT OF FEE:

- i. Students are required to pay the fee in advance at the time of their admission to their respective institutions. The institutions intern will forward the list of students along with the respective amount in the form of DD or Local cheque to us for further processing and issue of cards. Each student covered under the scheme will be issued individual Identity Card by us.
- ii. The membership is valid only for the period mentioned in the Vidyarthi Aarogya Card. (One Year) Before the membership expires the fee should be paid and membership to be applied.

Note: If a student is admitted to higher type of ward other than eligible as per the Vidyarthi Aarogya he has to pay the difference in the bill of the ward occupied and eligible.

The Vidyarthi Aarogya benefits are provided at the KLES DR PRABHAKAR KORE HOSPITAL & MRC BELGAUM and other tied up hospitals on production of the Vidyarthi Aarogya Card at the reception / registration / billing counters of the respective institutions.

Thanking you,

Sarolkar

Yours faithfully



For, V Care Health Services