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 /Zonal Audit Offices/ Central Office All Branches/Overseas Branches
TRANSIENT SERIES (File: 7 F) Circular No.109 of 2026-27 Dated 13.11.2026		

STAFF: WELFARE

IBA MEDICAL INSURANCE SCHEME 2026-27 – RENEWAL OF POLICY AND OPERATIONAL GUIDELINES FOR AVAILING MEDICAL INSURANCE SERVICES THROUGH HEALTH INSURANCE TPA OF INDIA LTD.

1. RENEWAL OF THE SCHEME, POLICY DETAILS & SERVICE CONTINUITY ARRANGEMENT

Our Bank has renewed IBA Medical Insurance Scheme with **M/s National Insurance Company Limited** for serving employees as well as retirees/pensioners for the policy period **01.11.2026 to 31.10.2027**.

The key operational details for the current policy year are as under:

- **Designated Third-Party Administrator (TPA): M/s Health Insurance TPA of India Limited (HITPA).**
- **Official TPA Service Continuity Mandate:** As advised by M/s National Insurance Company Limited (NIC), the existing TPA arrangement will continue for the IBA Medical Insurance Scheme during the policy year 2026-27. The continuation of the existing TPA framework is intended to ensure seamless service delivery and operational continuity for all beneficiaries.

2. TPA Service Turnaround Time (TAT):

The TPA has committed to the following Turnaround Times (TATs) for various services and claim-related activities:

Service / Claim Type	Turnaround Time (TAT)
e-Card Issuance	Within 24 Hours
Pre-Auth Fresh Approval *(Cashless Admission)*	1 Hour

Pre-Auth Discharge Approval *(Hospital Discharge)*	**1 Hour 30 Minutes**
Physical ID Card Issuance	**04 Days**
Reimbursement Claim Processing	**4 Days**
Grievance Resolution	**48 Hours**

3. SCHEDULE OF BENEFITS & SUM INSURED (FAMILY FLOATER BASIS)

As per the provisions of the IBA Group Medical Insurance Policy Guidelines, the category-wise Base Sum Insured for serving employees and applicable internal limits for serving employees and retirees are furnished below:

Cadre	Base Sum Insured	Room Rent Cap (Metros)*	Room Rent Cap (Other Cities)	ICU Daily Cap (Metros)*	ICU Daily Cap (Other Cities)
Award Staff	**₹4,00,000/-**	₹7,000/- per day max	₹5,000/- per day max	₹9,500/- per day max	₹7,500/- per day max
Officers (Up to Scale V)	**₹5,25,000/-**	₹7,000/- per day max	₹5,000/- per day max	₹9,500/- per day max	₹7,500/- per day max
Officers (Scale VI & Above)	**₹7,00,000/-**	₹7,000/- per day max	₹5,000/- per day max	₹9,500/- per day max	₹7,500/- per day max

Note: Six Metro Cities include Delhi, Mumbai, Chennai, Kolkata, Bengaluru, Hyderabad and their urban agglomerations.

A. Special Sub-Limits & Coverage Enhancements

- **Critical Illness Benefit Cover: Sum Insured for Critical Illness Benefit Cover for Employees only: Rs.2,00,000/- per Employee.**
- **Cataract Procedures:** Strictly capped at **₹50,000/- per eye** inclusive of lens procurement, pre- and post-hospitalisation costs.
- **Maternity Limits:** Capped at **₹1,00,000/- for Normal Delivery** and **₹1,50,000/- for Caesarean Section.**
    - *Well-Baby Coverage:* Medically necessary nursery charges included from birth until discharge.

- *Baby Vaccinations:* Covered up to 1 year of age or policy expiry, matching the **National Immunisation Schedule** (MoHFW) for current policy year births.

- **Infertility Treatment:** Expenses incurred towards Infertility Treatment shall be payable up to a standalone limit of Rs.2,00,000, over and above the Base Sum Insured, subject to the terms and conditions of the Policy.
- **Domiciliary Extensions & Day Care:** Expenses for **Oral Chemotherapy** and **Peritoneal Dialysis** are fully claimable **with or without hospitalisation**. **Albumin infusion** stands classified under the approved Day Care checklist. Vector-borne ailments (Dengue/Chikungunya) and MoHFW Group 2 & 3 Rare Diseases are eligible under Domiciliary claims.
- **Absolute Restriction on Domiciliary:** Retirees' Policies are issued strictly **'Without Domiciliary' Cover**.
- **Maternity Exclusion:** Maternity expenses are **not covered** under the Retiree Policy.
- **Geographical Limitation:** Operations and treatments are restricted strictly to **India Only**.
- Unless otherwise specified in this Circular, all other terms and conditions shall remain unchanged and shall be governed by the provisions of the IBA Group Medical Insurance Policy issued by National Insurance Company Limited (NIC).

4. Declaration of Dependants during the Interim Period

The provisions relating to the **Declaration of Dependants during the Interim Period** stand revised. This Circular supersedes and withdraws the provisions contained in **Transient Series (File 7F) Circular No. 88 of 2026-27 dated 03.10.2026** pertaining to the declaration of dependants during the interim period.

Accordingly, after final submission and approval of dependant details, only a newly married spouse may be added within **30 days from the date of marriage** or a newborn child within **30 days from the date of birth**, in accordance with the Master IBA Policy Guidelines. The earlier **90-day period** stands withdrawn and replaced with a **30-day timeline**.

Staff members are advised to immediately update the relevant modification details in the **CHRIS-3 System** to facilitate timely updation with the **Insurer and TPA** and to avoid rejection of requests for coverage under the **Group Medical Insurance Policy**.



5. TPA DIGITAL ACCESS, LOGIN AUTHENTICATION & MEMBER DATA CORRECTION

A. Mobile Application Login Framework ("HITPA MEMBER" / "HITPA SAATHI")

All staff members must utilize the official application downloadable via Google Play Store. The app, currently running as **HITPA MEMBER**, will be retitled **HITPA SAATHI** shortly.

- **Authentication Path:** Launch App → Click **Corporate** → Select corporate entity as **INDIAN OVERSEAS BANK EMPLOYEES** or **INDIAN OVERSEAS BANK RETIREES** → Input **IOB Roll Number** in the Employee Code area → Input **Date of Birth** → Click **Generate OTP** → Enter code from registered mobile.

B. Web Portal Framework

- **Official Link:** Access via hitpa.co.in → Login (Top Right Corner) → Choose Customer/Member → Complete corporate verification using your Roll Number and DOB details.

C. Data Mismatch Rectification Procedure

In case of login blocks due to phone/email database errors, immediately route a request to **iob@hitpa.co.in** from your active channel:

- **Subject Line:** Correction of mobile no _ Roll No [Insert Your Roll Number]
- **Required Particulars:** (a) Correct Mobile Number, (b) Correct Email ID, (c) Employee Code / Roll Number.

6. PHYSICAL DISPATCH ADDRESS FOR REIMBURSEMENT CLAIMS

For manual processing of reimbursement claims, all original bills, claim forms, and supporting documents should be forwarded to the following address. Members must clearly superscribe **"HITPA CLAIM"** in bold letters on both the claim form and the outer envelope to facilitate prompt identification and processing.

Claims may be sent to:

IOB HITPA Helpdesk

INDIAN OVERSEAS BANK

HUMAN RESOURCE MANAGEMENT DEPARTMENT,

WELFARE SECTION,

763, ANNA SALAI,

CENTRAL OFFICE, CHENNAI-600002

7. ESCALATION MATRIX, GRIEVANCE REDRESSAL & SPOC CONTACTS

For pending approvals, delays in cashless pre-authorisation at network hospitals, or claim settlement delays beyond the prescribed Turnaround Time (TAT), employees and retirees may escalate their grievances through the following channels:

A. Escalation Matrix (IOB Central Office)

- **For all Reimbursement Cases (Pan-India):** Contact the IOB Central Office TPA Desk directly.
- **For Cashless Cases (Chennai Zone Only):** Contact the IOB Central Office TPA Desk as per the matrix below.

Particulars	Designated Officer	Landline / Mobile Number	Official Email Address
IOB HITPA Help Desk	Mr. Amzath khan	**044-28519674**	iob@hitpa.co.in
LEVEL 1 Desk	Mr. Naveen Kumar	**9599550753**	Naveen.kumartemp@hitpa.co.in
LEVEL 2 Desk	Mr. Karthikeyan	**9667392273**	Kkarthikeyan@hitpa.co.in
LEVEL 3 Desk	Mr. Aswin	**044-28519674**	aswin.kumar@hitpa.co.in
LEVEL 4 Desk	Mr. Mohd Lathifudeen	**7428084150**	mohd.lathifudeen@hitpa.co.in

B. Region-Wise Cashless Single Point of Contact (SPOC) Matrix

For **Cashless Cases outside Chennai**, staff members and retirees must contact their respective regional or zone-specific HITPA SPOC as detailed below (enclosed as **PAN India IOB SPOC for HITPA TPA**):

State / Region	Zone / Location	Contact Person	Contact Details	Email Id
HITPA Corporate Office	Noida	Customer Care	1800 180 3600 1800 102 3600	customerservice@hitpa.co.in
Delhi NCR	Delhi, Noida & Gurugram	Kuldeep	9773981488	kuldeep.singh1@hitpa.co.in
Gujarat	Ahmedabad Zone	Amol Ingole	9289879936	amol.ingoletemp@hitpa.co.in
	Surat Zone	Ghanshyam	8448183892	Ghanshyam.Joshi@hitpa.co.in

	GOA	Nileaysh Ssonawane	7303099268	Nileaysh.Ssonawanetemp@hitpa.co.in
Telangana	Hyderabad Zone	Mohd Yusuf	8448483117	mohd.yousufdintemp@hitpa.co.in
Andhra Pradesh	Vizag Zone	Suseel Palla	8448183895	Suseel.Palla@hitpa.co.in
West Bengal	Kolkata	Biswadip	9810306855	biswadip.maltemp@hitpa.co.in
Maharashtra	Pune Zone	Anuja Dighe	7303099268	Anuja.Dighe@hitpa.co.in
	Mumbai	Hemant wahurgwagh	91750 63091	hemant.wahurgwaghtemp@hitpa.co.in
	Nagpur	Amisha Gajbhiye	9599003193	amisha.gajbhiyetemp@hitpa.co.in
	Nashik	Sagar Adawadkar	8448481068	Sagar.Adawadkar@hitpa.co.in
Uttarakhand	Dheradun	Amit	8448481067	amit.kumar3@hitpa.co.in
Odisha	Bhubaneswar	Uday shankar das	8130500593	UdayShankar.Dash@hitpa.co.in
Bihar	Patna	Kumar Utsav	8448488337	Kumar.Uttsav@hitpa.co.in
Chattisgarh/ Jharkhand	Jharkhand	Sourav Ananda	9289869920	saurav.anandtemp@hitpa.co.in
Karnataka	Bengaluru	Rohit	8448399486	KS.Kumar@hitpa.co.in
	Mangalore/ Udupi	Manjunath	8448481069	Manjunath.vb@hitpa.co.in
Kerala	Cochin	Lijiya	8448983318	lijiya.kjtemp@hitpa.co.in
Assam	Guwahati	Tapash Nandhi	8586884630	Tapash.Nandi@hitpa.co.in
Rajasthan	Jaipur	Mahendra	7014554412	mahendra.singhtemp2@hitpa.co.in
		Richa Jain	9311277559	richa.jaintemp@hitpa.co.in
Chandigarh/ Punjab	Chandigarh	Beetu	9289869916	Beetu@hitpa.co.in
Uttar Pradesh	Lucknow	Mr Suryakant singh	8440381207	suryakant.singh@hitpa.co.in
Madhya Pradesh	Indore	Ankit Shukla	7049719658	ankit.shuklatemp1@hitpa.co.in

	Bhopal	Siddharth Dubey	8448481066	siddharth.dubey@hitpa.co.in
Tamil Nadu	Chennai Zone	Mr. K Karthikeyan	9667392273	KKarthikeyan@hitpa.co.in
	Coimbatore/ Salem/	JAYARAJ/ Balaguru	9311880292	k.jayarajtemp@hitpa.co.in
	Tirupur Zone		9952577176	Balaguru.Muthusamy@hitpa.co.in
	Madurai/ Trichy Zone	Santhosh	8826317300	santhoshrajan.thiagarajan@hitpa.co.in

8. AVAILABILITY OF HITPA USER MANUALS & REFERENCE DOCUMENTS

All Branches, Departments, and other offices of the Bank are informed that the following documents have been made available online as below:

1. User Manual - HITPA Mobile App (Corporate Login)
2. User Manual - HITPA Web Portal (Corporate Login)
3. TPA Brief Introduction PPT
4. IOB SPOC Pan India 2026-27
5. Claim Forms

- **For Serving Staff:** IOBONLINE → Staff Corner → NMIS → TPA User Manuals
- **For Retirees / Pensioners:** IOB Retiree Portal → IMPORTANT LINKS

The above repository has been uploaded for the guidance, reference, and effective utilization of the services provided under the IBA Medical Insurance Scheme (NMIS) for the policy year 2026-27.

All Branches, Departments, and other offices are advised to bring the contents of this Circular to the notice of all staff members for their information.

वेंकट दयालप्रसाद गोली (Venkata Dayalprasad Goli)
महा प्रबंधक / General Manager