



UCOBANK RETIREES' ASSOCIATION KARNATAKA (Regd)

(Regd as S.No: 699/97-98 Dated 20/01/1998 with the
Registrar of Societies, Karnataka)

Regd Office: C/o UCOBank, 3rd Floor, 13/22, K.G Road, Bangalore-560009

Website:www.urakar.com



UBRA-KAR/CIR/69/2014-2017

19/10/2016

To All Members of our Unit.

Dear Comrades,

Sub: Clarifications received on the Group Insurance Scheme

Ref: Bank of India: TPA reply to members in a session dates 15/10/2016

As forwarded by AIBPARC - Tamil Nadu Unit

Please find below the answers given by Shri Chaitanya Gujarathi, Asst. Vice President, Dedicated Healthcare Services TPA (India) Pvt. Ltd. the TPA designated to Bank of India. The same rule applies to our members for any claim made through Heritage Health TPA Ltd. Members are made aware on the aspects raised. Additionally we have also given some of the queries raised by some Banks and reply received thereto from United India Insurance Company as circulated by Sri Venkatachalam, Secretary AIBEA

1. United India Insurance Coy. may come out with a revised policy, which may or may not differ from policy issued by the company last year.
2. If someone is having more than one policy then the Insurance Company where the claim lodged/cashless facility availed is more than insured sum, will transfer the policy to TPA of another insurance Company and that Company will settle the claim of residual amount.
3. Domiciliary Hospitalization and Domiciliary treatment are clarified in the policy. Domiciliary Hospitalization means medical treatment which in normal course would require care and treatment at a hospital but is actually taken while confined at home;
 - i) because of the condition of the patient, he/she can not be shifted to the hospital.
 - ii) non availability of room in the hospital.

Whereas Domiciliary Treatment is taken for specified diseases which may or may not require hospitalization.

4. The claim form beings used for hospitalization is to be used for claim of reimbursement of domiciliary expenses however '**For Domiciliary Treatment**' should be mentioned on the top of the form.
5. The prescription of the doctor will be valid for 3 months unless specified. The claims submitted after three (3) months from the date of prescription may not be entertained.
6. The claims should be submitted before 10th day of following month. The claims may be submitted quarterly however validity of prescription should be ensured as discussed above.
7. The Hospitalisation claims with original prescription, bills, receipts, investigation reports, original sticker of invoice of implant in case of cataract, angiography and orthopedic surgeries will only be entertained.
8. The claims may be forwarded to TPA directly or can be submitted to the nearest branch from where it will be forwarded to Zonal Office of the bank. The representative of TPA will collect it from Zonal Office.
9. a) The domiciliary expenses are covered for the treatment of specified 59 ailments given below,
 - 1 Cancer , 2.Leukemia, 3.Thalassemia, 4.Tuberculosis, 5.Paralysis, 6.Cardiac Ailments , 7.Pleurisy , 8.Leprosy, 9.Kidney Ailment , 10.All Seizure disorders, 11.Parkinson's diseases, 12.Psychiatric disorder including schizophrenia and psychotherapy , 13.Diabetes and its complications, 14. hypertension, 15.Hepatitis –B , 16.Hepatitis - C, 17.Hemophilia, 18.Myasthenia gravis, 19.Wilson's disease,



A Unit of All India UCOBank Pensioners' Federation, Kolkata
Affiliated to All India Banks' Pensioners' and Retirees' Confederation



Address for Correspondence : C/o Ravindra Krishna, # 9, Krishna Block, 1st Main, Seshadripuram,
Bangalore-560020. Ph. : 080-23369434, Mob : 0-9448041842, E-mail : ravikru@gmail.com

20.Ulcerative Colitis , 21.Epidermolysis bullosa,22. Venous Thrombosis(not caused by smoking) Aplastic Anaemia, 23.Psoriasis, 24.Third Degree burns, 25.Arthritis , 26.Hypothyroidism , 27.Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, 28.Glaucoma, 29.Tumor, 30.Diphtheria, 31.Malaria, 32.Non-Alcoholic Cirrhosis of Liver,33. Purpura,34.Typhoid, 35.Accidents of Serious Nature , 36.Cerebral Palsy, , 37.Polio, 38.All Strokes Leading to Paralysis, 39.Haemorrhages caused by accidents, 40. All animal/reptile/insect bite or sting, 41.chronic pancreatitis,42. Immuno suppressants, multiple sclerosis / motoneuron disease, 43.status asthmaticus, 44.sequalea of meningitis, 45.osteoporosis, 46.muscular dystrophies, 47.sleep apnea syndrome(not related to obesity),48. any organ related (chronic) condition, 49.sickle cell disease, 50.systemic lupus erythematosus (SLE), 51. any connective tissue disorder, 52. varicose veins, 53.thrombo embolism venous thrombosis/venous thrombo embolism (VTE)], 54. growth disorders, 55.Graves' disease, 56.Chronic obstructive Pulmonary Disease, 57.Chronic Bronchitis, 58.Asthma, 59.Physiotherapy.

10. The expenses incurred during the Pre-hospitalization and Post-hospitalization period will be covered for 30 days prior to hospitalization and 90 days after discharge.
- 11 Only retirees who are members and covered in the current policy are allowed to join/renew the policy.
12. The decision to permit or not to to permit switch over i.e. whether a retiree opting for domiciliary expenses benefit (Option II) will be allowed to switch over to normal renewal next year or vice-versa would be taken at the time of renewal by the Insurance Co.
13. The expenses for dental treatment of any kind, treatment for flu, viral fever, cough are not allowed.
14. The cost of vitamins etc. may be reimbursed if certified by the doctor that it is part of the treatment.
15. The prescriptions should be from qualified medical practitioner, i.e. MBBS & Post Graduate in medicines i.e. MD, MS or equivalent.
16. Being a group policy, the Insurance co. can not issue certificate for Income Tax. H R Dept. of the Bank should be contacted for this purpose.
17. The documents required for cashless facility in the hospital.

a) Heritage ID Card with Photo. b) In case no photo is on the card an acceptable Photo ID Proof

Room rent : Maximum Rs.5000 per day. ICU : Maximum 7500 per day. Ambulance charges : Rs.2500, Taxi / Rickshaw Rs. 750 max.

The pre hospitalization treatment for 30 days prior to admission and post hospitalization treatment for 90 days from the date of discharge will be considered as a part of treatment for hospitalization.

The hospitalization should be for minimum 24 hours however lesser period may be considered for specific surgeries due to technological advancement.

In the city with a population of less than 10 lacs the hospital should have minimum 10 beds. In other cities it should be minimum 15 bedded hospital.

The cashless facility is better than reimbursement since chances of not allowing some expenses are less.

18. The address of TPA for retirees of UCObank where claims of hospitalization / domiciliary treatment to be sent.

Heritage Health TPA Ltd, NICCO HOUSE, 5th Floor, No 2 Hare Street, Kolkata - 700001, India

Ph.- (033) 2248 6430 / 2784 /2248 7179 / 7181 Fax - (033) 2210 0837 / 2210 3056

National Toll Free No. 1800 345 3477 (24 hrs) Emergency No.- (033) 2243 6026 (24 hrs)

Help Line.- (033) 2248 4648 (24 hrs)

Mr.Pankaj Kumar Singh 9748415754 pksingh@bajoria.in

Mr.Bikramjit Bhattacharya 9330952824 heritage.iba@bajoria.in

Mr.Jyotirmay Kundu 9830849667 hospitalnetwork@bajoria.in

Common Number for all above: 033 - 40145100

Email : heritage_health@bajoria.in Website :www.heritagehealthtpa.com

Bangalore Office:

Heritage health TPA Private Limited

No 657, Badami Arcade, Above State Bank of India, 2nd Floor, 2nd Main Road,
7th Block, 3rd Stage, Banashankari, Bangalore-560085

Contact Person:

Jayashree Prasad Ph: 26423736 / 9535794625 / 9590202210: e mail ID:hhtplbangalore@bajoria.in

19. In all the correspondence with heritage Health TPA Full name, PF No., Mb. No. & Email Id should invariably be mentioned.
20. The cost of annual/periodical health check up will not be reimbursed.

FURTHER CLARIFICATION SENT BY UIIC TO ONE OF THE BANKS FOR YOUR INFORMATION

Query-1

Modalities of domiciliary expenses: What will be the modalities of reimbursing the claim under domiciliary expenses to retirees ?

Clarification by UIIC: It can be send to TPA directly or to the nearest Bank office from where it has to be forwarded to zonal office enabling the TPA officer to collect it.

Query-2

Format for claiming domiciliary expenses: Whether you have introduced any prescribed format for claiming domiciliary expenses for retirees ? If yes, please provide us a copy of the same.

Clatification by UIIC: Same claim form as being used for hospitalization. Please advise the retiree to write on the top "For domiciliary treatment".

Query-3

Nature of expenses admissible: Please clarify what type/nature of expenses are covered for the treatment of identified 59 ailments.

Clarification by UIIC: Same as applicable to employee policy.

Query-4

Extension of domiciliary treatment to such retirees, who are not the member at present: Since the UIICL has introduced option for domiciliary expenses now, whether such retirees who have not become member of the Scheme so far, can join the Medical Insurance Scheme now ?

Clarification by UIIC: Only present retirees who are covered in the current policy are allowed to join the renewal policy.

Query-5:

Switching over from domiciliary expenses benefit to normal renewal (without domiciliary cover) or vice versa: Please clarify whether a retiree who opts for domiciliary expenses benefit (Option II) now, be allowed to switch over to normal renewal next year or Vice-versa

Clarification by UIIC: The final decision would be taken at the time of renewal.

C H VENKATACHALAM
GENERAL SECRETARY AIBEA

Yours faithfully,



Ravindra krishna
Honorary Secretary