



December 3, 2016

NOTICE

Medical Insurance Scheme for Retirees – Operational Guidelines for reimbursement of Domiciliary Claims

The operational guidelines/procedure for reimbursement of Domiciliary Claims is given hereunder.

All the concerned retirees are advised to go through the provisions of the very carefully so that the benefits available can be claimed in a proper manner without delay. Please note that these are the operational guidelines in brief and subject to change from time to time.

(Dinesh Saxena)
DY. GENERAL MANAGER



BRIEF OPERATIONAL GUIDELINES FOR RETIREES FOR REIMBURSEMENT OF DOMICILIARY TREATMENT

Policy Period	01.11.2016 to 31.10.2017																																																	
Plan Type	Group Medical Insurance Scheme for Retired Employees																																																	
Beneficiary	Retired Employee + Spouse																																																	
Sum insured (earmarked for claim of Domiciliary treatment)	Cadre	Amount earmarked for Domiciliary expenses reimbursement																																																
	Officers	Rs.40,000/-																																																
	Clerical & Sub Staff	Rs.30,000/-																																																
Coverages	1. Expenses for Medicines 2. Doctor's Consultation 3. Investigations as prescribed by Doctor. (disease related investigations and medicines only)																																																	
Domiciliary Coverage:	<p>Domiciliary treatment shall be covered under the scheme for treatment of under mentioned 59 specified diseases which may or may not require hospitalization.</p> <p>Medical expenses incurred in case of the following diseases which need domiciliary hospitalization/ domiciliary treatment, as may be certified by the recognized hospital authorities or bank's medical officer shall be deemed as hospitalization expenses and reimbursement to the extent of 100%.</p> <table border="1"> <tr><td>1</td><td>Cancer</td></tr> <tr><td>2</td><td>Leukemia</td></tr> <tr><td>3</td><td>Thalassemia</td></tr> <tr><td>4</td><td>Tuberculosis</td></tr> <tr><td>5</td><td>Paralysis</td></tr> <tr><td>6</td><td>Cardiac Ailments</td></tr> <tr><td>7</td><td>Pleurisy</td></tr> <tr><td>8</td><td>Leprosy</td></tr> <tr><td>9</td><td>Kidney Ailment</td></tr> <tr><td>10</td><td>All Seizure disorders</td></tr> <tr><td>11</td><td>Parkinson's diseases</td></tr> <tr><td>12</td><td>Psychiatric disorder including schizophrenia and psychotherapy</td></tr> <tr><td>13</td><td>Diabetes and its complications</td></tr> <tr><td>14</td><td>Hypertension</td></tr> <tr><td>15</td><td>Hepatitis -B</td></tr> <tr><td>16</td><td>Hepatitis - C</td></tr> <tr><td>17</td><td>Hemophilia</td></tr> <tr><td>18</td><td>Myasthenia gravis</td></tr> <tr><td>19</td><td>Wilson's disease</td></tr> <tr><td>20</td><td>Ulcerative Colitis</td></tr> <tr><td>21</td><td>Epidermolysis bullosa</td></tr> <tr><td>22</td><td>Venous Thrombosis(not caused by smoking) Aplastic Anaemia</td></tr> <tr><td>23</td><td>Psoriasis</td></tr> <tr><td>24</td><td>Third Degree burns</td></tr> </table>		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
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	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
	43	Multiple sclerosis / motorneuron disease
	44	Status asthmaticus
	45	Sequalea 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.
Pre-existing diseases coverage	Covered in the policy.	
Claim Form	The claim form is the same which is for hospitalisation.	
Enclosures	Original Prescription (Prescription must bear the disease name) Original investigation reports. Original medicine bills.	
Procedure	<ul style="list-style-type: none"> On the claim form, write at the top of the form → Domiciliary claim from _____ to _____. Claim may be submitted to Circle Office by post or to nearest 	



	<p>branch for onward submission to Circle Office.</p> <ul style="list-style-type: none">• Claims may be preferred on monthly basis. For small amounts, claims may be preferred on quarterly basis. <p><u>Guidelines for time limits for the prescriptions:-</u></p> <p>If no period is mentioned on the prescription, by the treating doctor, regarding up to what period the medicine is to be taken then that prescription is valid for 90 days. If doctor has prescribed medicine for the period 180 or above, then that prescription is valid for maximum period of 180 days only. After 180 days, fresh prescription is required to be taken from the treating doctor.</p> <p>For preferring domiciliary claims, original prescription is required to be submitted to TPA/Insurance Company. If due to any reason original is required to be kept then Xerox copy, duly attested by Branch Manager (clearly mentioning name, designation and branch) is required to be submitted .</p> <p>All claims must be submitted on prescribed form after the end of the month for which the medicines have been purchased. Further in case of hospitalisation for less than 24 hours for treatment of domiciliary diseases, room rent is not payable as per policy.</p>
GRIEVANCE REDRESSAL	<p>In the event of any grievance relating to the insurance, the insured Person may raise query and grievance in writing to the TPA, through its website www.rakshatpa.com link online grievance.</p> <p>The insured person may also submit in writing to the Policy Issuing Office or Grievance Cells at the Regional Office of the United India Insurance on https://uiic.co.in link online complaint.</p>