



## 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/87/2014-2017

20/12/2016

To All Members of our Unit.

Dear Comrades,

**Sub: Procedure for Domiciliary Reimbursement under  
IBA Health Insurance for Retirees inUCOBank**

**Ref: Our Circular No: UBRA-KAR/CIR/78/2014-2017 dated 08/11/2016**

The process of Medical Health Insurance is almost complete. Most of our members have opted for the "Domiciliary Reimbursement Scheme" as offered by the Insurance Company during the year 2016-2017 after payment of additional premium. However, doubts have arisen as to the method of making a claim with the TPA as regard to the Domiciliary reimbursement. In this regard please refer to the above circular in which the following points were clarified

**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.

**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 Government. 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. The address

**APART FROM THE ABOVE WE STATE AS FOLLOWS:**

1. The application should be submitted to the local office of the TPA in Bangalore. The address of the same is given as **Downloads** in our Website
2. The application is also given in the **Downloads** section of our Website
3. Members are advised to submit the E C S form duly signed by the branch concerned where account is held along with the first claim initially being made by the member. The format is available in the **Downloads** section of our Website
4. At the time of first submission of the claim a unsigned blank cheque marked as "SPECIMEN" should be submitted



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



Please address all Correspondence to:

C/o Ravindra Krishna, # 9, Krishna Block, 1st Main Road, Seshadripuram, Bangalore 560020

Phone : 080-23369434 : Mobile 0-94480-41842, e mail: ravikru@gmail.com

The list of 59 diseases is given in the **Downloads** section of our Website

There has been considerable delay in the settlement of the claims by the Heritage Health TPA. Once claim is initiated each member needs to vigorously follow up the matter with the TPA. This is a pan India problem and our Federation has also complained to our Head Office in this regard. However as the TPA is allotted to us by the IBA we are unable to do anything unless our Head Office initiates some action. We are separately taking up the matter with our Head Office regarding problems being faced by our members with regarding to settlement of claims by the TPA assigned to our Bank by our Head Office.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Ravindra Krishna', with a horizontal line underneath it.

Ravindra Krishna