**VIJAYA BANK RETIREES' ASSOCIATION( REGD)**

**(affiliated to AIBRF)**

**Central Office, 83, 5th Cross, Malleshwaram, Bangalore-560003**

**To: All Members:**

**Bangalore**

**2/4/2016**

**Dear friends,**

**I.D.CARDS- MEDICAL INSURANCE**

**As already informed, I D Cards in respect of Health Insurance are being despatched. In respect of pensioners, these cards are sent to their pension drawing branches, in batches. All branches may receive it by next week. In respect of non-pensioners, the cards are sent to their last recorded residential address. If there are any changes in their address, please advise them to inform personnel department, immediately.**

**In this regard,**

**PLEASE BE GUIDED BY THE FOLLOWING SUGGESTIONS:**

**1. The health card should be kept in a safe place and it should be in the knowledge of your family members.**

**2.The photo ID card with your address such as Voter ID/ Driving License/Passport/Aadhar card should be kept along with the health card as it has to be presented at the hospital counter along with the health card.**

**3. The names of the hospitals in the network list of the TPA which are close to your residence be noted down in a piece of paper with telephone numbers and keep it along with the health card for ready reference.( state -wise lists are uploaded on our website:**[**vbra.in**](http://vbra.in/)**)**

**4. While on a visit to another city please carry all the above documents along with a list of hospitals with telephone numbers which are in the network list at the place you are visiting.**

**5. Please make a Xerox copy of the health card and keep it in a safe place, under intimation to your family members, to use it when the original card is misplaced.**

**6. Please keep a list of blood banks with telephone numbers.**

**7.  The hospitals which are included in the list of network of hospitals of the TPA should be preferred to avail cashless facility. Otherwise we have to file the claim form for getting reimbursement which is a long procedure and time consuming.  The claim form specimen is available in H.O. circular No.15282 dated 9/12/2015. This circular is also uploaded on our website.**

**8.Domiciliary Hospitalization/Domiciliary Treatment--Diseases which need Domiciliary Hospitalization / Domiciliary Treatment as may be certified by the attending medical practitioner only  shall be deemed as Hospitalization expenses and reimbursed to the extent of 100%. ( Presently the TPA is not making reimbursement of Domiciliary treatment  for Diabetes, cardiac ailments, etc. AIBRF has written to the bank, IBA, IRDA and United India Insurance Company to instruct the TPA to reimburse the expenses of Domiciliary treatment. The matter is not yet settled)**

**9. Alternative system of treatment other than treatment under Allopathy or modern medicine shall include Ayurveda, Unani, Siddha, Homeopathy and Naturopathy for Hospitalization and  only if such treatment is taken in a clinic/hospital recognised by the Central and State Government and reimbursed to the extent of 100%. No cashless facility is available in such cases. It will be only reimbursement.**

**10. Please keep the copies of the following circular No: 15282 dated 9/12/2015 and all its annexures issued by the bank which is available on our website, for your ready reference and guidance.**

**PLEASE KEEP YOUR FAMILY MEMBERS/ CARE TAKERS INFORMED OF THE MEDICAL INSURANCE SCHEME AND ITS DETAILS.**

**If you need any other information, please contact us.**

**With greetings,**

**K VISHWANATH NAIK**

**GENERAL SECRETARY**

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