

## Indian Banks' Association - Health Insurance Scheme

Standard Operating Procedure for Participating banks:

### PREMIUM:

- 1) Submission of the data for the **Employees and the dependents** in the format provided in our Mail.
- 2) Submission of **Retired Employees and the dependents data** in the format provided in the Mail.
- 3) Calculation of premium as follows:

Grade	Total Number	Premium Rate per employee (Rs)	Total Premium Amount (Total number multiplied by Premium Rate) (Rs.)
<b>Employees</b>			
Officer		6,573	
Staff		4,930	
Sub Staff		4,930	
Total			
<b>Retirees/ Ex- employees</b>			
Officer		6,573	
Staff		4,930	
Sub Staff		4,930	
Total			
	Deposit Premium additions / omissions	Rs. 4,00,000	4,00,000
		Total Premium	
		Services tax @ 14%	
		Total Premium Payable	

- 4) One time option to be given to Ex- employees / Retirees to join the scheme now. Those who do not opt now, would not be allowed to join late. Once they have joined and subsequently opted out, they cannot rejoin. Also Banks to collect premium from the retirees and to give to submit to United India Insurance Co Ltd., as a single cheque, or through transfer of funds.

- 5) Bank to maintain Deposit premium of Rs. 4,00,000 or sufficient Deposit that would take care of the addition of employees envisaged by you in the coming months, with United India Insurance Co. Ltd. This deposit will have to be replenished on a monthly basis as utilized by you. This deposit will ensure immediate cover for additions of Employees from the date of appointment. Monthly balance would be conveyed to you by United India Insurance Co. Ltd.
- 6) Payment of Premium by Banks latest by 12<sup>th</sup> August 2015
- 7) NEFT Details of United India:  
Please send your cheque in favour of "United India Insurance Co. Ltd" Or RTGS  
Details of United India:  
  
**Bank Name:** Bank of America NA  
**Branch Name:** Ann Salai  
**Branch Address:** 748, Ann Salai, Chennai- 600 002.  
**Account Name:** United India Insurance Co. Ltd.  
**Account Number:** Current Account No- 18488023500100  
**IFSC Code (For NEFT/ RTGS):** BOFA0CN6215  
**Account No:** UIIC500100.  
**PAN:** AAACU5552C  
**Service Tax No:** AAACU552CST001
- 8) Policy Inception: 14<sup>th</sup> August 2015.
- 9) Issuance of policy in the name of Indian Banks' Association, Member Banks. Original policy to be provided to Indian Banks' Association and copies to the respective banks.
- 10) Issuance of Cards by United India's Third Party Administrator by 14<sup>th</sup> September 2015
- 11) Cards / Kit to be sent to Bank's Designated Regional Offices for onward delivery to employees. E-cards available online.
- 12) Additions / deletion of employees/dependents on a monthly basis. Data in the format to be sent by 10<sup>th</sup> of every month to KMD / UIIC. Endorsement to be passed accordingly. Addition on pro-rata basis. (date of joining to policy end-date). Refund premium on pro-rata basis for deletion subject to no claim by that employee/dependent.
- 13) In case of promotions, increase in sum insured on payment of incremental premium.

## **CLAIMS:**

### **Cashless**

#### **Member approaches Bank**

1. Patient approaches the bank claim processing hub for cashless.
2. Bank official accepts the request and hands it over to the UIIC TPA Helpdesk.
3. UIIC TPA Helpdesk will scan the documents and upload into the system and intimate to the nearest UIIC TPA branch.
4. Nearest UIIC TPA branch will do the medical scrutiny of the documents.
5. In case of deficiency, the UIIC TPA will co-ordinate with hospital and follow up for the deficiencies documents.
6. On receipt of the complete documents, UIIC TPA will send the copy of authorization letter to the respective hospital and intimate the helpdesk.
7. In case of repudiation, recommendation will be sent to the UIIC and the bank committee and further on receipt of the confirmation the same will be repudiated.
8. UIIC TPA helpdesk will generate the letter from the system and handover to the member within 30 mins on the receipt of complete documents from hospital.
9. Preferable for employee to approach Hospital directly.

#### **Member approaches Hospital**

1. Member shows the insurance Card and photo identity card to hospital
2. Request for pre-authorization received directly from the hospital
3. The preauthorization form is filled and signed by the treating doctor
4. Hospital will send the documents to the nearest UIIC TPA branch.
5. Nearest UIIC TPA branch will do the medical scrutiny of the documents.
6. In case of deficiency, the UIIC TPA will co-ordinate with hospital and follow up for the deficiencies documents.
7. On receipt of the complete documents, UIIC TPA will send the copy of authorization letter to the hospital and employee.
8. In case of repudiation, recommendation will be sent to the UIIC and committee of bank and further on receipt of the confirmation the same will be repudiated.
9. An SMS will be sent out to the member along with an email of the authorization letter.
10. Authorization letter will be faxed to the hospital by UIIC TPA
11. Hospital will stamp the form and fax it to insurer / UIIC TPA for authorization
12. Non-payable items on hospital bill like charges for telephone, television, barber or beauty services, food charges (other than patient's diet provided by hospital), baby food, cosmetics, tissue paper, toiletry items and similar incidental expenses will have to be paid to hospital by employee before discharge.
13. Pre and post hospitalisation bills to be submitted to Bank Claims processing Hub or TPA for reimbursement.

## **Reimbursement Claims**

1. Reimbursement claims shall be submitted at the Claim processing office of respective bank / nearest UIIC TPA branch.
2. The Bank officials shall handover the claim to the UIIC TPA help desk.
3. UIIC TPA helpdesk will scrutinize whether all mandatory documents are submitted and immediately inform member.
4. The UIIC TPA Help desk shall intimate the claim and upload the documents in to their system.
5. The claim will be processed via scan documents by the dedicated team of UIIC TPA.
6. In case of deficiency, the UIIC TPA will send the query letter to the individual via mails / hard copy and two reminders on every 15<sup>th</sup> days from its last letter date and if no documents received then on 45<sup>th</sup> day then the details of claim will be sent to the committee before closing of the claim.
7. The amount payable shall be uploaded in the UIIC single window portal.
8. NEFT shall be done directly by UIIC
9. Payment advice shall be sent by UIIC TPA to the member.
10. In case of repudiation, recommendation will be sent to the UIIC and further on receipt of the confirmation / approval by the committee, the same will be repudiated
11. Weekly MIS shall be sent to the respective banks on the claims received and paid.