



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/78/2014-2017

08/11/2016

To All Members of our Unit.

Dear Comrades,

**Sub: Renewal of IBA Health Insurance for Retirees-
Submission of Bills for Domiciliary Treatment**

Ref: Our Federation Circular No 91 dated 08/11/2016

Please find our Federation Circular No 91/2015-18 dated 08/11/2016 reproduced being clarifications on the submission of monthly reimbursement of Bills under Domiciliary Treatment for all those members who have opted for Option II (with Domiciliary) during the Insurance renewal in October 2016. We have also sought certain clarifications from the local TPA that are not a part of this circular. We shall revert back as soon as we receive a comprehensive procedure from the TPA.

Yours faithfully,

Ravindra Krishna
Honorary Secretary



All India Uco Bank Pensioners' Federation
(Affiliated to All India Bank Pensioners' & retirees confederation
& All India Uco Bank Officers' Federation)

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No.cir.91/2015-2018

Dated 8th November, 2016

To All units,

Dear comrades,

Re. Reimbursement of domiciliary treatment expenses under IBA Mediclaim policy for retirees.

IBA Mediclaim policy for retirees has been renewed for retirees w.e.f.1.11.2016 for those retirees, who already have this policy. Many of the retirees have opted for "domiciliary treatment" under the policy. Many queries are being raised for submission of claims to TPA. We explain hereunder certain queries raised by the members-

1. How and to whom the claims for domiciliary treatment expenses have to be submitted ?

Answer- Members have to use same claim form as being used for hospitalization expenses. Please mention "Claim for domiciliary treatment expenses" on top of the claim form. The claim can be submitted to TPA directly or to the nearest Zonal office of our Bank, so that representative of TPA can collect the same from Z.O.



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



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2. What should be the enclosures of the claim?

Answer-All the cash memos/bills/receipts along with prescription of a specialist registered medical practitioner of an approved/reputed hospital or govt. hospital mentioning therein the necessity of domiciliary treatment be submitted along with the claim form same as per employees policy of domiciliary treatment expenses.

3.What is the period for claim submission?

Answer- The claim should be submitted with all enclosures within 7 days from the date of purchase of the medicines, investigations, consultations etc. to TPA/ Z.O.

4.What is the nature of expenses admissible?

Answer-The cost of medicines, investigations, and consultations, etc. in respect of domiciliary treatment (covered only 59 ailments) shall be reimbursed for the period stated by the specialist in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days. The domiciliary treatment policy is same as applicable for employees.

Please note that the retirees, who have opted for domiciliary expenses benefit (option II) and premium (Rs.20010/- or Rs.14950/- as applicable) has been debited to their accounts are eligible under the scheme.

With seasons greetings,

Yours comradely,



(RAM PAL)
GENERAL SECRETARY