	विजया बैंक VIJAYA BANK
प्र.काबेंगलूर HO – BANGALORE	
CIRCULAR NO.	15252
DATE	17.10.2015
DEPARTMENT	PERSONNEL DEPARTMENT (PA&PD)
SUBJECT	IBA'S MEDICAL INSURANCE SCHEME FOR SERVING OFFICERS/EMPLOYEES.
SUMMARY	PROCEDURE FOR AVAILING CASHLESS FACILITY OF HOSPITALISATION AND THE LIST OF NETWORK HOSPITALS
EARLIER REFERENCE	HOC 15136 & 15137 DATED 01.07.2015.

Indian Banks' Association vide letter No.CIR:HR&IR:XBPS/803 dated 25.05.2015 has circulated copies of the Joint Note/X Bipartite Settlement signed by IBA with the officers Associations/ workmen unions of member Banks wherein they have proposed for introducing a scheme for reimbursement of hospitalisation expenses/domiciliary treatment to the employees and dependents by way of a master policy to be issued by M/s United India Insurance Company.

The said Medical Insurance Scheme for the serving Officers/Employees of IBA Member Banks in lieu of the existing Hospitalisation Scheme is hereby implemented with effect from 1<sup>st</sup> October 2015. The total sum insured for self and dependents in respect of hospitalization & domiciliary treatment 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 15136 & HOC 15137. Any hospitalisation claim where the Date of Admission is on or after 01/10/2015 will be covered under the aforementioned New Medical Insurance Scheme. Kindly note that only those Hospitalisation/Domiciliary claims prior to 01/10/2015 should be entered and sanctioned in HRMS.

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 employee has been assigned with an ID by the TPA which is called 'Vidal Health TPA ID'. We have enclosed herewith the list of 'Vidal Health TPA ID's of all employees as **Annexure A**.
- 2. Until the ID card issued by the TPA, they have made arrangements for issue of e-cards to all the employees. The process to log in to generate the e -card is appended as **Annexure B**.
- 3. The TPA has communicated to all the network hospitals that, until such time the TPA ID cards are issued, the employees may avail cashless facility at the hospitals by producing the Vijaya Bank Photo ID Card along with the TPA-e card. Likewise, until such time ID cards are issued for dependents, the Branch/Office may issue a tie up letter as per Annexure C, to enable the dependents to avail the cashless hospitalization facility.
- 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

7. With respect to **domiciliary treatment**, claims from the month of October 2015 should be submitted in <u>Claim form part A & ECS Mandate</u> (Annexure F) along with the original medicine bills and



original of the latest prescription/medical certificate to the above mentioned address of TPA before  $10^{th}$  of the following month. For eg: Domiciliary claim for the month of October 2015 should be submitted to the TPA before  $10^{th}$  of November 2015.

Please note that the prescription is valid only for a period of 90 days and a fresh prescription/medical certificate has to be forwarded along with the bill every three months. For eg: the domiciliary claim for the month of October15 should be submitted in Claim form Part A along with the original bill and latest original prescription before 10<sup>th</sup> of November. While claiming domiciliary treatment for the months of November and December, a photo copy of the prescription along with the original bills are sufficient. However, a fresh prescription/medical certificate (original) has to be enclosed, while submitting the domiciliary claim for the month of January 2016 to the TPA.

In case of any queries branches/offices may contact the aforesaid TPA through their Toll Free Number of 1800 -425 -9510 or alternatively send mail to jayanth.c@vidalhealthtpa.com/ murali@vidalhealthtpa.com.

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

(A.C.SWAIN)

GENERAL MANAGER (PERSONNEL)

Encl:

Annexure A: Vidal TPA ID Card Nos.

Annexure B: Process of generating E-Card

Annexure C: Tie up letter format 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.

