

SUB: IBA GROUP MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES - RENEWAL OF THE POLICY FOR THE YEAR 2020-21

As a part of the 10th Bipartite Settlement/Joint Note dated 25th May, 2015, a Medical Insurance Scheme for the Retirees/Spouses of the deceased employees has been introduced in the Bank during 2015-16, to cover the hospitalization expenses of the retirees / spouses of the deceased employees and renewed every year up to 2019-20. M/s. National Insurance Company Limited is the lead insurer for the year 2020-21.

Now for the year 2020-21, the policy for the retirees who had opted and paid the premium on or before the due date i.e. on or before 31.10.2020 has been renewed for a period from 01.11.2020 to 31.10.2021. For such of those retirees who opted for renewal as per HO Cir 864/2020 dated 09.11.2020 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 31.10.2019 but could not join in the renewal policy on time for obvious reasons, are covered under the policy from 01.12.2020 to 31.10.2021. However, any treatment/claim during the break period will not be covered under the policy.
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, 30 days waiting period will be applicable for utilization of policy benefits into the scheme i.e., the period of coverage will start for such new entrants from 01.01.2021 to 31.10.2021.

The details of the Policy are as under:

Insurer : National Insurance Company Limited,
Policy Nos : a. With Domiciliary Policy : 251100/50/20/10000377
b. Without Domiciliary Policy: 251100/50/20/10000379
c. Super Top Up Policy : 251100/50/20/10000382
Policy Schedule: Group Mediclaim - Tailormade
Policy Period : Effective from 00:00 hours, on 01/11/2020 to midnight of 31/10/2021

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 introduced 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 2020-21:

Rate with GST				
Retirees without Domiciliary		Retirees with Domiciliary		
SI	Family Floater	Single Person	Family Floater	Single Person
400000	32264	19358	80067	48040
300000	24199	14520	60054	36032
200000	16133	9680	40036	24021
100000	10890	6534	27024	16215

Super Top Up Rates		
Retirees (Rate with GST)		
SI	Family Floater	Single Person
500000	6554	3932
400000	5243	3146
300000	4194	2517
200000	3408	2045
100000	2097	1258

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 introduced.
2. Separate premium rates introduced for:
 - a) Single person (Retiree without spouse and Surviving spouse - Family pensioner)
 - 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. 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.**
9. **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 65 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 network provider/non network/PPN hospital.
In the event of emergency hospitalization.	Within 48 hours of the insured person's admission to network provider/non network/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. In case of claim of reimbursement, the retired employees / spouses of the retirees to submit the claim attaching original hard copies of the documents / prescriptions to TPA within 30 days from the date of discharge from the hospital and immediately after discharge from the Hospital in case of cashless facility at the address mentioned below:

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.

In the alternative the documents can be personally delivered to any of the offices of TPA mentioned in the annexure, if it is convenient, otherwise the documents can be sent to the TPA directly, but to the above mentioned address.

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' column in Bank's Website.

8. Timeline for Submission of Claim:

Cashless by Network Hospitals-	Immediately after discharge
Reimbursement of Non Cashless Hospitalization Claim	Within 30 days from date of discharge.
Reimbursement of Pre-hospitalization expenses (limited to 30 days) -	Within 30 days from date of discharge
Reimbursement of Post-hospitalization expenses (limited to 90 days)	Within 30 days from date of completion of treatment

9. 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
MDIndia 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

10. 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:

- a) The suggestion as a fact of that which is not true and which the insured person does not believe to be true.
- b) The active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) Any other act fitted to deceive; and
- d) 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.

11. Territorial Limit:

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

12. Policy Details:

The policy guidelines provided hereinabove are only illustrative and not exhaustive. In case of any disputes/ clarifications, 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.

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.

**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	Mr. Sasikumar S	sasikumars@mdindia.com	7420072455	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, Kaloore, 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	Mr Pallaw Saxena	psaxena@mdindia.com	9322502251	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.