

**ANNEXURE****BRIEF DETAILS OF MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES**

Policy Period	07.11.2015 to 31.10.2016	
Plan Type	Group Health Policy	
Beneficiary	Retired employee + Spouse	
Sum insured (Annual cover amount)	<b>Cadre at the time of retirement</b>	<b>Sum insured (Rs.)</b>
	Officers	4,00,000/-
	Clerical & Sub Staff	3,00,000/-
Critical illness	All diseases are covered from day one.	
Coverages	1(i) Inpatient Hospitalisation expenses (all diseases are covered which require hospitalization) (ii) Pre/Post hospitalization expenses covered <ul style="list-style-type: none"><li>• Pre-hospitalization for 30 days</li><li>• Post Hospitalization for 90 days:</li></ul> 2. Listed Day Care Procedures 3. Domiciliary Hospitalization is covered- It means medical treatment for an illness/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:- <ul style="list-style-type: none"><li>o The condition of the patient is such that he/she is not in a condition to be removed to a hospital.</li><li>o The patient takes treatment at home on account of non availability of room in a hospital.</li></ul>	
Room Rent	- Room Rent upto to Rs.5,000/- per day. - ICU charges upto Rs.7,500/- per day.	
Ambulance Charges	- Ambulance charges upto Rs.2500/- per trip. - Taxi and Auto in actual maximum up to Rs. 750/- per trip	
Congenital internal / external diseases / defects/ anomalies	Covered in the policy.	
Pre-existing diseases coverage	Covered in the policy.	
Alternative therapy	Reimbursement of expenses due to hospitalization under the recognized system of medicine, viz Unani, Sidha, Homeopathy, Naturopathy, if such treatment is	



	taken in a clinic/hospital registered by the central/state government.
Ayurvedic Treatment	Hospitalization expenses are admissible only when the treatment has been undergone in a Government Hospital or in any institute recognized by the Government and/or accredited by Quality Council of India/National Accreditation Board on Health.
Nursing Charges	The following charges in the scheme are payable:- Nursing Charges , Service Charges, IV Administration Charges, Nebulization Charges, RMO charges ,Anesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator Ventilator, orthopedic implants, Cochlear Implant, any other implant, Intra-Ocular Lenses, , infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor.
Miscellaneous	<ul style="list-style-type: none"><li>o Expenses for treatment of Congenital internal/external diseases,defects anomalies are covered.</li><li>o Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.</li><li>o Treatment taken for Accidents can be payable even on OPD basis in hospital upto sum insured.</li><li>o Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.</li><li>o Treatment for Age Related Macular Degeneration treatment such as Roptational Field Quantum magnetic Resonance, enhanced external Counter Pulsation etc are covered under the scheme, Treatment for all neurological/macular degeneration disorder shall be covered under the scheme.</li></ul>



## **OPERATIONAL GUIDELINES**

<b>TPA CARD</b>	<ol style="list-style-type: none"><li>i. The scheme is being operationalised by United India Insurance Company through Raksha TPA and all the claims under the scheme are to be processed by the TPA.</li><li>ii. Each retiree and their spouses are to be issued separate TPA ID card containing the photo of the insured.</li><li>iii. Circle Offices obtained photographs on the format prescribed for the purpose of issuing TPA ID cards. In the meantime the TPA ID card without photograph can be downloaded through website (rakshatpa.com) and / or through mobile app as below</li><li>iv. For downloading TPA ID Card through website, the retirees are advised to follow the path &gt;&gt; visit Raksha TPA web site <a href="http://www.rakshatpa.com">www.rakshatpa.com</a> &gt;&gt; click on IBA &gt;&gt; click PNB. System will ask you to fill the ID card No. where the following is to be filled:- “UIC545(Employee PF Number) PNBR” eg. If PF number is 12345, the text to be filled shall be “UIC54512345PNBR” &gt;&gt; click on search button. New screen will appear with all details. If details are correct, click PRINT E-CARD and save the same for records and future reference. For downloading TPA ID card through mobile app, use smart mobile phone for the facility. Download the Mobile App. ‘Raksha TPA’, on the application. System will show many options, click on ‘Request E-card’ and enter the particulars as advised above, then click on search button. New screen will appear with all details. If details are correct, click PRINT E-CARD and save the same for record and future reference.</li></ol>
<b>INTIMATION OF CLAIM IN CASE OF ALL HOSPITALISATION (CASHLESS OR OTHERWISE)</b>	<ol style="list-style-type: none"><li>i. The reimbursement claims are required to be intimated to Raksha TPA within 24 hours of hospitalization and original documents are to be submitted within 30 days of discharge from the hospital.</li><li>ii. In case of planned hospitalization, the TPA is to be informed at least two days before hospitalization, but in any case within 24 hours of hospitalization.</li><li>iii. Intimation has to be sent along with the following particulars:-<ol style="list-style-type: none"><li>a. Member ID</li><li>b. Patient’s Name</li><li>c. Name and address of the Hospital</li><li>d. Disease / ailment and Treatment given</li><li>e. Date of admission</li><li>f. Requested amount</li></ol></li></ol>



	<p>iv. Intimation can be sent by the insured / relatives / through any of the following methods:-</p> <p>a. <b>Through e-mail</b> to Raksha TPA at email id “helpIBA@rakshatpa.com”, “claimintimation@rakshatpa.com”</p> <p>b. <b>Through phone</b> by calling any of the following 24 hours toll free No./Call Center and providing above information</p> <p>a) 0129 4289999 – Delhi b) 1800 180 1444 – Delhi c) 1800 220 456 - Mumbai d) 1800 425 8910 – Bangalore</p> <p>c. <b>On line Registration</b> by following the undernoted procedure:</p> <ol style="list-style-type: none"><li>1. login to <a href="http://www.rakshatpa.com">www.rakshatpa.com</a></li><li>2. click on claim intimation link</li><li>3. Punch in desired details like Member id, date of admission, name of hospital etc.</li><li>4. Acknowledgement No. (i.e. your claim no.) shall be reflected, a copy of which may be retained</li></ol>
<b>SUBMISSION &amp; PAYMENT OF MEDICAL BILLS (OTHER THAN ON CASHLESS BASIS)</b>	<p>i. All claims are to be submitted on the prescribed format of the insurance company. Proforma of the claim form is enclosed.</p> <p>ii. Retirees may also lodge claim direct to Raksha TPA or any Circle Offices or Head Office-Hospitalisation cell.</p> <p>iii. Circle Offices and HRD Division HO (Hospitalisation Cell) will submit these bills to TPA on daily basis, after keeping proper record.</p> <p>iv. All reimbursements shall be credited in Retirees’ Bank account directly.</p>
<b>PROCEDURE &amp; TIME SCHEDULE FOR SUBMISSION OF MEDICAL CLAIMS</b>	<p>All supporting documents in original, i.e Discharge Card, Medical Prescription, Medicine Bills, related Reports, X-rays, ECG strips, CT scan pictures and other documents relating to the claim must be submitted with the claim form within <b>30</b> days from the date of discharge from the hospital. In case of post-hospitalization treatment (limited to 90 days), all claim documents should be submitted within <b>30</b> days after completion of such treatment.</p>
<b>HOSPITALISATION CLAIMS - (CASHLESS BASIS)</b>	<p>i. The benefit of cashless hospitalisation facility is available in many hospitals on provider’s network. The list of such hospitals can be accessed on Raksha TPA’s website.</p>



	<ul style="list-style-type: none"><li>ii. Retirees are advised to contact TPA counter of the hospital along with TPA ID Card and a Govt. Photo ID proof of the patient for seeking cashless hospitalization claim.</li><li>iii. On production of ID card, the TPA desk of the hospital shall inform the TPA, the requisite particulars of employee, the patient admitted, reason for hospitalization etc. and seek initial approval of the estimated hospitalization expenses.</li><li>iv. Some hospitals have a policy of seeking an advance for treatment to start. The same is refundable once the cashless approval is received.</li><li>v. After treatment, the hospital's TPA desk will submit the bills to the TPA and on receipt of sanction, the patient shall be discharged. Claim amount shall be paid by Insurance Company through TPA directly to the hospital concerned.</li><li>vi. Any amount not admissible under the scheme and not sanctioned by the TPA shall have to be paid by the retiree to the hospital at the time of discharge of patient.</li><li>vii. In case of post-hospitalisation treatment, all claim documents should be submitted within 30 days after completion of such treatment.</li></ul>
<b>EMERGENCY HOSPITALISATION</b>	In case of an emergency admission to a hospital which is not in PP Network, the officers / employees can approach the TPA for cashless treatment by intimating the Third Party Administrator, call centre number <b>(0129-4289999, 1800-180-1444(Delhi), 1800-220-456(Mumbai), 1800-425-8910(Bangalore)</b> , mentioning his ID card No. and name. The hospital authorities would fax / mail the details of hospitalisation to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.
<b>IF HOSPITAL IS NOT IN THE APPROVED LIST OF TPA</b>	Wherever the hospital is not in the approved list of Third Party Administrator, the Third Party Administrator will take necessary action for considering addition of such hospital on their network hospital list in consultation with bank. In an emergency the claim payment would be made to the hospital and empanelment of the hospital would be considered.



<b>Advisory</b>	<p>Efforts have been made for issuance of TPA photo ID cards to all the retirees alongwith their spouses. It is understood that some of the application forms are still lying in the branches, where these have submitted. These should be sent to nearby Circle Offices so that these are forwarded to TPA.</p> <p>In the meantime ID cards without photo shall be honoured by TPA.</p> <p>EX-staff to ensure providing of photos of self and spouse to concerned Circle Offices so that next time i.e. Policy period 01.11.2016 to 31.10.2017, Photo ID Cards are issued by TPA.</p>
<b>GRIEVANCE REDRESSAL</b>	<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 <b><a href="http://www.rakshatpa.com">www.rakshatpa.com</a></b> <b>link online grievance.</b></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 <b><a href="https://uiic.co.in">https://uiic.co.in</a></b> <b>link online complaint</b></p>