प्रेषक From:
इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
केन्द्रीय कार्यालय, चेन्नै
Central Office, Chennai
मानव संसाधन प्रबंधन विभाग-कल्याण
अनुभाग
Human Resources Management
Department- Welfare Section



सेवा में To:
इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
क्षेत्रीय कार्यालयों / अंचल लेखा
परीक्षा कार्यालयों / केंद्रीय कार्यालय
सभी शाखाएँ / विदेशी शाखाएँ
Regional Offices /Nodal Audit
Offices/ Central Office
All Branches/Overseas
Branches

TRANSIENT SERIES (File: 7 F) Circular No. 78 of 2022-23 Dated 22/11/2022

STAFF- WELFARE

MEDICAL INSURANCE SCHEME 2022-23

GUIDELINES FOR CASHLESS TREATMENT AND SUBMISSION OF DOMICILIARY/HOSPITALIZATION CLAIMS FOR RETIRED EMPLOYEES AND DETAILS OF THE NEW TPA-M/s SAFEWAY INSURANCE TPA PVT LTD

IBA Medical Insurance Scheme 2022-23 for Retired employees was renewed from 01.11.2022 to 31.10.2023 with M/s National Insurance Company Limited.

The New Policy No. is given below:

SI No	Policy No	Option	
1	251100502210000259	With domiciliary	
2	251100502210000260	Without domiciliary	
3	251100502210000261	Super Top up	

IBA vide letter dated 13.09.2022 has included the following treatments based on discussions with UFBU and have been incorporated in the new policies:

- (a)Inclusion of approval targeted therapies for treatment of cancer in day care on standalone basis. The term Immunotherapy—Monoclonal Antibody cancer treatment on standalone basis be added in the list of Day care and domiciliary treatments.
- (b) Inclusion of Intra vitreal injections for eye disorders other than ARMD also.

 The current Bipartite agreement specifies Treatment for Age Related Macular Degeneration(ARMD) only.

age 1 of 10

Details of Room/ICU Rent per day:

<u>Sum Insured</u>	Room rent per day	ICU charges per day
Rs.	<u>Rs.</u>	Rs.
1 lac	1,500/-(1.5% of Sum Insured)	2,000/-(2.0% of sum insured)
2 lacs	3,000/- /-(1.5% of Sum Insured)	4,000/-(2.0% of sum insured)
3 lacs	Rs.5,000/- Maximum	Rs.7,500/-(Maximum)
4 lacs	Rs.5,000/- Maximum	Rs.7,500/-(Maximum)

CHANGE IN TPA:

National Insurance Company Ltd has now changed the TPA to M/s **SAFEWAY INSURANCE TPA PVT LTD.**, for 2022-23.

DETAILS OF SAFEWAY INSURANCE TPA PRIVATE LTD

Corporate Office: M/s SAFEWAY INSURANCE TPA PVT LTD.

5-9-60/A/27, No. 802, 8th Floor, Moguls Court, Basheerbagh, Hyderabad - 500 001

Land Line: 040-24730009

EMAIL ID:

For Intimation of claim	intimation@safewaytpa.in
Cashless Hospitalization Request	info@safewaytpa.in
For claim Status and Queries (CRM)	iob.helpdesk@safewaytpa.in/
	iob@safewaytpa.in
	iob.crm@safewaytpa.in
For Escalation (Level 1)	ibacrm@safewaytpa.in
For Escalation (Level2)	iba@safewaytpa.in

- TOLL FREE 1800 -102-5671
- DIRECT CALL CENTRE NUMBER: 040-24730009
- Email ID for cashless /Reimbursement claim Intimation: intimation@safewaytpa.in
- Email ID for Cashless Intimation by Hospital:
 - info@safewaytpa.in / bm.chennai@safewaytpa.in
- Website: www.safewaytpa.in



Link to download e-cards:- https://www.safewaytpa.in/iba.aspx
To check network hospitals:- http://www.safewaytpa.in/frmmobile.aspx
Link to download **Mobile app**:- http://www.safewaytpa.in/frmmobile.aspx

PROCEDURE FOR REIMBURSEMENT:

➤ Claims can be made under cashless arrangement or by way of reimbursement. Cashless claims must be informed by Hospital and for Reimbursement, Retiree or his/her family member has to inform within 48 hours of admission into the hospital to the following mail ids of TPA.

<u>initmation@safewaytpa.in/iob.helpdesk@safewaytpa.in</u>

In case of reimbursement of claim all documents/lab reports are to be submitted in original for both Domiciliary/Hospitalization.

- All Hospitalization bills/Bills for purchase of medicines upon which a claim is made should bear valid GST number of the issuer of such bills. The Bills for both hospitalization and domiciliary (OPD) claims should be submitted within 30 days from the date of discharge/purchase of medicines.
- Domiciliary treatment will be reimbursed up to 10% of the Base Policy Sum Insured only, for the retirees who have opted and paid premium for with domiciliary scheme.
- > Domiciliary expenses are not covered under Super Top up policy.
- For domiciliary claims (OPD) the Doctor should specifically mention the period of medication clearly. Otherwise the prescription is valid for 3 months only.



CASHLESS CLAIM-PLANNED

- Cashless claim can be done only in hospitals given in the TPA's Network list.
- Cashless Request Form will be obtained from the Insurance Desk of Hospital and the details like name, TPA ID No. Relationship etc. should be filled by the member.
- 3. Hospital will fill up details like Date of Admission & Discharge, Ailment, Treatment Plan, Estimated Expenses & send mail (info@safewaytpa.in) to TPA.
- 4. TPA will scrutinize the request & send the Approval / Rejection / Query Request to Hospital.
- 5. At this stage, if there is any need for support, TPA Coordinators can be contacted.
- After approval from TPA, Patient can be admitted & treatment begins. If actual bill is more than approved amount, additional approval is required.
- 7. The hospital has to mail the Discharge card & Final Bill at **least 4 hours** before the discharge & get the additional approval from TPA.
- 8. On discharge, the member has to sign the bill & Claim Form and pay non-medical charges, Co-pay etc.

CASHLESS CLAIM-EMERGENCY

- 1. Patient to be rushed to the nearest hospital.
- 2. Hospital may be requested by TPA to start the treatment to stabilize the patient and member may pay a small deposit if asked.
- 3. After the patient has stabilized, follow the Cashless Request Process as explained earlier & complete the formalities.



CASHLESS CLAIM-IN ABSENCE OF TPA CARDS

- TPA Coordinators can be contacted and informed that TPA e-Card is in process.
- 2. TPA Coordinators will check the status of TPA e-cards internally.
- 3. Based on the status, TPA shall seek approval from insurer & communicate the same to the hospital.
- 4. The TPA will make necessary updates in their system & send a Temporary Approval to Hospital.
- 5. The hospital has to fill the remaining details (as detailed earlier) & send mail to info@safewaytpa.in
- 6. Employee Roll no & Bank name can be used as Credentials while filling the Cashless Request Form.
- 7. The member has to be in touch with the TPA Coordinators until the First Approval is obtained from them.
 - Once First Approval is obtained, the remaining Cashless Request process can be followed as detailed earlier.

REIMBURSEMENT CLAIM

- For hospitalization, if the hospital is not in the Network list of the TPA, the
 hospital has to be checked for registration with local municipal body and
 hospital should have more than 15 beds. In case of emergency, the
 patient may be rushed to the nearest decent hospital.
- 2. Discharge summary, all original Bills, Payment Receipts, Prescriptions, Investigation Reports, Medicine Bills and Registration No. should be obtained from the Hospital.
- 3. All originals bills /reports along with duly filled claim form should be submitted within 30 days from the date of discharge.



LIST OF DOCUMENTS TO BE SUBMITTED

- All the documents should be in ORIGINAL. Standard settlement period for claim is 21 working days after submission of all documents as per list & additional documents requested if any.
- Discharge Card Most important document which provides details like Date of Admission & Discharge, Treatment Plan, Investigation Summary etc., A photocopy should be kept for future records before submission.
- ▶ Duly filled claim form (Claim for Part A & B) is mandatory with Declaration form. Employee Roll No. and email id should be mentioned on the top of the claim form.
- Detailed Hospital Bill Provides details about services rendered & charges for the same under various heads like Room Rent, Investigations, OT Charges, Medicines etc.
- Pre-numbered Payment Receipts This is the proof for the payment made & hence, must for a reimbursement claim. Claim will not be paid without these.
- Prescriptions, Reports, Bill & Receipts for all Diagnostics & Investigations
- > Prescriptions & GST Bills (with patient name) for all medicines purchased
- Gravida Status No. of Living Children details for Maternity Claim
- Implants / Lens Identification stickers (for Fracture, Angioplasty & Cataract claims)
- Physical Copy of Cancelled Cheque leaf of the Bank Account This is important as the claim amount would be directly credited to the member's account by the Insurer.

POINTS TO REMEMBER:

- For planned hospitalizations, it's advisable to complete the cashless approval process at **least 7 days** before the Hospitalization.
- Please wait for 4 hours to receive revert from TPA. If you don't get one, please contact TPA Coordinators immediately.

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- If the Final Bill is going to exceed the preliminary approved amount, please ask the hospital to send the Discharge Card & Hospital Bill at least 4 hours in advance to avoid delay in discharge.
- Final approval must be obtained before leaving the hospital. Final Approvals will not be provided if the patient has already left the hospital.
- > For reimbursement claim, please submit all documents as per list at once.
- > Settle all expenses if the process is not cashless and get the receipts. Do note that even for a cashless claim, there might be some expenses that will need to be borne by the member.
- ➤ 21 days time will be given for submitting the document, if there is any document deficiency and If documents not submitted in this time period, the claim would be closed automatically. Only for genuine reasons Insurance Company will reopen on case to case basis which needs special approvals.
- Standard Claim Settlement period is 21 working days. Member will get regular updates from M/s SAFEWAY TPA Pvt Ltd about the claim status through e-mail & SMS during this period.
- Don't hide any information related to your health condition as it can hamper your claim settlement
- Don't delay reporting and submitting relevant documents to the Insurance company/TPA
- > Don't forget to seek extension of time to submit evidence, if required otherwise the claims will be closed in normal course.
- Don't make false or questionable claims

All other terms and conditions of the policy remains the same as per the earlier policy.

NOTE: -To download the e-card, please enter the policy no. and Retiree Roll No by selecting the corporate option. This link is also provided in the welcome SMS of Safeway.

1. User Id for employee login: Retiree Roll No

Password: Retiree Roll no + year of DOB

All the members are advised to forward their claims to:

The Chief Manager
INDIAN OVERSEAS BANK
HUMAN RESOURCE MANAGEMENT DEPARTMENT,
WELFARE SECTION,
763, Anna Salai,
Central Office, Chennai-600002. Phone No :044-28519674

super subscribing on the CLAIM FORM AND COVER as "SAFEWAY CLAIM".

All the Staff members should be advised to make use of the Mobile Application frmmobile.aspx (http://www.safewaytpa.in/frmmobile.aspx) for hassle-free services.

- 1. Escalation Matrix of M/s Safeway Insurance TPA PVT LTD as per Annexure 1.
- 2.Grievances/complaints Contact details of NATIONAL INSURANCE COMPANY as per Annexure II.
- 3. City wise contact details (SPOC) Annexure III

Regional Offices are requested to advise their respective branches/Offices accordingly.

On approval of the note, we may issue Circular and upload the same in Staff">www.iob.in-->Staff & Ex-Staff Login-> Retirees portal.

शुभेंदुं कुमार वर्मा (Shubhendu Kumar Verma)

महाप्रबंधक General Manager

bellerde

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Annexure I

CONTACT DETAILS CUM ESCALATION MATRIX OF M/s SAFEWAY TPA PVT LTD



ESCALATION MATRIX - CUM- CONTACTDETAILS

	DEPARTMENT	PURPOSE	NAME	CONTACTNO	E-MAILID
		ALL SORT OF	Mrs		
1	DEDICATED CRM	SUPPORT, ID CARD,	Hemalatha	+91-	lob.helpdesk@safewaytpa.in
		CLAIMS, QUERIES,		9560066097	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		CLAIM STATUS			
2	DEDICATED CRM	ALL SORT OF SUPPORT,	MS. POOJA		
	IN BRANCH	IDCARD,CLAIMS,QUERI	SHARMA &	+91-	iob@safewaytpa.in
		ES, CLAIM STATUS	MS. AMRIT	8287954915 &	
			KAUR	+91-	
				8810354926	
		STATUS/QUERY OF		011-45451300	
3	CASHLESS	LIVECASHLESS CASES	MR. DEEPAK	EXT	info@safewaytpa.in
	CLAIMS			223,225,224	
		HOSPITAL RELATED	MR. APURAV		
	NETWORKING	QUERY-PPN -	CHATTERJI	011-45451300	apurav@safewaytpa.in
4		NETWORK/NON		EXT 239,237	networking@safewaytpa.in
		NETWORK/			
		HOSPITAL MASTER			
	Intimation	INTIMAITON OF	MR. PARV	011-45451300	intimation@safewaytpa.in
5		REIMBURSMENT		EXT 230	
		CASES			

		_
ESCALATION LEVEL: 01	ESCALATION LEVEL: 02	
MS. ANJELLINA XESS	DR. INDU BAKSHI	
TEAM LEADER – IBA	MO (IBA)	
MOBILE NO.: 7827986017	MOBILE NO.: 9717063822	
Mail ID: ibacrm@safewaytpa.in	Mail ID : <u>iba@safewaytpa.in</u>	
ESCALATION LEVEL: 03	GRIEVANCE	
MR. PRITPAL SINGH	DR. PUJA PRIYA	
C.O.O	SR. MANAGER	
MOBILE NO.: +91 9815393166	MOBILE NO.: +91 9631788895	
MAIL ID: - ppsingh@safewaytpa.in	MAIL ID:- <u>grievanceiba@safewaytpa.in</u>	

M/s National Insurance Company Limited has shared the following Escalation Matrix to escalate the grievances and normal queries pertaining to IBA group medical insurance policy:

- 1. Direct grievance references from Banks or Employees and Retirees: -
 - (i) First level- Ms. Vidhi Tawarmalani, Dy. Manager, assisted by Ms. Sarika Maan, AO
 - (ii) Second Level- Mr. Atul Malhotra, Regional Manager
 - (iii) Third Level- Ms. Paromita R Iyer, Regional Manager
- 2. Grievances received through Company's portal, CPGRAMS, HO/DFS/ Ministry channels
 - (i) First level- Ms. Bina Kelkar, Dy. Manager with inputs from Ms. Vidhi/ Sarika or Ms. Flavia/ Abhay
 - (ii) Second Level- Mr. Atul Malhotra, Regional Manager
 - (iii) Third Level- Ms. Paromita R Iyer, Regional Manager
- 3. Usual queries from employees and retirees, regarding policy coverages, claims process, claims status, TPA related matters etc. received through mail-
 - (i) Policy coverage related queries- Ms. Sarika (Sarika.Maan@nic.co.in) and Ms. Vidhi
 - (ii) TPA and claims related queries- Mr. Abhay(AbhayD.Sthul@nic.co.in) and Ms. Flavia(Flavia.Peris@nic.co.in)

In case the insured is still not satisfied, escalate to Mr. Atul Malhotra, Regional Manager (Atul.Malhotra@nic.co.in)



Location Wise SPOC details

1. Ahmedabad

Name: Dave Dhaval H. Contact No: 9650795079

Mail id: gujarat@safewaytpa.in

Address: Safeway Insurance TPA Pvt. Ltd

1st Floor, Khyati Complex, Near Mithakhali Under Pass, Ellisbridge, Ahmedabad - 380006

2. Amritsar

Name: Mr. Rajbir Singh

Contact No.: 8847028927/8528370021

Mail id:-

Address: Safeway Insurance TPA Pvt. Ltd

BS Jewel Plaza, First Floor, Lawrence Road, Amritsar-

3. Bangalore

Name: Krishna Murthy
Contact No.: 9632391173
Landline No: 080-25593090
Mail id:-info.blr@safewaytpa.in

Address: Safeway Insurance TPA Pvt. Ltd

BO: F2 & F3,No.1/A, Above Easy Tiger Rastaurant,1st floor, Church Street, Bangalore-560001

4. Bihar

Name: Ms. Khushbu Contact No.: 9029376659 Mail id: patna@safewaytpa.in

Address: Safeway Insurance TPA Pvt. Ltd

102, I Floor, Royal Plaza, Exhibition Road, Patna, Bihar

5. Chandigarh

Name: Mr. Parmit Singh Contact No: 9888861171 Landline No: 0176-2526281 Mail id:- crm.chd@safewaytpa.in

Address: Safeway Insurance TPA Pvt. Ltd

SCO-1, First and Second Floor, Ranjan Plaza, Palam Enclave, Zirakpur, Distt: Mohali, Punjab-140603



6. Chennai

Name: Mr. Dhayalan Contact No: 8148751144 Mail id: chennai@safewaytpa.in

Address: Safeway Insurance TPA Pvt. Ltd

1J, 1st Floor, Century Plaza, Near AG DMS Metro Station, Anna Salai, Teynampet, Chennai - 600 018

7 .Faridabad

Name: Mr. Dharmender Contact No.: 7678491539

Mail id :-crmfbd@safewaytpa.in

Address: Safeway Insurance TPA Pvt. Ltd.

Shop No.34, 2nd Floor near Om CNG, Neelam Flyover, Faridabad-121001

8. Hyderabad

Name: Mr.Shaffi
Contact No: 6301664528
Landline No: 040-24730009
Mail id:-crm.hyd@safewaytpa.in
Address: Safeway Insurance TPA Pvt. Ltd

5-9-60/A/27. NO 802, 8th Floor, Moguls Court, Basheerbagh, Hyderabad-500 001

9. Jaipur

Name: Mr.Vikram Singh Rawat Contact No.: 8278670535 Landline No: 0141-4917192 Mail id: jaipur@safewaytpa.in

Address: Safeway Insurance TPA Pvt. Ltd

242,2nd Floor M.I ROAD, GANPATI PALAZA, JAIPUR.

10. Kochi

Name: Mr.Sreekanth Contact No: 8129703525 Landline No: 0484-4869980 Mail id:-bm.kochi@safewaytpa.in Address: Safeway Insurance TPA Pvt. Ltd

3rd Floor, Govardhan Building Chittor Road, Ernakulam, Kochi, kerala – 682035

11. Kolkata

Name: Mr. Debanjan Banerjee Contact No: 89104 87227 Landline No: 033-40049572

Mail id:- crm.kolkata@safewaytpa.in Address: Safeway Insurance TPA Pvt. Ltd

4th FLOOR, 4, CHANDNI CHOWK STREET, KOLKATA - 700 072.



12. Lucknow

Name: - Mr. Sonu Diwakar Contact no: 8445391432

Mail id :- lunknow@safewaytpa.in

Address:- Safeway Insurance TPA Pvt. Ltd.

Prince Complex, 3rd Floor Office No. 323, Near Canara Bank, HazratGanj Lucknow - 226001

13. Ludhiana

Name: Mr. Yashpal Contact No.: 8591007470

Mail id:- chandigarh@safewaytpa.in
Address: Safeway Insurance TPA Pvt. Ltd

3, Upper Fround Floor, Madhok Complex, Ludhiana, Punjab -141002

14. Mumbai

Name: Mr.Abhay

Contact No: 8879547415 **Landline No:** 022-26789124

Mail id: -mum.desk@safewaytpa.in
Address: Safeway Insurance TPA Pvt. Ltd

209, 2nd floor, Kamala Spaces, S.V. Road, Above Kohinoor Showroom, Near Kheera Nagar, Santacruz (W), Mumbai –

400054.

15. Ranchi

Name: Mr. Md Tanweer alam Contact No.: 9155879828 Landline No.: 0651-2972648 Mail id:- rm.ranchi@safewaytpa.in Address: Safeway Insurance TPA Pvt. Ltd

Tourus Tower, 2nd Floor, 472and 472A, Beside Sahni Appartment, PP Compound, Ranchi, Jharkhand

16. Vizag

Name: - Mr. Lingaiah Contact: - 9502971792

Mail id :- care.hyd@safewaytpa.in

Address: Safeway Insurance TPA Pvt. Ltd.

301, D No 50-94-29, Subrahmanyam Nilayam, Santhi Puram, Viskhapatnam, Andhra Pradesh - 53001

Safeway Insurance TPA Pvt. Ltd.

815, VishwaSadan, Distt. Centre Janakpuri, New Delhi - 110 058 E-Mail:support@safewaytpa.in,Website:www.safewaytpa.in

Phone: 011 - 4142 5671, 45451300 (100 lines), Fax: +91-11 - 4142 5672 CIN: U67200DL2004PTC12992 List of persons to be contacted for city wise assistance

City	Name	Contact Info	Email ID
Uttar Pradesh			
Lucknow	Sonu	8445391432	lucknow@safewaytpa.in
AGRA	BHANU SHARMA	8273017880	
VARANASI	NITIN	81819 33939	
KANPUR	PRIYANK	98070 44723	
Bihar			
Bihar	Kushbu	9029376659	bihar@safewaytpa.in
BHAGALPUR	ARVIND	70042 39043	*
MUZZAFARPUR	ARVIND	70042 39043	
PATNA	ARVIND	70042 39043	
Punjab			
LUDHIANA	Yashpal	8591007470	chandigarh@safewaytpa.in
AMRITSAR	RAJBIR	8847028927	amritsar@safewaytpa.in
BHATINDA	SHIVAM	98888 99539	
GURDASPUR	GURPREET SINGH	9996414113	
JALANDAR	JODHBIR SINGH	8837835885	
PATANKOT	GURPREET SINGH	9996414113	
PATIALA	SHIVAM	98888 99539	
Chandigarh	GAURAV	77105 69117	
Telengana			
HYDERABAD	Pavani	9205551989	crm.hyd@safewaytpa.in
Andhra Pradesh		*	
VIJAYWADA	CHANDRA SHEKAR	7729802428	bdm.hyd@safewaytpa.in
VISHAKATANAM	LINGAIAH	9502971792	care.hyd@safewaytpa.in
Chhattisgarh			
RAIPUR	ASIT KABI	93402 05210	
Gujarat			
AHMEDABAD	DHAWAL	90999 51358	gujarat@safewaytpa.in
GANDHINAGAR	DHAWAL	90999 51358	<u> </u>
RAJKOT	DHIMANT	85116 62609	
Jharkhand			
RANCHI	MD TANWEER ALAM	9155879828	ranchi@safewaytpa.in
BOKARO	RAKESH	9334357749	, , , , , , , , , , , , , , , , , , ,
DHANBAD	SONU	8789514926	
Madhya Pradesh			
BHOPAL	SWATANTRATA	77729 09766	
INDORE	VIKRAM SINGH BHATTI	7049969402	
KHANDWA	VIKRAM SINGH BHATTI	7049969402	
UJJAIN	VIKRAM SINGH BHATTI	7049969402	
Maharashtra			
KOLHAPUR	SANTOSH	7020272048	
NAGPUR	VISHAKHA	73875 46981	

RATNAGIRI	SANTOSH	7020272048	
SOLAPUR	MANOJ TINGI	8999854551	
Odisha			
BHUBHNESHWAR	PRADUMN PRADHA	9040029590	
Rajasthan			
JODHPUR	MAHENDER	99295 73056	jaipur@safewaytpa.in
Tamil Nadu			
CHENNAI	MEENATICHISUNDEAM	8148280659	bm.chennai@safewaytpa.in
Uttrakhand			
DEHRADUN	ABHISHEK	9548926747	
West Bengal			
KOLKATA	DEBANJAN CHATTERJEE	8910487227	crm.kolkata@safewaytpa.in
DURGAPUR	SANJOY CHATTERJEE	6289 640 721	
KOLKATA	MIHIR DAS	6290695573	
BARDHMAN	SANJOY CHATTERJEE	6289 640 721	
MEDINIPUR	SANDIP LAHA	7679871411	

Safeway Insurance TPA Pvt. Ltd.

