

विजया बैंक VIJAYA BANK प्र.का.-बेंगलूर HO - BANGALORE	
<b>CIRCULAR NO.</b>	<b>15282</b>
<b>DATE</b>	<b>09.12.2015</b>
<b>DEPARTMENT</b>	<b>PERSONNEL DEPARTMENT (PA&amp;PD)</b>
<b>SUBJECT</b>	<b>IBA'S MEDICAL INSURANCE SCHEME FOR RETIREE OFFICERS/EMPLOYEES AND BASIC EXCLUSIONS IN THE COVERAGE OF IBA SCHEME.</b>
<b>SUMMARY</b>	<b>PROCEDURE FOR AVAILING CASHLESS FACILITY OF HOSPITALISATION, BASIC EXCLUSIONS IN COVERAGE OF IBA SCHEME AND THE LIST OF NETWORK HOSPITALS</b>
<b>EARLIER REFERENCE</b>	<b>HOC 15235 DATED 14.09.2015.</b>

Vide Head Office Circular 15235 dated 14.09.2015, we have called for option/willingness to join the Medical Insurance Scheme for retiree employees. The said Medical Insurance Scheme for the retiree's would cover existing retired/exited Officers/Employees of the Bank and dependent spouses subject to payment of stipulated premium by them and the Scheme is implemented with effect from 1<sup>st</sup> November 2015. The total sum insured for self and dependent spouse in respect of hospitalization coverage as defined in the scheme per annum is:

Officers : Rs. 4.00 Lakhs  
Award Staff: Rs. 3.00 Lakhs

The salient features of the medical insurance scheme are detailed in HOC 15235 dated 14.09.2015. Any hospitalisation claim where the Date of Admission is on or after 01/11/2015 will be covered under the aforementioned New Medical Insurance Scheme for retiree Officers/Employees.

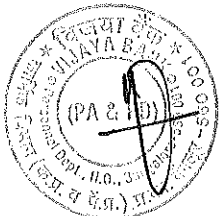
In this connection, please find **Annexure A** i.e., a copy of the letter received from United India Insurance Co. Ltd., regarding basic exclusions in the coverage of IBA scheme for retiree's policy.

The master group mediclaim policy will be issued by United India Insurance Company Ltd (UIICL). The Third Party Administrator (TPA) allotted by UIICL to our Bank is 'M/s Vidal Health TPA Pvt Ltd'.

As Third Party Administrators (TPA), the primary responsibility of M/s Vidal Health TPA will be:

- Issuance of ID cards
- Provide cashless facility through our empanelled hospitals
- Process reimbursement claims as per policy terms and conditions

In this regard all concerned are requested to note the following:





1. Each ex-employee has been assigned with an ID by the TPA which is called 'Vidal Health TPA ID' and the process to view Vidal Health TPA ID card number is as shown below:

[www.vijayabank.com](http://www.vijayabank.com) → Help Desk → Medical Insurance policy for Ex Employees → click here to view your Vidal Health TPA ID.

In addition to the above, Vidal Health TPA ID is uploaded in the pensioner's corner in banks' website for all the pensioners.

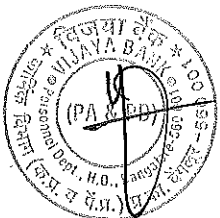
2. Till the ID card is issued by the TPA, they have made arrangements for issue of e-cards to all the ex-employees. The process to log in to generate the e - card is appended as **Annexure B**. Till such time ID cards are issued, ex-employee may submit his Vijaya Bank retiree's Photo ID Card/any ID card proof(as mentioned in Annexure E) along with the TPA-e card to enable them to avail the cashless hospitalization facility.

Accordingly, the TPA has communicated to all the network hospitals that, till such time the TPA ID cards are issued, the ex-employees may be permitted to avail cashless facility at the hospitals by producing the Vijaya Bank retiree's Photo ID Card/any ID card along with the TPA-e card.

3. List of non-admissible items for hospitalisation/medical reimbursement purpose is furnished in **Annexure C**.
4. The list of tie up/network/empanelled hospitals for availing the cashless facility of hospitalisation is furnished in **Annexure D**.
5. The TPA has notified the procedure for availing the hospitalisation facility in network & non-network hospitals which is detailed in **Annexure E**.
6. With respect to hospitalization in non network hospitals, please ensure that the TPA is informed in writing (by mail) on admission, mentioning the Vidal Health TPA Card Number, nature of illness, name & address of the hospital/nursing home, attending doctor etc. The claim should be submitted to the TPA in the below mentioned address in Claim form-Part A, Claim form-Part B & ECS Mandate which is appended as **Annexure F**. The detailed procedure and the documents to be submitted for claiming reimbursement for treatment in non-network hospitals is furnished in clause ' 8' of Annexure E.

**Address of TPA:**

Dr. Shankar S/C Jayanth  
Vidal Health TPA Pvt. Ltd.  
Tower 2, 1<sup>st</sup> Floor, SJR I Park  
Plot No.13,14,15  
EPIP Area, Whitefield Bangalore 560066  
Ph: 080-40125678 (Extn 386)  
Toll Free Number - 1800 -425 -9510  
Email: [jayanth.c@vidalhealthtpa.com](mailto:jayanth.c@vidalhealthtpa.com)





In case of any queries ex-employees may contact the aforesaid TPA through their Toll Free Number of 1800 -425 -9510 or 080-25584066 extn. 273 alternatively send mail to [vidalhealthtpa@VIJAYABANK.co.in/jayanth.c@vidalhealthtpa.com](mailto:vidalhealthtpa@VIJAYABANK.co.in/jayanth.c@vidalhealthtpa.com) / [murali@vidalhealthtpa.com](mailto:murali@vidalhealthtpa.com).

All branches/offices are advised to bring the contents of the circular to the notice of all the ex-employees. A copy of this circular should also be displayed in the Bank's notice board.

  
**(A.C.SWAIN)**  
**GENERAL MANAGER (PERSONNEL)**

Encl:

- Annexure A: Basic exclusions in the coverage of IBA scheme for retiree's policy
- Annexure B : Process of generating E-Card
- Annexure C : List of non-admissible.
- Annexure D: List of tie up hospitals
- Annexure E: Procedure for claiming reimbursement
- Annexure F: Claim form- PART A&B, ECS Mandate for hospitalization in non network hospitals.

