



SYNDICATE BANK PENSIONERS & RETIREES ASSOCIATION (REGD.)

(Affiliated to AIBPARC, a wing of AIBOC)

CENTRAL OFFICE

203, Glendale Residency, King Koti Road, Abids, Hyderabad – 500001

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(PLEASE CIRCULATE TO ALL MEMBERS/ RETIREES)

Circular No: 22/2015

Date: 02.12.2015

Dear Comrades,

**IBA MEDICAL INSURANCE SCHEME
OPTION DATE EXTENDED UPTO 28.12.2015
GUIDELINES ISSUED TO BRANCHES**

We are happy to inform that last date for option to join IBA Medical Insurance Scheme has since been extended by the bank up to 28th December 2015 vide cir CYC 46/2015/CYC/0012/HO/SWD/HEALTH-INS dated 30.11.2015. This provides another opportunity to those who could not opt for the scheme earlier for various reasons. Suitable guidelines have been issued to branches to accept option letters from the concerned. We have been receiving a number of calls from our members complaining that their accounts have not been debited with premium amount despite lodging option letters with the pension drawing branches. We had taken up the matter with HO and it was observed that branches have not entered the details furnished by the retirees in the system which resulted in not debiting the premium amount from the accounts of the optees. Now branches have been instructed through the said circular to rectify all such mistakes. Procedure for claiming cashless facility or reimbursement is also given in the guidelines. Regarding exclusion of domiciliary treatment cost we have already informed you of the status and on-going efforts to get the same facility restored vide our Cir 20/2015. We will keep you posted with updated in this regard. We have appended text of above cited bank circular for information of all. We request you all to pass on the message to all the concerned retirees in your vicinity and help them join the insurance scheme.

With warm greetings

Yours comradely,

C Gangadhar Yadav
GENERAL SECRETARY

SBPRA - ZINDABAD
AIBPARC - ZINDABAD
CBPRO - ZINDABAD

Text of Bank circular:

Ref.No.46/2015/CYC/0012/HO/SWD/HEALTH-INS Dt. 30.11.2015

To: ALL BRANCHES/OFFICES.

SUB: IBA HEALTH INSURANCE SCHEME FOR RETIREES.

Kind attention is drawn to our circular no. 33/2015/CYC/0012/HO/SWD/HEALTH-INS dated 24.08.2015 regarding option entry for the above scheme by retirees.

Since some retirees could not join the scheme for one reason or the other, at the request of IBA, the lead Insurer i.e. United India Insurance Co Ltd, has agreed to allow a grace period of three months to join the scheme after the policy is made operational. However, the retirees who are joining during the extended period have to pay full premium and there cannot be any proportionate premium. The cover will start from the day of payment of premium. The Insurer has issued policy no.500100/48/15/14/00000521 which is valid upto 31.10.2016.M/s Vidal Health TPA Pvt. Ltd. is the Third Party Administrator (TPA) for this policy.

Second option to join the IBA Health Scheme: We are happy to inform that the option entry will be kept open from 01.12.2015 to 28.12.2015 and the branches have to follow the procedure mentioned earlier. We again reiterate that branches have to make the data entry in respect of those pensioners who opt for the scheme. For this purpose they have to open the inhouse application portal <http://172.18.200.162/inhouse/> and click on HO:SWD/SRD icon and select "IBA Health Insurance Scheme". Then they

have to log in by entering inhouse application user ID and Password already available with them. On successful login, the data entry screen will appear. Branches should correct the details appearing therein if there is any incorrect information/data appearing in the screen. In case spouse is there, his/her name and date of birth should be entered.

All fields except e-mail ID and spouse details are mandatory. After saving the data entered, Annexure II has to be downloaded which has to be verified by the Pensioner and signed by him/her. Original of the Annexure so downloaded and signed by the pensioner has to be sent to HO:SWD and copy filed in the concerned pensioner's file maintained at the branch.

It is observed that branches have accepted the Annexure II submitted by the pensioners and forwarded the same to HO:SWD without entering in the portal. Please note that the data required will be automatically generated from the system once the branches make the data entry and no separate data entry will be made at HO:SWD. While doing the data entry, branches have to ensure that they select the option "Yes". When the Annexure II is downloaded by the branch after data entry, it will have only one authorization as applicable to officer or clerk and not both.

Due to the levy of Swatch Bharath levy of 0.50% w.e.f. 15.11.2015, the premium stands revised as under:

Category	Cover	Premium (old)	Premium (new)
Officers	₹ 4.00 lakhs	₹7464/-	₹7526/-
Clerks/Sub Staff	₹3.00 lakhs	₹5621/-	₹5645/-

Since further option will not be available, all the branches are requested to contact all the staff pensioners in their branch as per the monthly pension scroll sent by us and obtain their option. This is an opportunity available us to help our own ex-employees to get the health insurance cover for them.

Exclusion of Domiciliary Treatment Expenses: United India Insurance Co Ltd has informed that Domiciliary Treatment Expenses will not be covered under the policy issued for retirees. They have further assured that 100% premium will be refunded to retirees (subject to NIL claims), if retirees are not interested to continue the policy. Hence, retirees whose a/cs have been debited on 01.11.2015 and who are not willing to continue the policy may send their request to us immediately for claiming reimbursement of premium from UIICo. Ltd.

Issue of E-card: E-card in respect of those retirees who have already joined the scheme is made available. For this purpose, pensioners can approach the branches from where they have made the option entry to get the card no. TPA ID and card no are one and the same. E-cards can be downloaded by accessing the TPA website www.vidalhealthtpa.com (login>Individual login>Vidal Health TPA ID). Mobile application Vidal Health Vire can be installed in the smart phone. Once the app is installed, E-card, List of Hospitals, Contact details of TPA, Claim Document details, Claim Status , Claim Intimation etc can be obtained there itself.

The procedural aspect of availing cashless facility, submission of claim for reimbursement of hospitalization expenses etc are furnished in the Annexure. The required forms like Form A, Form B and ECS Mandate can be downloaded from the TPA website.

The contents of this circular may be brought to the notice of all retirees by displaying a copy in the notice board of the branch.

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(GOPINATH T IYER)
GENERAL MANAGER (P)

CASHLESS PROCESS AT NETWORK HOSPITAL:

Cashless facility can be availed at the Vidal health TPA network hospitals. The procedure mentioned below needs to be followed while availing Cashless facility at such hospitals.

- Choose network Hospital from updated Vidal health TPA network list of hospital on the website.
- Show TPA ID card along with valid Photo identity card and collect Pre-Authorization form from the hospital.
- Insurance coordinator in the Network hospital will give assistance during Hospitalization.
- Fill up personal details and the rest to be filled up by the hospital treating doctor along with contact number.
- Hospital will send the fax/e-mail to TPA.
- The TPA shall process the claim as per policy terms and conditions and send an approval letter to the hospital.
- Get admitted, take treatment and get discharged without payment of bill except for non-payable items.
- Please ensure claim form is filled and duly signed and final bill is signed, before discharge.
- An SMS will be sent to the insured by TPA.

Payment will be made to the Hospital/Nursing Home directly by TPA.

2. REIMBURSEMENT WHERE CASHLESS FACILITY IS NOT AVAILED

Reimbursement of the hospitalization expenses can be claimed where Cashless Hospitalisation facility is not availed or treatment is availed in a Non-network Hospital. The Insured have to settle the hospital bill, collect all original hospitalisation documents and submit the documents to TPA for scrutinizing the same in terms of the policy and check the admissibility or otherwise of the claim/ expenses.

(i) Reimbursement claims may be filed in the following circumstances:

- a. Hospitalization at a non-network hospital
- b. Post-hospitalization and pre-hospitalization expenses
- c. Denial of preauthorization on application for cashless facility at a network hospital

(ii) Claim Intimation : To be given (Telephonically/e-mail/fax/online intimation) prior to the Hospitalization or in case of emergencies immediately upon hospitalization but prior to discharge.

(iii) The documents to be submitted for a hospitalization reimbursement claim are:

- a. Original hospital final bill
- b. Pre-Numbered / Printed Receipts for payments made to the hospital
- c. Complete break-up of the hospital bill
- d. Original Detailed Discharge Summary
- e. All Investigation reports
- f. All medicine bills with relevant prescriptions
- g. Operation Theatre Notes in the event of a surgery performed
- h. Sticker for the Implant, if any, used during surgery

- i. A copy of the Invoice for the implant, if any, used during surgery performed
- j. Original duly completed and signed claim form A.
- k. Duly completed and signed Medical Practitioner's Form B.
- l. ECS form for National Electronic Fund Transfer (NEFT)
- m. Copy of TPA ID card and Photo ID card
- n. Documents for National Electronic Fund Transfer (NEFT)

(iv) The documents to be submitted for post-hospitalization/pre-hospitalization claim are:

- a. Copy of the discharge summary of the corresponding hospitalization
- b. All relevant doctors' prescriptions for investigations and medication
- c. All bills for investigations done with the respective reports
- d. All bills for medicines supported by relevant prescriptions

(v) Submission of claim documents :

All claim documents should be submitted within 30 days from the date of discharge to

Dr. Shankar / Jayanth, Vidal
Health, TPA Pvt., Ltd.,
Tower 2, 1st Floor, SJRI Part,
Plot No.13, 14, 15 EPIP Area,
Whitefield, Bengaluru, Ph. 080 40125678 (Extn.386),
e-mail- Jayanth.c@vidalhealthtpa.com, Toll free No.1800-425-9510.