

CANARA BANK SYNDICATE PENSIONERS & RETIREES ASSOCIATION (REGD)

(Formerly: SYNDICATE BANK PENSIONERS & RETIREES ASSOCIATION)



(Affiliated to AIBPARC)

CENTRAL OFFICE

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Cir.No.5/2022

(Please circulate to all members/retirees)

Date:24 .1.2022

Dear Comrades,

IBA INSURANCE POLICY DETAILS AND CLAIMS PROCEDURE

Information on the current IBA Medical Insurance policy for the year 2021 - 2022, the particulars and conditions of the Policy, claim procedure, contact details, connected TPA/authorities, email IDs, Quick Links for claim form, check list, network hospitals & mobile App etc are furnished by bank vide Cir IC/37/2022 dated 24.1.2022. We have appended the text of the same hereunder for ready reference of all.


With greetings

Yours comradely,

C Gangadhar Yadav

GENERAL SECRETARY

CBSpra - ZINDABAD
AIBPARC - ZINDABAD
CBPRO - ZINDABAD

<p>केनरा बैंक Canara Bank </p> <p><small>भारत सरकार का उपक्रम A Government of India Undertaking</small></p> <p>सिंडिकेट Syndicate</p> <p>HUMAN RESOURCES WING INDUSTRIAL RELATIONS SECTION HEAD OFFICE : BENGALURU -560 002</p>	<p>CIRCULAR NO.: IC/37/2022 I N D E X : STF-7 D A T E : 24.01.2022 A H U X</p>
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SUB: IBA GROUP MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES - RENEWAL OF THE POLICY FOR THE YEAR 2021-22

As a part of the 10th Bipartite Settlement/Joint Note dated 25th May, 2015, Bank has facilitated the IBA Group Medical Insurance Scheme for the Retirees/Spouses of the deceased employees during 2015-16, to cover the hospitalization expenses of the retirees / spouses of the deceased employees which has been renewed every year up to 2020-21.

Now, the IBA Group Medical Insurance Policy for the retired employees has been renewed for the year 2021-2022 and M/s. National Insurance Company Limited is continued as the lead insurer for the year 2021-22.

The retirees who had opted and paid the premium on or before the due date i.e. on or before 31.10.2021 have been covered in the Policy and the same has been renewed for the period from 01.11.2021 to 31.10.2022. For such of those retirees who opted for renewal as per HO Cir 719/2021 dated 04.11.2021 i.e. during the extended period for submission of option, the coverage under the Policy is as under:

1. Those retirees who are already covered under IBA Group Medical Insurance Policy till 31.10.2021 but could not join in the renewal policy on time for obvious reasons, are covered under the Policy from **01.12.2021 to 31.10.2022**.
2. For the new entrants, i.e., who have not opted for the IBA Group Medical Insurance Policy for retirees till date or who have failed to renew the Policy till last year but are willing to continue in the current year policy period are covered under the Policy from **01.12.2021 to 31.10.2022**.

The present year policy is uploaded in Canara Bank website under the path: www.canarabank.com>Announcements>Ex-Employees' page

The details of the Policy are as under:

Insurer : National Insurance Company Limited,
Policy Nos : a. With Domiciliary Policy : 251100502110000278
b. Without Domiciliary Policy: 251100502110000279
c. Super Top Up Policy : 251100502110000280
Policy Schedule: Group Mediclaim - Tailormade

Policy Period : Effective from 00:00 hours, on 01/11/2021 to midnight of 31/10/2022

Policy Issuing Office Address:

National Insurance Company Limited
Mumbai Division XI
IInd Floor, National Insurance Building,
14, Jamshedji Tata Road,
Churchgate, Mumbai - 400020

M/s National Insurance Company has continued Graded Sum insured amount as well as separate premium rates for single and family floater, with the following conditions with respect to renewal of the policy for the year 2021-22:

Rate with GST				
Retirees without Domiciliary			Retirees with Domiciliary	
SI	Family Floater	Single Person	Family Floater	Single Person
400000	43249	28112	86042	55927
300000	33884	22025	65107	42319
200000	22025	14316	45213	29388
100000	15248	9911	27024	17566
Super Top Up Rates				
Retirees (Rate with GST)				
SI	Family Floater	Single Person		
500000	11601	7540		
400000	8817	5731		
300000	7449	4842		
200000	5932	3856		
100000	3724	2420		

Conditions with respect to Policy renewal introduced by M/s National Insurance Company are as follows:

1. Graded sum insured for both base policy and super top up policy continued.
2. Separate premium rates continued for:
 - a) Single person (Retiree without spouse & Surviving spouse - Family pensioner and legally divorced ex-employee)
 - b) Family floater (If employee and spouse both are alive)
3. Officers can opt for any sum insured from 1 lakh to 4 lakhs in Base policy.
4. Award staff can opt for any sum insured from 1 lakh to 3 lakhs in Base policy.
5. Super Top up policy is **only available to Retirees who opt for Rs.3 lakhs and Rs.4 lakhs Sum Insured in Base Retirees' Policy.**
6. Officers can opt for any sum insured from 1 lakh to 5 lakhs in Super Top Up policy.
7. Award staff can opt for any sum insured from 1 lakh to 4 lakhs in Super Top Up policy.
8. **Room Rent:**
 - a) For Sum Insured Rs.3 Lakhs and Rs.4 Lakhs: Room rent per day shall be payable up to Rs.5000/- and ICU charges up to Rs.7500/-.
 - b) For Sum Insured Rs.1 Lakhs and Rs.2 Lakhs: Room rent per day shall be payable up to 1.5 % of Sum Insured and ICU charges per day shall be payable up to 2% of Sum Insured.
9. Domiciliary treatment expenses incurred shall be reimbursed to the extent of **10% of Base policy Sum Insured opted even for those who opted Single Person rate.**
10. **Domiciliary expenses are not covered under Super Top Up Policy.**

For the better functioning and utilization of the scheme, the following details are reiterated:

1. The coverage under The Super Top Up policy will trigger only after the main policy sum insured has exhausted.
2. Domiciliary treatment expenses incurred in case of the 66 listed diseases as per 3.1 of the Policy shall be reimbursed.

3. For hassle free settlement, it is better to opt for cashless facility at any one of the network hospitals. Even otherwise, claim intimation is Mandatory to the TPA i.e. M/s MD India Health Insurance TPA Private Limited, for all the claims. As such all the Retirees shall notify the TPA in writing a letter, e-mail, fax, providing all the relevant information relating to claim including plan of treatment, policy no, etc., within the prescribed time limit as under:

Notification of claim in case of cashless facility	TPA must be informed
In the event of planned hospitalization.	At least 72 hours prior to the insured person's admission to network provider/PPN hospital.
In the event of emergency hospitalization.	Within 24 hours of the insured person's admission to network provider/PPN hospital.
Notification of claim in case of Reimbursement	TPA must be informed
In the event of planned hospitalization.	Within 48 hours of the insured person's admission to net-work provider/non network/PPN hospital.
In the event of emergency hospitalization.	Within 48 hours of the insured person's admission to network provider/non net-work/PPN hospital.

4. **PROCEDURE OF CLAIM:**

Domiciliary:

Certificate from the attending medical practitioner is required for the purpose. The cost of medicines, investigations, consultations etc., in respect of domiciliary treatment shall be reimbursed as follows:

Original Prescription:

- a. IRDA Prescribed Claim Form duly filled & signed (Provided in the Annexure);
- b. The prescriptions shall be valid till the period if any specifically mentioned by the specialist or the attending doctor.
- c. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

Period within which Domiciliary Claims to be submitted:

Bills for Domiciliary Treatment shall be submitted in a bunch for a particular month **on or before the 10th of the succeeding month**

Planned Hospitalization:

Procedure for cashless claims:

Cashless facility for treatment shall be available to insured in network hospitals only. Treatment may be taken in a network provider/PPN and is subject to pre authorization by the TPA.

5. **The process of reimbursement of hospitalized treatment availed at a Non-Network Hospital is as under:**

Check whether the hospital is registered and complies the following IRDAI guidelines and willing to give a copy of the registration at the time of discharge.

In terms of the policy, definition of Hospital/ Nursing Home is as under:

Hospital/ Nursing Home means any institution established for inpatient care and Daycare treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the clinical Establishment (Registration and Regulation) Act, 2010 or under the enactments specified under the schedule of Section 56 (1) of the said act AND complies with all minimum criteria as under:

- a) Has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
- b) Has qualified nursing staff under its employment round the clock;
- c) Has qualified Medical practitioner (s) in charge round the clock;
- d) Has a fully equipped operation theatre of its own where surgical procedures are carried out.
- e) Maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

6. Submission of Claim Documents:

In non-network hospitals payment must be made upfront and for reimbursement of claims the insured person may submit the necessary documents to TPA, within the prescribed time limit.

Time limit for submission of documents:

Type of claim	Time limit for submission of documents to company/TPA
Where cashless Facility has been authorized	Immediately after discharge
Reimbursement of hospitalization and per hospitalization expenses (limited to 30 days)	Within 30 (Thirty) days of date of discharge from hospital
Reimbursement of post hospitalization expenses (limited to 90 days)	Within 30(thirty) days from completion of post hospitalization treatment

Retirees can submit the documents at the following Offices of MD India TPA or in the alternative the documents can be personally delivered to any of the offices of TPA mentioned in the annexure, if it is convenient.

a. Bengaluru Address:

Door No.1540, 1st Floor, 4th "T" Block,
Sharada Chambers, 39th E Cross, 23rd Main,
Above Allahabad Bank, Jayanagar,
Bangalore - 560041

b. Pune Head Office Address:

MD India Health Insurance TPA Pvt Ltd,
S. No. 46/1, E-space, A-2 Building, 3rd Floor,
Pune Nagar Road, Vadgaonsheri,
Pune - 411014,
Maharashtra.

7. Check List For Reimbursement Claim Submission:

In case of hospitalization reimbursement the following documents are required to be submitted:

- IRDA Prescribed Claim Form duly filled & signed (Provided in the Annexure);
- Photo ID and Age proof;
- Health Card, Photo ID, KYC documents;
- Attending medical practitioner's/surgeon's certificate regarding diagnosis/nature of operation performed, along with date of diagnosis, investigation test reports etc. supported by the prescription from attending medical practitioner;
- Original discharge card/day care summary/transfer summary;
- Original final pre numbered Hospital bill with all original deposit and final payment receipt;
- Complete break-up of the hospital bill;
- Original invoice with payment receipt and implant stickers for all implants used during Surgeries i.e. lens sticker and invoice in cataract surgery, stent invoice and sticker in Angioplasty Surgery.
- All previous consultation papers indicating history and treatment details for current ailment;
- All original diagnostic reports (including imaging and laboratory) along with Medical Practitioner's prescription and invoice/bill with receipt from diagnostic center;
- All original medicine/pharmacy bills along with the Medical Practitioner's prescription;
- MLC/FIR copy-in Accident cases only;
- Copy of death summary and copy of death certificate (in death claims only);
- Pre and post-operative imaging reports-in Accident cases only;
- Copy of indoor case papers with nursing sheet detailing medical history of the Insured Person, treatment details and the Insured person's progress.

***** The above list of documents is indicative. In case of any other document requirement as specified by the Insurance Company the Documents Team of TPA will contact the Retiree, on receipt of the claim documents.***

The other details are available in the policy document uploaded on the ex-employees' page in Bank's Website.

8. The details of the Third Party Administrator [TPA] i.e., MD India Health Insurance TPA Pvt Ltd. The details are as under :

Name of the TPA	MDIndia Health Insurance TPA Pvt. Ltd
Dedicated Toll Free for Customer Service	1800-266-5690
Customer Care email ID	Canarabank@mdindia.com
Cashless Toll Free	1800-209-7800
Email for Cashless:	authorisation@mdindia.com
Reimbursement Toll Free	1800-209-7777
MD India Website -	https://mdindiaonline.com
To obtain Claim Status via SMS- to get current and further timely updates on the claim	SMS to +91 86918 63863 : Status < Claim Number > For Example : STATUS MDI5781804

MD India Reach Outs:

Claim Intimation	https://mdindiaonline.com/ClaimIntimationForm.aspx or customercare@mdindia.com
Network Hospitals	https://mdindiaonline.com/ProviderList.aspx
Chat Bot	http://mdichatbot.mdindia.com/mdichat/mdichat.aspx
E-Cards/Desktop Application	Cards can be downloaded by logging on to https://canara.mdindia.com/ The login ID of the Retiree is as under: User ID: Employee ID Password: ddmmyyyy (DOB)

Quick Links for claim form, check list, network hospitals & mobile App:

Quick Links	
IRDAI Claim Form:	http://www.mdindiaonline.com/documents/claimform.pdf
Check List:	http://www.mdindiaonline.com/documents/claimdocumentschecklist.pdf
Network Hospitals:	https://www.mdindiaonline.com/ProviderSearch.aspx
Hawk Mobile App:	https://play.google.com/store/apps/details?id=com.mdid.hawk
Canara Bank Mobile Application	MDIndia Canara - Apps on Google Play

9. Fraudulent claims:

If any claim made by the insured person is in any respect fraudulent or if any false statement or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or any one acting on his/ her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited. Any amount already paid against claims made under this policy but which are found fraudulent later, shall be repaid by all recipient (s)/ policy holder (s) who has made that particular claim who shall be jointly and severally liable for such repayment to the company. For the purpose of this clause, the expression "Fraud" means any of the following acts committed by the Insured Person or by his agent or the Hospital/ Doctor/ any other party action behalf of the insured person with intent to deceive the company or to induce the company to issue an insurance policy:

- The suggestion as a fact of that which is not true and which the insured person does not believe to be true.
- The active concealment of a fact by the insured person having knowledge or belief of the fact;
- Any other act fitted to deceive; and
- Any such act or omission as the law specially declares to be fraudulent. The company shall not repudiate the claim and/or forfeit the policy benefits on the ground of fraud, if the insured person/ beneficiary can prove that mis-statement was true to the best of

his knowledge and was not deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact or within the knowledge of the company.

10. Territorial Limit:

All medical treatment for the purpose of this policy will have to be taken in India only.

11. Policy Details:

The policy guidelines provided hereinabove are only illustrative and not exhaustive. **The IBA Medical Insurance Policy issued by M/s National Insurance Company Limited is placed in Bank's website www.canarabank.com>Announcements>Ex-Employees' page and the retirees may directly take up with TPA/ Insurance Company in case of any disputes/ clarifications.**

The retired employees / spouses of the deceased employees who are enrolled under the policy are advised to go through the details of the Insurance Policy placed in Bank's Web site.

All the Branches/Offices are requested to bring the contents of this Circular to the notice of the Retirees and display the guidelines prominently on the notice Board.

**L V R PRASAD
CHIEF GENERAL MANAGER**

TO: ALL THE BRANCHES/OFFICES OF THE BANK

Annexure - Details of MD India Offices for submission claims

Sr. No.	Location	Branch Head Name	Email ID	Contact #	Address
1	Bangalore	Mr. Suresh Srinivasan	ssrinivasan@mdindia.com	7391059565	Door No.1540, 1st Floor, 4th "T" Block, Sharada Chambers, 39th E Cross, 23rd Main, Above Allahabad Bank, Jayanagar, Bangalore - 560041, Karnataka.
2	Chennai	Dr. Harikrishnan. S	harikrishnans@mdindia.com	9380008514	New Door No.443 & 445, Old Door No. 304 & 305, Guna Complex, Anna Salai, Teynampet, Chennai - 600018, Tamilnadu.
3	Hyderabad	Mr. Prakash Terdale	pterdale@mdindia.com	7391806007	Door No.101, 1st Floor, 6-3-883/A/1/103, Imperial Plaza, Panjagitta, Hyderabad - 500082, Telangana.
4	Kochi	Mr Sreejith Rajan	sreejithr@mdindia.com	9207078680	EL .63/522, Katikaran House, Opp. Karuna Printers, Kasim Lane, Nr. St. Augustine School, Kaloor, Kochi - 682017, Kerala.
5	Coimbatore	Ms R Karupagam	rkarpagam@mdindia.com	9367602251	Door No.89, Grey Town, Near Nehru Stadium, Gandhipuram, Coimbatore - 641018, Tamil Nadu.
6	Ahmedabad	Mr. Tofik Tiljiwala	ttiljiwala@mdindia.com	9377785329	1st Floor, Neptune Tower, Opp. Nehru Bridge, Ashram Road, Ahmedabad - 380009, Gujarat.
7	Mumbai	Mrs Dipti Raut,	draut@mdindia.com	8010900944	Mezzanine Floor, Ballard House, Adi Marzban Path, Ballard Estate, bearing CTS Number 1185, Fort, Mumbai - 400001, Maharashtra.
8	Pune	Dr. Ajay Parandekar	aparandekar@mdindia.com	9371644535	Karnavat Tower, 1st Floor, Paud Phata, Behind Dashbooja Ganapati Temple, Above Dena Bank, Kothrud, Pune - 411038, Maharashtra.
9	Bhopal	Dr. Abhishek Shukla	ashukla@mdindia.com	9300101780	Plot No.15, A-1, Chitransh Home, 2nd Floor, B/H.Chitransh College, E-7, Arena Colony, 11 No.Stop, Chitragupta Nagar, Bhopal - 462042, Madhya Pradesh.
10	Delhi	Mr. Praveen Sethi	psethi@mdindia.com	9115603712	D.No.18/13, WEA, Ground Floor, Ganga Plaza, Pusa Lane, Near Metro Pillar No.81, Karol Bagh, New Delhi - 110005.
11	Kolkata	Mr Raju Chetri	r.chhetri@mdindia.com	9333882553	C- 483, Ground Floor, Lake Gardens, Kolkata - 700045, West Bengal.