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| From INDIAN OVERSEAS BANK Human Resources Management Department, Welfare Section Central Office 763, Anna Salai, Chennai 600 002. |  | To All Indian Branches / Regional Offices/ Zonal offices/Other offices |
| TRANSIENT SERIES (File :7 F) Circular No.114/2019-20 | | Dated 16.11.2019 |

STAFF- WELFARE
MEDICAL INSURANCE SCHEME 2019-20
GUIDELINES FOR CASHLESS TREATMENT AND SUBMISSION OF
DOMICILIARY/HOSPITALIZATION CLAIMS FOR RETIRED EMPLOYEES

DETAILS OF THE NEW TPA-HEALTHINDIA INSURANCE TPA PVT LTD

We refer to the renewal of IBA Medical Insurance Scheme for Retired employees for the period 01.11.2019 to 31.10.2020 renewed on 31.10.2019. The following change is made in the IBA Group Medical Claim Policy for the current year. **Room rent is restored to Rs. 5,000/-** from Rs. 4,000/-.

CHANGE IN TPA:

Hitherto, Mdindia TPA Pvt Ltd was serving TPA for retired employees of our Bank for 2018-19. UIIC Ltd has now changed the TPA to **HEALTHINDIA Insurance TPA Services Pvt Ltd., for 2019-20.**

1.Escalation Matrix as per Annexure - I.

2.Contact details as per Annexure – II.

Procedures to be adhered

- Intimation of hospitalization is to be done within 48 hours of admission into the hospital to the following mail ids of TPA.
iba.united@healthindiatpa.com & padmags@healthindiatpa.com
- All claim documents/lab reports are to be submitted in original for both Domiciliary/Hospitalization claims.



- All Hospitalization bills/Bills for purchase of medicines upon which a claim is made should bear valid GST number of the issuer of such bills. The Bills for both hospitalization and domiciliary (OPD) claims should be submitted within 30 days from the date of discharge/purchase of medicines.
- For domiciliary claims (OPD) the Doctor should specifically mention the period of medication clearly. Otherwise the prescription is valid for 3 months only.

Apart from 59 domiciliary diseases as mentioned in **Annexure III**, the following 12 more diseases have been added for coverage in domiciliary scheme in the renewed policies: -

1. Type I Diabetes
2. Rheumatoid Arthritis (RA)
3. Psoriasis/Psoriatic Arthritis
4. System Lupus Erythematosus
5. Inflammatory Bowel Disease
6. Addison's Disease
7. Sjogren's Syndrome
8. Hashimoto's Thyroiditis
9. Autoimmune Vasculitis
10. Pernicious Anemia
11. Celiac Disease
12. Autoimmune Myositis

CASHLESS CLAIM-PLANNED

1. Cashless claim can be done only in hospitals given in the TPA's Network list. If the hospital is not in the TPA Network, TPA is to be contacted.
2. Cashless Request Form will be obtained from the Insurance Desk of Hospital and the details like name, TPA ID No. Relationship etc. should be filled by the member.
3. Hospital will fill up details like Date of Admission, Nature of ailment Treatment Plan, Estimated Expenses and likely date of discharge etc., and will send the details to TPA.



4. TPA will scrutinize the Request and send the Approval / Rejection / Query Request to Hospital.
5. After approval from TPA, Patient can be admitted and treatment may be started. At the time of discharge, if actual bill is more than approved amount, additional approval is to be obtained from TPA.
6. The hospital has to send the details of the Discharge card and Final Bill at least 4 hours before the discharge to get the additional approval from TPA.
7. On discharge, the member has to sign the bill and the member is to pay non-medical charges, Co-pay if any to the hospital which are not admissible in the cashless claim.

CASHLESS CLAIM-EMERGENCY

1. Patient is to be rushed to the nearest hospital and TPA is to be informed.
2. Hospital may be requested to start the treatment immediately to get the patient stabilized.
3. After the patient has stabilized, Cashless Request Process as explained earlier may be followed.

CASHLESS CLAIM-IN ABSENCE OF TPA CARDS

1. TPA Coordinators can be contacted and they may be informed about the absence of TPA cards.
2. TPA Coordinators will check the status of TPA cards internally.
3. Based on the status, TPA shall seek approval from insurer and communicate the same to the hospital.
4. The TPA will make necessary updates in their system and send a Temporary Approval to Hospital.
5. Employee ID & Company name can be used as credentials while filling the Cashless Request Form.
6. The hospital has to fill the remaining details (as detailed earlier) and to send the details to TPA.



7. The member has to be in touch with the TPA Coordinators until the First Approval is obtained from them.
8. Once First Approval is obtained, the remaining Cashless Request process can be followed as detailed earlier.

REIMBURSEMENT CLAIM

Hospital Registration number, original Discharge summary, all originals Bills, Payment Receipts, Prescriptions, Investigation Reports, Medicine Bills etc., should be submitted within 30 days from the date of discharge.

LIST OF DOCUMENTS TO BE SUBMITTED

All the documents should be submitted in ORIGINAL. Standard settlement period for claim is 21 working days after submission of all documents and additional documents required if any.

1. Discharge Card – Most important document which provides details like Date of Admission and investigation summary, Treatment given and discharge etc. A photocopy should be kept for future records before submission.
2. Duly filled claim form - (Claim for Part A & B) is mandatory with Declaration form.
3. Detailed Hospital Bill – Provides details about services rendered & charges for the same under various heads like Room Rent, Investigations, OT Charges, Medicines etc.
4. Pre-numbered Payment Receipts which are all the proof for the payment made.
5. Prescriptions, Reports, Bill & Receipts for all Diagnostics & Investigations
6. Prescriptions & Bills (with patient name) for all medicines purchased
7. Implants / Lens Identification stickers (for Angioplasty & Cataract claims)



- **Physical Copy of Cancelled Cheque of the Bank Account – This is important as the claim amount would be directly credited to the member's account by the Insurer.**

ADDITIONAL INFORMATION

- For planned hospitalization, it's advisable to complete the cashless approval process at least 7 days before the Hospitalization.
- TPA may take maximum of 4 hours to scrutinize and send the approval to hospital.
- When the Final Bill is going to exceed the preliminary amount approved by TPA, the hospital may be requested to send the Discharge Card and Hospital Bill to TPA at least 4 hours in advance to avoid delay in discharge.
- Final Approval is to be obtained before leaving the hospital. Final Approvals cannot be provided if the patient has already left the hospital.
- For reimbursement claim, all documents are to be submitted in one lot within 30 days of discharge.
- For submission of additional documents if any, the same are to be submitted within 15 days and in case of non-submission, the claim shall be closed and shall need special approvals for reopening which may result in delay in settlement of claim.
- Standard Claim Settlement period is 21 working days and the TPA will update about the claim status through **e-mail & SMS** during this period.

Branches are advised to bring the contents of the circular to the notice of all the retirees. A copy of the circular may also be displayed in the branch notice board.



**(D.PALANISAMY)
GENERAL MANAGER**



ANNEXURE – I

| HEALTH INDIA INSURANCE TPA SERVICES PVT. LTD. | | | | | |
|---|---------|----------------------|---|-----------------------------------|------------|
| ESCALATION MATRIX FOR INDIAN OVERSEAS BANK | | | | | |
| Level | Address | Contact Person | Contact Details | | |
| | | | Email | Land Line No | Mobile No |
| FIRST POINT CONTACT - TPA | | | | | |
| First level of escalation | Chennai | Mr. Manikantan | iba.united@healthindiatpa.com | - | 7700995188 |
| Second level of escalation | Chennai | Ms. Padma G S | padmags@healthindiatpa.com | 044-48655011 | 9884247903 |
| CLAIM INTIMATION | | | | | |
| PAN INDIA | | | frd@healthindiatpa.com | 022-61035260/66131199 | - |
| 24 X 7 CALL CENTER | | | | | |
| PAN INDIA | Mumbai | Call Center Team | crm@healthindiatpa.com/lenin.n@healthindiatpa.com | 24*7 toll free no - 1800 22 01 02 | |
| CASHLESS | | | | | |
| First level of escalation | Mumbai | Mr. Raja | crm@healthindiatpa.com | 022-66131165 | 7400446036 |
| Second level of escalation | Mumbai | Mr. Kalpesh | kalpesh.a@healthindiatpa.com | - | 7400446035 |
| Third level of escalation | Mumbai | Mr. Prashant Bisoyee | prashant.kumar@healthindiatpa.com | - | 8454948851 |
| Major Escalations | Mumbai | Dr. Kalpana | kalpana.pawar@healthindiatpa.com | - | 9136967785 |
| REIMBURSEMENT | | | | | |
| First level of escalation | Mumbai | Mr. Sakharam Kadam | iba.united@healthindiatpa.com | 022-66867666 | 8451048196 |
| Second level of escalation | Mumbai | Mrs. Meenakshi Mane | iba.united@healthindiatpa.com | 022-66867679 | - |
| Third level of escalation | Mumbai | Dr. Ravi Bagwe | ravi.bagwe@healthindiatpa.com | - | 7400431589 |
| GRIEVANCES | | | | | |
| First level of escalation | Mumbai | Grievances Team | grievances@healthindiatpa.com | 022-66867546 | - |
| Second level of escalation | Mumbai | Dr. Bharti Motling | bharti.motling@healthindiatpa.com | 022-66867540 | - |
| MAJOR ESCALATIONS | | | | | |
| First level of escalation | Chennai | C. A. Baskaran | cabaskaran@healthindiatpa.com | - | 7304468654 |
| First level of escalation | Mumbai | Dr. Saba Shaikh | saba.shaikh@healthindiatpa.com | 022-66867517 | 8828321815 |
| Second level of escalation | Mumbai | Mr. BC Alex | bcalex@healthindiatpa.com | - | 9444032085 |



ANNEXURE - II

| HEALTH INDIA INSURANCE TPA PVT. LTD. | | | | |
|---|------------------|----------------------------------|-----------------------|--|
| IMPLEMENTATION OF MEDICAL INSURANCE SCHEME FOR FY 2019-2020 | | | | |
| TPA Contact Details | | | | |
| Sr.No. | NAME OF THE ZONE | TPA Co-ordinator | Mobile No | E-mail |
| 1 | AHMEDABAD | Kalpesh | 7096448765/6355373028 | tpaahmedabad@healthindiatpa.com |
| 2 | ANAND | Jayesh Parmar | 9974626423 | tpavadodara@healthindiatpa.com |
| 3 | BANGALORE | Pramod G R | 9880106277 | pramod@healthindiatpa.com |
| 4 | BHAVNAGAR | Kalpesh | 7096448765 | tpaahmedabad@healthindiatpa.com |
| 5 | BHOPAL | Mahendra Singh Bhadauria | 8770746568 | bhopal@healthindiatpa.com |
| 6 | BHUJ | Hitesh Sharma | 9099533359 | tpasurat@healthindiatpa.com |
| 7 | CHENNAI | Padma | 9884247903 | padmags@healthindiatpa.com |
| 8 | DEHRADUN | Manoj | 9319528962 | atuljoshi@healthindiatpa.com |
| 9 | GANDHINAGAR | Kalpesh | 7096448765 | tpaahmedabad@healthindiatpa.com |
| 10 | HYDERABAD | M K Sumanth | 7400084825 | tpahyderabad@healthindiatpa.com |
| 11 | JAIPUR | Ravi Bhardwaj | 774253203 | tpajipur@healthindiatpa.com |
| 12 | KOLKATA | Murari Mishra | 7003446700 | tpakolkata@healthindiatpa.com |
| 13 | LUCKNOW | Sudipta | 7525981888 | tpalucknow@healthindiatpa.com |
| 14 | LUDHIANA | Devender | 8168082220 | chandigarh@healthindiatpa.com |
| 15 | MEHSANA | Kalpesh | 7096448765 | tpaahmedabad@healthindiatpa.com |
| 16 | MUMBAI CITY | Sakharam | 8451048196 | iba.united@healthindiatpa.com |
| 17 | NAGPUR | Kunal Kayarkar | 9372420017 | tpanagpur@healthindiatpa.com |
| 18 | NASHIK | Dr Swapnil Nikam | 7776862524 | swapnil.nikam@healthindiatpa.com |
| 19 | NEW DELHI | Nitin Chhabra | 9810764146 | nitin.chhabra@healthindiatpa.com |
| 20 | PATNA | Ramachandra Maharana | 7562887161 | ramchandra.maharana@healthindiatpa.com |
| 21 | PUNE | Dr Mangesh Shinde | 8796262621 | mangesh.shinde@healthindiatpa.com |
| 22 | RAIPUR | Dinesh | 9340490136 | tparipur@healthindiatpa.com |
| 23 | RAJKOT | Shabbir Mansuri | 9737582955 | tparajkot@healthindiatpa.com |
| 24 | SURAT | Dr. Sanjay Parmar/Pramod Kaushik | 9687919769/9723890313 | tpasurat@healthindiatpa.com |
| 25 | VADODARA | Minesh Mistry | 9427112554 | minesh.mistry@healthindiatpa.com |
| 26 | INDORE | Deeraj Kumar | 9752825573 | tpaindore@healthindiatpa.com |
| 27 | COCHIN | RENOY | 9846898790 | renoy.chazhoor@healthindiatpa.com |
| 28 | BHUBANESWAR | Umesh Kaushik | 7008873570 | tpabhubaneswar@healthindiatpa.com |
| 29 | VALSAD | Rachna Rana | 9376229867 | tpavalsad@healthindiatpa.com |
| 30 | MADURAI | R.Badri Narayanan | 9894675537 | badri@healthindiatpa.com |
| 31 | KOLHAPUR | Dr. Swaroop Vaze | 9112201021 | drswaroop.v@healthindiatpa.com |
| 32 | SOLAPUR | Prasad Tekale | 9112201022 | tpasolapur@healthindiatpa.com |
| 33 | SATARA | Dr Supriya Palekar | 9112201023 | tpasatara@healthindiatpa.com |
| 34 | AURANGABAD | Mr Manoj Salve | 9112201024 | tpaurangabad@healthindiatpa.com |
| 35 | Akola | Saket Gawai | 9112201028 | tpaakola@healthindiatpa.com |



| Domiciliary Hospitalization / Domiciliary Treatment | |
|---|--|
| Sr. No. | Treatments |
| 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 |
| 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 |



| Domiciliary Hospitalization / Domiciliary Treatment | |
|---|--|
| Sr. No. | Treatments |
| 43 | Multiple sclerosis / motorneuron disease |
| 44 | Status asthmaticus |
| 45 | Sequae of meningitis |
| 46 | Osteoporosis |
| 47 | Muscular dystrophies |
| 48 | Sleep apnea syndrome(not related to obesity) |
| 49 | Any organ related (chronic) condition |
| 50 | Sickle cell disease |
| 51 | Systemic lupus erythematosus (SLE) |
| 52 | Any connective tissue disorder |
| 53 | Varicose veins |
| 54 | Thrombo embolism venous thrombosis/venous thrombo embolism (VTE)] |
| 55 | Growth disorders |
| 56 | Graves' disease |
| 57 | Chronic Pulmonary Disease |
| 58 | Chronic Bronchitis |
| 59 | Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment. |

