

SUB: IBA GROUP MEDICAL INSURANCE SCHEME FOR RETIREES / SPOUSES OF THE DECEASED EMPLOYEES - RENEWAL OF THE POLICY FOR THE YEAR 2019-20.

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 to cover the hospitalization expenses of the retirees / spouses of the deceased employees. Accordingly, The IBA Group Medical Insurance Policy for Retirees has been introduced and M/s Good Health TPA Services Limited., is continued as Third Party Administrator (TPA).

The policy for the retirees who had opted and paid the premium on or before the due date has been renewed for a period from 01.11.2019 to 31.10.2020 with M/s United India Insurance Company Limited as lead insurer and present year policy is uploaded in Canara Bank website under the path: www.canarabank.com>Announcements>Ex-Employees' page.

This year, the policy is having following major changes:

Policy terms for the year 2018-19	Revised policy terms for the year 2018-19
Room and Boarding expenses as provided by the Hospital/ Nursing Home not exceeding Rs.4000/- per day or the actual amount whichever is less	Room and Boarding expenses as provided by the Hospital/ Nursing Home not exceeding Rs.5000/- per day or the actual amount whichever is less

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

1. The coverage under the Insurance Scheme:

Designation	Sum Insured under the main policy including the domiciliary limit.	Sum insured under the Super Top up policy *
Officers	Rs. 4,00,000/-	Rs. 5,00,000/-
Clerical	Rs. 3,00,000/-	Rs. 4,00,000/-
Subordinate Cadre employees	Rs. 3,00,000/-	Rs. 4,00,000/-

* 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 to the extent as follows:

Designation	Sum Insured under the main policy	The maximum limit for domiciliary treatment
Officers	Rs. 4,00,000/-	Rs. 40,000/-
Clerical	Rs. 3,00,000/-	Rs. 30,000/-
Subordinate Cadre employees	Rs. 3,00,000/-	Rs. 30,000/-

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 Good Health TPA Services 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/PPN hospital
In the event of emergency hospitalization.	Within 24 hours of the insured person's admission to network provider/PPN hospital

4. PROCEDURE OF CLAIM:

Domiciliary:

Certificate from the attending medical practitioner and / or Bank's medical officer is required for the purpose. The cost of medicines, investigations 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 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:

It may be noted that for the planned hospitalization it is advisable to go for cashless facility for Retirees' convenience as the TPA's would take care of their claim upfront and there would not be any need for advance payment or deposit from the retired employee in case expenditure is within sum assured (except for non-medical items / except in some states).

The intimation of the same may be given to M/s Good Health TPA Services Ltd in their WEB portal: <https://webace.goodhealthtpa.in> after logging into the package.

- a. The login ID of the Retiree is as under:
User Name: Good Health id of self or user can login with his employee id
Password: 1234 (Default)

The Good Health package is also available in Bank's website>>www.canarabank.com>> under the Head **employees/ex employees** → **medicclaim login**.

- b. The retiree may call in Toll free number **1860 425 3232 / 1860 425 3545**
c. The retiree may send claim intimation via e-mail to TPA regarding hospitalization at their e-mail ID: **ibacare@ghpltpa.com**

Claim for Reimbursement:

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, at the address mentioned below:

Bengaluru Address:

Good Health Insurance TPA limited
2971, 2nd Floor, 17th Cross
ESTURI TOWER, K.R Road, BSK 2nd Stage
Bangalore - 560070
Land Mark : Next to Uma Maheshwari Temple

Hyderabad Address:

Good Health Insurance TPA limited
Suite 403-406A, 4th floor,
Ashoka My Home Chambers,
Behind Ashok Bhoopal chambers,
Sardar Patel Road, Secunderabad,
Telangana State -500003.

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 as done hitherto, but to the above mentioned address

5. Time limit for submission of documents:

Type of claim	Time limit for submission of documents to TPA
Where cashless facility has been authorised	Immediately after discharge
Reimbursement of hospitalization and pre-hospitalisation expenses (limited to 30 days)	Within 30 days of date of discharge from hospital
Reimbursement of post hospitalization expenses (limited to 90 days)	Within 30 days from completion of post hospitalization treatment

6. Fraudulent Claims:

In terms of the policy, if any claim is found to be fraudulent or if any false declaration is made or if any fraudulent devices are used, by any retiree or anyone acting on their behalf to obtain any benefit under this policy, then, the policy shall be void in respect of such Insured Person and all claims being processed shall be forfeited for all the insured persons within the family.

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 you on receipt of your claim documents by us.***

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

E-card

For the purpose of Hospitalization and claiming cashless facility the retired employee require E- Cards which can be downloaded by accessing the above link provided in the web portal of TPA <https://webace.goodhealthtpa.in>.

The access to the portal will allow the retired employees to, track claim status in real-time, view e-card & download, also access claims history / medical records in digital format, etc.

24 x 7 Call Centre Number:

A dedicated number has been provided for the purpose of hospitalization and its related queries, assistance to the retired employees if they are not tech savvy is as under:-

1860 425 3234

Escalation Matrix:

Call Centre - 1860 425 3232

Account Manager - 95354 66388 - ibacare@ghpltpa.com

Level One - 77609 81650 - bangalore@ghpltpa.com

Level Two - 080 4152 1384 - dr.navya@ghpltpa.com

Level Three - 9177799224 - madhavi.b@ghpltpa.com

The retired employees / spouses of the deceased employees who are enrolled under the policy are advised to avail the benefit of the above.

The contents of this circular shall be brought to the notice of all retired employees / spouses of the deceased employees who have opted for the scheme.

**L V R PRASAD
CHIEF GENERAL MANAGER**

TO: ALL THE BRANCHES/OFFICES OF THE BANK

Locations of TPA for submission of claims only - walk in

<p>Corporate Office Hyderabad: Good Health Insurance TPA Limited Suite 403-406A, 4th Floor, Ashoka My Home Chambers, Behind Ashok Bhoopal Chambers, Sardar Patel Road, Secunderabad - 500003 Telangana State Ph; 1860 425 3232</p>	<p>Branch Offices Bengaluru: M/s Good Health Insurance TPA Ltd # 2971, 2nd Floor, 17th Cross, ESTURI TOWER, K R Road, Banashankari 2nd Stage, Bengaluru - 560 070 Land Mark: Next Uma Maheshwari Temple Ph: 080-41521384 & 25202113</p>	<p>Chennai: M/s Good Health Insurance TPA Ltd C-1, Alsa Regency, New No:16, Eldams road, Alwarpet, Chennai-600 018. Ph: 044 - 24361700 / 24361800</p>
<p>Madurai: M/s Good Health Insurance TPA Ltd No: 39-A, IInd Floor, Naicker New Street Madurai - 625001 Ph: 0452 - 2623535</p>	<p>Coimbatore: M/s Good Health Insurance TPA Ltd 2nd Floor “MLL Complex”, No 21 Variety Hall Road Coimbatore - 641 001 Ph: 0422 - 6450322, 4362030, 2306898</p>	<p>Visakhapatanam: M/s Good Health Insurance TPA Ltd FLAT NO : 406, D.NO : 48-8-19/22, SAMPATH ENCLAVE, NEAR ICICI BANK BACK SIDE, DWARAKANAGAR, VISAKHAPATNAM - 530016 Ph: 0891 - 6558775</p>
<p>Cochin: M/s Good Health Insurance TPA Ltd 1st Floor, IHK Building Opp.Vidyaniketan College Providence Road Ernakulam - 682018. Ph:0484-4031010</p>	<p>West Bengal: M/s Good Health Insurance TPA Ltd Apeejay Business Centre, Apeejay House, Block-B, 8TH Floor, 15 Park Street, Kolkata 700016 Ph: 033-3257-5888</p>	<p>Delhi: M/s Good Health Insurance TPA Ltd Units 606 & 607, 6th Floor, # 91, Bhandari House, Nehru Place, New Delhi - 110 019 Ph: 011 - 40159316</p>
<p>Mumbai: M/s Good Health Insurance TPA Ltd 612, 6th Floor, Neelkanth Corporate Park, Kirol Road, Vidyavihar(W), Mumbai - 400 086. Ph: 022-67281970, 022-67281971</p>	<p>Pune: M/s Good Health Insurance TPA Ltd Plot No - 13, Atrey Sahakari Society Shivajinagar, Pune - 16</p>	