



**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 UCO Bank, 3rd Floor, 13/22, Kempegowda Road, Bangalore-560009

Website: urakar.com



**UBRA-KAR/CIR/0076/2017-20**

**Date: 16.05.2019**

**To all members of our unit.**

Dear Comrades,

**Sub: Guidelines for submitting claims under IBA Health Insurance Policy.**

Head Office has forwarded a mail received from M/S. Heritage Health Insurance TPA Pvt. Ltd. in connection with (1) intimation prior to hospitalization and (2) time limit for submission of claims to Heritage. The said mail is reproduced below for information of all the members and they are requested to strictly comply with the instructions so that there will be no delay in settlement of the claims.

**B.Lakshminarayana**  
**Hon.Secretary**

“Mail received:-

Please refer the trail mail received from UIIC, IBA Cell Mumbai in regard to Delay in Intimation & Submission of Claim Document. Please note that w.e.f 03/05/2019, Intimation for Reimbursement Claims should be given only to TPA will be considered as INTIMATION. Hence, please inform all Your Employees' & Retiree's to sent Intimation prior to hospitalization to TPA directly within the mentioned period as Per Policy Terms & Conditions, which will be recorded immediately on receipt and needful action will be taken.

Further, claim documents should be submitted to Bank/TPA with proper acknowledgement and Stamp within 15 days from date of Discharge from the hospital. If any claim is submitted within 15 Days at Bank's HO/ZO/RO should be duly acknowledged with proper Seal & Sign.

We request you to please circulate the same to Your Employees & Retiree's through Your HO/ZO's/RO's to follow the above guidelines which will help in smooth processing of claims and also We can guide and help the Employee's on receipt of prior Intimation for their hospitalization.

Thanks & regards,

Prasun Ghosh  
Sr. Manager  
Heritage Health Insurance TPA Pvt. Ltd.  
IRDA License No : 008 ; CIN - U85195WB1998PTC088562  
Regd Office - McLEOD HOUSE, 3 N. S Road, Kolkata - 700001, India  
Corporate Office - NICCO HOUSE, 5th Floor, 2 Hare Street, Kolkata - 700001, India  
Telephone No - 033 - 40145100; Fax No - 033 - 22310285; Website - [heritagehealthtpa.com](http://heritagehealthtpa.com)”

All Correspondence to:



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