

From INDIAN OVERSEAS BANK Personnel Admn. Department Welfare Section Central Office 763, Anna Salai, Chennai 600 002.	To All Indian Branches / Regional Offices/ Zonal offices/Other offices
<p>-----</p> <p>TRANSIENT SERIES (File :7 F) Circular No. 58 of 2015-16 Dated 07.11.2015</p> <p>-----</p>	

STAFF- WELFARE
NEW MEDICAL INSURANCE SCHEME
OPERATIONAL INSTRUCTIONS FOR EMPLOYEES / RETIREES

In the Xth bipartite settlement/joint note dated 25.05.2015, New Medical Insurance Scheme is framed in lieu of the existing hospitalization scheme. The details and benefits of the policy are mentioned in Appendix II of our IR department circular no: EST/100/2015-2016 dated 08.06.2015 and EST/102/2015-2016 dated 06.07.2015.

This scheme has come into effect from 01.10.2015 for serving employees and 01.11.2015 for retirees. Our Insurance Company is M/s United India Insurance Company Ltd. and their Third Party Administrator (TPA) is M/s MDIndia Healthcare Services Pvt. Ltd. **The Hospitalisation and Domiciliary expenses will be reimbursed by the said TPA. THE SUBMISSION OF CLAIM FORMS IS CENTRALIZED AND THE PROCESSING OF CLAIMS IS DONE ONLY AT CENTRAL OFFICE (CLAIM PROCESSING HUB).**

Hospitalisation and Domiciliary expenses incurred on or before 30.09.2015 should be processed at Regional Offices.

Operational instructions :

As per the consolidated dependent details sent to M/s MDIndia Healthcare Services Pvt. Ltd., a personalized MDIndia Identity Card will be issued to each member and his/her dependents and this will help you to avail Cashless facilities in all the network hospitals of MDIndia. MDIndia has also provided a separate login with password for all our employees/retirees. All employees can download the E-Identity card by logging into their website also. Users can avail the facility from IOB-Online → Staff Corner → New Medical Insurance Scheme → MDIndia Login.

The Login Id and password will be your Roll Number. After logging in, please change the password.

Employees are required to update their profile in their MDIndia login so that they can receive the queries and other information regarding claims via E-mail and SMS.

CASHLESS FACILITY:

Cashless Facility is a benefit wherein the insured has the option to get admitted to a Network hospital without the burden of payment of the Hospital Bill. The entire bill is settled directly by the TPA subject to terms and conditions of the policy. **To avail cashless, MDIndia Id-card or e-card is compulsory.**

Network Hospital:

Cashless facility will be available only in a network hospital. However in cases of emergency we may consider providing an advance to the patient.

Procedure to be followed for Cashless with a Network Hospital:

Cashless can be availed at the MDIndia network hospitals by following the procedure mentioned below:

1. Choose the network Hospital from MDIndia website or IOB-Online → Staff Corner → New Medical Insurance Scheme.
2. Produce a copy of MDIndia ID card.
3. The following documents should be submitted along with the id card..
 - Investigation reports & previous consultation papers (if any).
 - Photo ID proof such as Passport, Driving License, PAN card, Election card or Aadhar card.
4. The hospital will complete the Pre-Authorisation form and obtain member's signature on it.
- 5. Contact number and e-mail Id should be furnished.**
6. Hospital will send the fax/e-mail to MDIndia.
7. MDIndia will process the claim and send their approval to the hospital.
8. Payment will be made to the Hospital/Nursing Home directly by MDIndia.
9. Cost of Non-medical items and consumables should be borne by the patient.

Procedure to be followed for Reimbursement of claim in case of hospitalisation:

- Get admitted to the hospital that satisfies the definition as given below, take treatment and pay the bill after collecting all the original documents such as prescription, reports, bills, discharge summary, etc., from the hospital.
- Download the claim forms from MDIndia website or IOB-Online → Staff Corner → New Medical Insurance Scheme.
- The duly filled claim form along with the following original documents should be submitted **within 30 days** from the date of discharge to Help Desk, Bank Claim Processing Hub (Central Office):
 - First consultation letter/initial investigations supporting the diagnosis prior to hospitalization.
 - Final bill & discharge summary from the hospital
 - Medicine/chemist bills supported by prescriptions.
 - Diagnostic test reports and their receipts, supported by prescription from consulting doctor/s.
 - Any other relevant document/s.
- Claim number will be generated and sent via SMS & email. This number can be used to trace the status of the claim and should be quoted in all correspondence with MDIndia.
- Claims will be processed and the amount will be settled directly to the employee's account.

Please note that in Preferred Provider Network (PPN) hospitals, the rates are as per IRDA and not as per MDIndia packages. Hence all members are required to avail only cashless facility in PPN hospitals to avoid deductions in the claim. In major cities viz., Bangalore, Chennai, Coimbatore, Delhi, Hyderabad, Kolkatta, Mumbai and Pune, some hospitals are covered under PPN (Preferred Provider Networks). You can identify the PPN hospitals in Column 8 of the list of hospitals provided.

HOSPITAL / NURSING HOME DEFINITION: A Hospital under this scheme would mean any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- ❖ Has qualified nursing staff under its employment round the clock.
- ❖ Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- ❖ Has qualified medical practitioner(s) in charge, round the clock;
- ❖ Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- ❖ Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

This clause will however be relaxed in areas where it is difficult to find such hospitals. The term ' Hospital / Nursing Home ' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

Procedure to be followed for Reimbursement of claim in case of Domiciliary Expenses:

- Obtain Doctor's certificate for taking domiciliary treatment specifying the period for which the treatment is to be taken. Sufficient number of copies should be taken so that a copy is submitted with every claim within the specified period.
- Download the domiciliary - claim form from MDIndia website or IOB-Online
→ Staff Corner → New Medical Insurance Scheme.
- Submit the claim form duly filled and signed along with the original documents such as Doctor's certificate, prescription and bills to Help Desk, Bank Claim Processing Hub (Central Office) preferably within the 10th of every month.
- Claim number will be generated and sent via SMS & email. This number can be used to trace the status of the claim and should be quoted in all correspondence with MDIndia.
- Claims will be processed and the amount will be settled directly to the employee's account.

PRE-HOSPITALISATION MEDICAL EXPENSES : Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim provided that such medical expenses are incurred for the same condition for which the insured person's hospitalization was required. The claim can be made along with the hospitalization claim.

POST HOSPITALISATION MEDICAL EXPENSES: Relevant medical expenses incurred immediately 90 days after the employee/ dependent/ retirement employee is discharged from the hospital provided that such medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required. The claim should be made by following the procedure for reimbursement as above.

Process of Reimbursement:

- The processing of reimbursement claims is centralized and all claims should be submitted to **INDIAN OVERSEAS BANK, Personnel Admn. Department, Welfare Section, Central Office, 763, Anna Salai, Chennai 600 002** and it must be super scribed "**MDIndia Claim**".
- The MDIndia helpdesk shall collect the documents for further processing.
- **Alternatively Scanned Documentation can be uploaded online by individuals for faster processing and courier the hard copy.**
- **Once the document is uploaded, Claim intimation number will be generated online.**
- Employees will be intimated via an SMS for the claim number.
- Communication to the insured and its family members in case of deficiencies in documentations will be made via Emails and/or SMS.

Critical illness Cover:

Only employees can avail benefit of critical illness cover i.e. first detection/diagnosis. Spouse, dependent and retired employees will not be covered. (Refer Appendix I, 3.2 clause, IR department circular no: EST/100/2015-2016 dated 08.06.2015).

REPUDIATION/ REJECTION OF CLAIM:

If the ailment is not covered in the terms and conditions of the policy, the claim may be repudiated. This is also applicable in the event of fraud, abuse, misrepresentation and non disclosures. In case of repudiation, the claim will be first put up before the committee and then repudiated.

CONTACT DETAILS:

The contact details and the person to whom the claim and the hospitalisation should be intimated are given below.

MDIndia Helpdesk:

Contact Person: **Mr. L. Hariharan**
Senior Exexecutive– IOB Helpdesk,
MDIndia Healthcare Services (TPA) Pvt. Ltd.
Old no: 702, New no: 260/16,
3rd Floor, Mount Casa Blanca Building,
Anna Salai, Chennai - 600006.
Near Anand Theatre Bus Stop.

Contact Nos. : **044-71729988, 9380754430**
Toll Free Nos. : **1800-233-5690, 1800-233-1166, 1800-233-4505**
Email IDs : iba@mdindia.com, job-chennai@mdindia.com

MDIndia Healthcare Services (TPA) Pvt. Ltd.

Head.Office. S. No. 46/1, E-space, A-2 Building, 4th floor,
Pune Nagar Road, Vadgaonsheri, Pune 411014.
LL# : 91-20-25300045, Fax #: 0202530003
Toll Free: 1800-233-5690

This circular should be brought to the knowledge of all employees and ex-employees of the Bank.



(INDIRA PADMINI)
GENERAL MANAGER