

SUB: IBA GROUP MEDICAL INSURANCE SCHEME FOR RETIREES / SPOUSES OF THE DECEASED EMPLOYEES - RENEWAL OF THE POLICY WEF 01.11.2016 TO 31.10.2017

This is in continuation of our HO Circular 552/2016 dated 14.10.2016 wherein renewal premium of the IBA Group Medical Insurance Policy for retired officers/ employees & spouses of ex employees is communicated and options of the willing eligible retirees / spouses were called.

The policy for the retirees has been renewed from 01.11.2016 and will be in effect till 31.10.2017. The last date for submitting option was extended till 14.11.2016 and such of those retirees who have opted after 31.10.2016 are covered from the date of remittance of the premium.

INSURANCE COMPANY/ THIRD PARTY ADMINISTRATOR (TPA):

M/s. United India Insurance Co. Ltd., is the lead insurer for the purpose of this facility and they will be administering the policy and are responsible for settlement of claims. For hassle free monitoring and claim settlement the insurance company will be administering the policy through a Third Party Administrator (TPA) and for our Bank, M/s. Medi Assist India TPA Pvt. Ltd., is designated as the Third Party Administrators and they would settle claims of our retired employees and the spouses of the retirees.

PROCEDURE OF CLAIM:

1. Planned Hospitalization:

In case of planned hospitalization retired employees / spouses of the retirees may go for cashless facility in case they opt for Network Hospitals and illness for which treatment is covered under the scheme. In such case retired employees have to contact the TPA at the designated toll free number or by email, using mobile app, by login to web portal of TPA, the details of which are given below.

Retired Employees to note that Cashless facility up to the sum assured would be available to the employees / spouses of the retirees in case of hospitalization of self and spouse at network hospitals to cover the medical/ permissible expenditures.

For the list of network hospitals, retirees may visit the website of the TPA: <https://portal.medibuddy.in> .

It may be noted that for the planned hospitalization it is advisable to go for cashless facility for their convenience as the TPAs 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).

2. Claim for Reimbursement:

In case of claim of reimbursement on any account, the retired employees / spouses of the retirees to submit the claim through following Web Portal of the TPA <https://portal.medibuddy.in> . After entering the details the hard copy of the documents / prescriptions shall be submitted to TPA at the addresses annexed to the Circular.

The retired employees to note that, in case of admission to non network hospitals/ admission to network hospitals but not going for cashless and claiming reimbursement, the intimation of hospitalization shall be submitted to TPA at the earliest, in any case not later than 7 days of hospitalization. Further, in case of claim for reimbursement the claims along with relevant documents, bills shall be submitted to TPA in Originals within 30 days from the date of discharge at the following address.

M/s Medi Assist India TPA Pvt. Ltd.
Tower D, 4th Floor, IBC Knowledge Park
4/1 Bannerghatta Road
Bangalore - 560 029
Email: ibacare@mediassistindia.com.

In case the retired employees who are not comfortable in submitting claims by logging into online portal they may submit the same by filling the enclosed format provided in Annexure and forward the same with relevant documents to the above mentioned address.

The Retirees shall continue to submit the claim to the above address as done hitherto.
Reimbursement:

Claims to be submitted only in Medi Buddy online application - Login URL -
<https://portal.medibuddy.in>

Bills and documents for Reimbursement claims shall be submitted within 30 days from the date of discharge and claim intimation is mandatory which need to be done 72 hours before hospitalization and for emergency cases within 3 days of the hospitalization.

The documents that you need to submit for a hospitalization reimbursement claim are:

- Claim form can be generated from website application after filling in all the details:
- Original hospital final bill
- Pre-Numbered / Printed Receipts for payments made to the hospital
- Complete break-up of the hospital bill
- Original Detailed Discharge Summary
- All Investigation reports
- All medicine bills with relevant prescriptions
- Operation Theatre Notes in the event of a surgery performed
- Sticker for the Implant, if any, used during surgery
- A copy of the Invoice for the implant, if any, used during surgery performed
- Original duly completed and signed claim form

- Duly completed and signed Medical Practitioner's Form
- Copy of our ID card or current policy copy and previous years' policy copies if any
- Company Employee ID card if you and your family are insured through your employer

Domiciliary:

- Claim form can be generated from website application after filling in all the details:
- Original Prescription:
 - a) The prescriptions shall be valid till the time if any specifically mentioned by attending doctor.
 - b) Prescriptions without any time limit shall remain valid till 90 days
 - c) Prescriptions with the time limit of more than 180 days shall require to be re validated after 180 days by the attending doctor.

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**

The other details will be made available in the policy document which will be uploaded on the ex employees' column in Bank's Website once the same is received from the Insurance Company.

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://portal.medibuddy.in>. The access to the portal will allow the retired employees to send claim intimation, track claim status in real-time, view e-card and also access claims history / medical records in digital format, submission of claim for reimbursement etc. The retired employees can also upload the latest photo of self and spouse before generating E Card with photograph. For an easy access of portal a link is provided at the bottom of Home Page of Canara Bank Website i.e. www.canarabank.com under the head employees/ex employees → mediclaim login.

In the alternative the retired employees can also access the above portal:

- By downloading the MediBuddy app on their smart phone having android application.
- In case the retired employee is not having a smart phone but having an ordinary mobile but having internet facility, the MediBuddy can still be accessed with mobile browser for which the retired employee has to type www.medibuddy.in in the mobile browser.

M/s Medi Assist India TPA Pvt. Ltd. has uploaded the complete data of the Canara Bank Retired Employees in their system and created the login details to access their system for downloading E-Card.

For accessing the above the login ID and initial Password details are as under.

- Login URL- <https://portal.medibuddy.in>
- Login ID- staffnumber@ibacan (for example: 75118@ibacan)
- Default Password: DOB in dd-mm-yyyy format.

Once the retired employee is logged into the above for the first time, the system automatically would insist for changing the password, or for giving certain details as one time measure.

Toll Free Number:

A dedicated toll free 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:-

Toll free Number 1800 4255 2222

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.

C P GIRI
GENERAL MANAGER