YENEPOYA
Deemed to be University

Report of Reproductive Healthcare Support for Student: 2024-25

The University supports the health and well-being of its students through accessible and comprehensive healthcare services. All enrolled students are included in a group insurance scheme, ensuring they have financial coverage for medical needs. The incurred an expenditure of INR 86.73 lakhs towards the insurance scheme. Copy of the policy is given in the **Annexure 1**.

Healthcare services for the students are available directly at the University's Yenepoya Medical College Hospital. Information regarding the healthcare services available at the hospital and the mechanism for availing the insurance coverage is disseminated during the student induction program. Yenepoya Medical College Hospital is a tertiary care teaching hospital accredited by NABH and NABL. The University Hospital provides free health services, including counseling, and routine check-ups. The obstetrics and gynecology department provides services for family planning and reproductive healthcare. Screenshot of the OBG Department webpage showcasing available reproductive health services are provided in **Annexure 2**.

A total of 655 female students in 2024 (Jan–Dec) and 771 female students in 2025 (Jan–Dec) availed services across these reproductive healthcare and wellness programs, representing a consistent year-over-year growth in student outreach. Copy of the hospital summary is provided in **Annexure 3**.

Evidence:

Annexure 1: Copy of the Group Health Insurance Policy Document

Annexure 2I: Screenshot of the OBG Department webpage showcasing available reproductive health services

Annexure 3: Official service utilization report

Annexure-1

The Oriental Insurance Company Limited

GROUP MEDICLAIM TAILORMADE POLICY SHEDULE

UIN : OICHLGP449V022021

Annexure - 1

Policy No.	**: 422200/48/2025/3298**	**Prev. Policy No.**	**: -**
Cover Note No.	: 42000096630	Cover Note Date	: 05/09/2024
Insured's Code	: AI0000000846	Issue Office Code	: 422200
Insured's Name	: YENEPOYA UNIVERSITY (GSTIN: 0)	Issue Office Name	: BO BALMATTA ROAD MANGALORE (GSTIN: 29AAACT0627R4ZS)
Address	: YENEPOYA DEEMED TO BE UNIVERSITY CAMPUS AND ISLAMIC ACADEMY OF EDUCATION, UNIVERSITY ROAD, DERALKATTE MANGALORE-575 022 - / / 0 / NA - MANGALORE KARNATAKA 574160	Address	: BEAUTY PLAZA BALMATTA ROAD - MANGALORE KARNATAKA 575001
Tel. /Fax /Email	:	Tel. /Fax /Email	: 0824-2421325/2421326/2427901 / 0824-2442456 / k.usha@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code	**:**
Agent/Broker	**: LC0000000036 ALLIANCE INSURANCE BROKERS PRIVATE LIMITED**
Address	**: 205, SECOND FLOOR, VIRESHWAR CHAMBERS,MG ROAD, VILE PARLE (E), MUMBAI 400057 MAHARASHTRA 400057,MUMBAI,MAHARASHTRA,400057**
Tel/Fax/Email	**: 022-612261220851/9167180482/66202665/**

Period of Insurance : FROM 00:00 ON 06/09/2024 TO MIDNIGHT OF 05/09/2025

Collection No. & Dt. : CD A/C AI0000000846 GST INVOICE NO :2923318105 UIN :0

Gross Premium : 73,50,000 GST : 13,23,000 Stamp Duty : 1 Total: 86,73,000

Co-insurance Details : NIL

TPA Details :

TPA ID : YA0000000349

TPA Name : M/S VIDAL HEALTH INS

TPA Address : 1st Floor, Tower 2, SJR I Park, Plot No.13,14,15, EPIP Zone, Whitefield, Bangalore ¿ 560066. BANGALORE 560066

Toll Free No : 1800 425 8885, 1800 425 7878, 080-40

Risk Details

Total Sum Insured in words : Indian Rupees One Hundred Fifty Crores Only

Total Premium in words : Indian Rupees Eighty-Six Lakhs Seventy-Three Thousand Only

The insurance under this policy is subject to conditions, clauses, warranties,exclusions which are available on Company's website: **www.orientalinsurance.org.in** or on demand from policy issuing office.

The policy shall pay for hospitalization expenses for medical/surgical treatment at any Nursing Home/Hospital in INDIA as an in-patient defined in the policy

Pre Existing Disease COVERED, 1 / 2/ 3/ 4 year exclusion (4.1, 4.2 & 4.3 CLAUSES) AND First 30 days waiting period WAIVED

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac,the

Place : MANGALORE

Date : 08/11/2024

IRDA-REGNO-556

Attached to and forming part of policy number 422200/48/2025/3298

125678

Telephone No : 1800 425 8885, 1800 425 7878, Fax No : 1800 425 2626

insured will comply with the provisions of the AML policy of the Company.The AML policy is available in all our operaing offices as well as Company's website.
Room rent restricted to 1% for normal room and 2% for ICU of sum insured per day-Nursing charges to be excluded from room rent
Emergency Ambulance Charges- Rs.2000/-
25% Co-Pay on Covid claims ONLY

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier Limit of Sum Insured shall be applicable and not the enhanced sum insured

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at BO BALMATTA ROAD MANGALORE (GSTIN: 29AAACT0627R4ZS) on 11-NOV-24

" In case of grievance related to any issue related to this policy the same may be addressed to the office In-Charge or the Grievance Officer at above policy address. If the grievance remains pending, it may be escalated to Grievance Officer of the concerned Regional Office 44/45,Leo Shopping Complex,1st Floor Floor,Residency Road Cross,BANGALORE.The next escalation in case grievance remains unresolved is CSD, Head Office, situated at Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002.
If the insured is not satisfied with the resolution/reply provided by the company, he/she may approach the Office of Insurance Ombudsman, within his/her jurisdiction. The list of offices of Ombudsman is available on Company's portal."

Entered By : RAVISHANKAR M

Examined By : MS. K. VRUNDA A. RAO

Policy Printed By : 460931 IP :

Policy Printed On : 11-NOV-24 14:56:53 MAC :

Digitally Signed
By
Authorised Signatory

Place : MANGALORE

Date : 08/11/2024

IRDA-REGNO-556

Attached to and forming part of policy number 422200/48/2025/3298

080 40125678

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

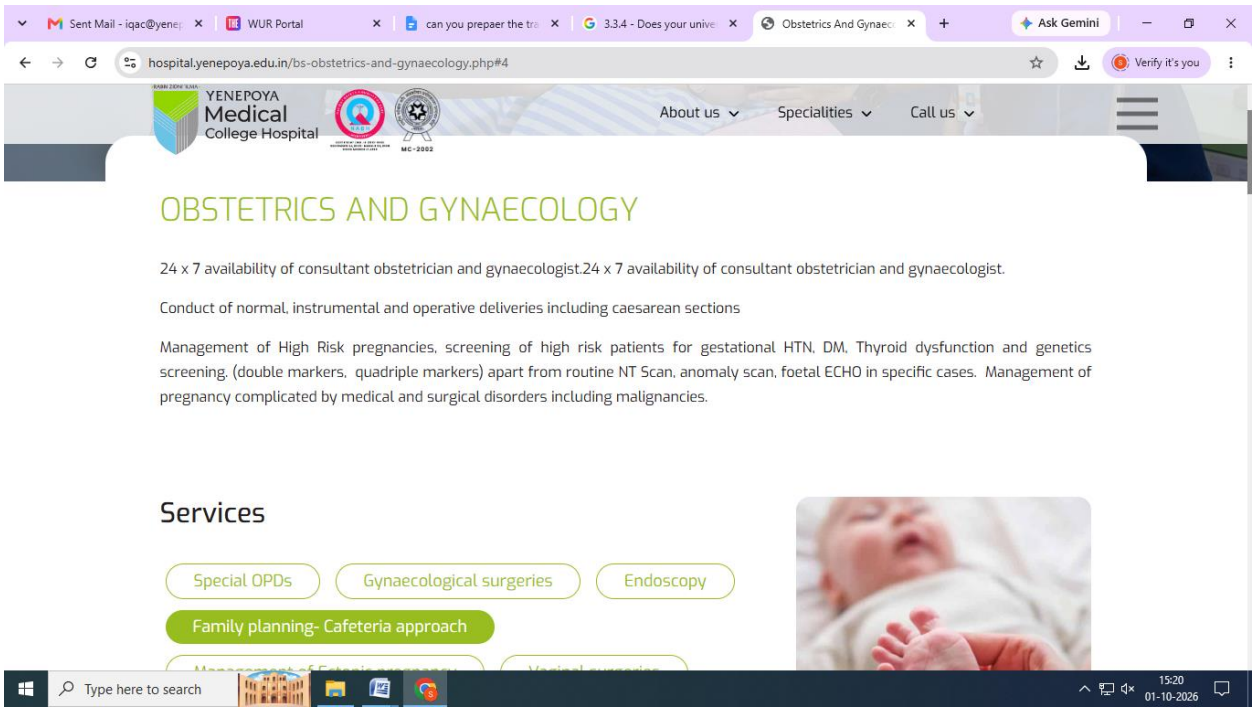
CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at **www.orientalinsurance.org.in** and through other digital platforms including Whatsapp (Send "Hi" to 9560711200)

Annexure-2

YENEPOYA
Deemed to be University

Annexure - 2



Annexure-3

Annexure - 3

YENEPOYA Medical College Hospital

Yenepoya Medical College Hospital

(A CONSTITUENT COLLEGE OF YENEPOYA (DEEMED TO BE UNIVERSITY), Recognised under Sec 3 (A) of the UGC Act, 1956)
Accredited by NAAC with 'A+' Grade
UNIVERSITY ROAD, DERALAKATTE, MANGALORE - 575 018. Ph. : 2204668/69/70 Fax 0824 - 2204664

OFFICE OF THE MEDICAL SUPERINTENDENT

Medical services availed by staff and student

Parameter	2024	2025
	January to December	January to December
Number of Yenepoya female students availing health service from the OBG department during the years 2024 and 2025.	655	771

Prepared by

Assistant Medical Record Officer
Yenepoya Medical College Hospital
Deralakatte, Mangaluru

Approved by

MEDICAL SUPERINTENDENT
YENEPOYA MEDICAL COLLEGE HOSPITAL
MANGALORE - 575 018