HUMAN RESOURCES WING
INDUSTRIAL RELATIONS SECTION
HEAD OFFICE: BANGALORE-560 002

CIRCULAR NO.: 536 / 2017 INDEX: STF - 37 DATE: 10.11.2017

AFYA

SUB: IBA GROUP MEDICAL INSURANCE SCHEME FOR RETIREES / SPOUSES OF THE DECEASED EMPLOYEES - RENEWAL OF THE POLICY VALID UP TO 31.10.2018.

This is in continuation of HO Circulars 469/2017 dated 27.09.2017 and 508/2017 dated 23.10.2017 wherein renewal premium of the IBA Group Medical Insurance Policy for retired officers / employees & Spouses of deceased employees/retirees was communicated and options from the willing eligible retirees/ spouses was called for.

The policy for the retirees who had opted and paid the premium on or before the due date has been renewed and same will be valid upto 31.10.2018. In this regard for the benefit of retirees who have opted for the policy, the following information is provided:

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 this year for the retirees' policy M/s Good Health Insurance TPA Ltd., is designated as the Third Party Administrators and they would process the claims of retired employees and the spouses of the deceased employees/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, by login to web portal of TPA, the details of which are given below.

Phone - 1860 425 3232 / 1800 425 3232

Fax - 1860 425 4242

Email: <u>ibacare@ghpltpa.com</u>
Website: <u>www.goodhealthtpa.com</u>

It may be noted that Cashless facility up to the sum assured would be available 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: http://www.goodhealthtpa.com/?page_id=81

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

2. Claim for Reimbursement:

In case of claim of reimbursement on any account, the retired employees / spouses of the retirees to submit the claim attaching original hard copies of the documents / prescriptions shall be submitted to TPA within 30 days from the date of discharge, at the address mentioned below:

Good Health Insurance TPA Limited 31, 7th Cross, 2nd Main, 1st Stage, Near BDA Complex, Indira Nagar, Bengaluru, Karnataka 560038

Phone - 1860 425 3232 / 1800 425 3232

Fax - 1860 425 4242

Email: ibacare@ghpltpa.com

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.

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 either by calling on call center numbers or sending email, the details are as under:

Call centre numbers 1860 425 3232 / 1800 425 3232

E mail: claimintimation@ghpltpa.com

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);
- 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;
- Police FIR / Medico Legal Certificate (MLC) in case of RTA may be asked on case to case basis
- Please Submit the invoice / bill from the vendor for the Prosthetic Device used along with sticker for implants used in Cataract, Heart Valve Surgeries, CABG, Abdominal Surgeries, Knee Replacement Surgeries
 - ** 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.

Domiciliary:

- IRDA Prescribed Claim Form duly filled & signed (Provided in the Annexure);
- 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 day.
 - 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 <u>on or</u> 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://webace.goodhealthtpa.in/default.aspx?Screen=GETECARD. The E Cards will be shortly available once the entire data is uploaded. Till such time the retirees may contact TPA on the phone numbers given below in case of any emergency.

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, submission of claim for reimbursement etc. 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 \rightarrow mediclaim login.

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 3232

Escalation Matrix:

Call Centre - 1860 425 3232 Account Manager - 95354 66388 - <u>ibacare@ghpltpa.com</u> Level One - 77609 81650 - <u>bangalore@ghpltpa.com</u> Level Two - 080 4152 1384 - <u>dr.navya@ghpltpa.com</u> Level Three - 88613 86808 - <u>ali.raza@ghpltpa.com</u>

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.

K VIRUPAKSHA GENERAL MANAGER

Locations of TPA for submission of claims only - walk in

Corporate Office Hyderabad: Good Health Insurance TPA Limited Plot No - 49 Nagarjuna Hills Panjagutta, Hyderabad 500082 Ph; 1860 425 3232	Branch Offices Bengaluru: M/s Good Health Insurance TPA Ltd # 31, 7th Cross, 2nd Main, 1st Stage, Near BDA Complex, Indira Nagar, Bengaluru - 560 038 Ph: 080-41521384 & 25202113	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
Madurai: M/s Good Health Insurance TPA Ltd No: 39-A, IInd Floor, Naicker New Street Madurai - 625001 Ph: 0452 - 2623535	Coimbatore: M/s Good Health Insurance TPA Ltd 2nd Floor "MLL Complex", No 21 Variety Hall Road Coimbattore - 641 001 Ph: 0422 - 6450322, 4362030, 2306898	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
Cochin: M/s Good Health Insurance TPA Ltd 1st Floor, IHK Building Opp.Vidyaniketan College Providence Road Ernakulam - 682018. Ph:0484-4031010	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	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
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	Ludhiana: M/s Good Health Insurance TPA Ltd Cabin No.508, 5th Floor, SCO-18, Feroze Gandhi Market, Ludhiana- 141 001, Ph: 0161-4663288	