



FEDERAL BANK RETIRED OFFICERS' FORUM (FBROF)

Registered under the Travancore-Cochin Literary, Scientific and Charitable Societies Registration
Act 1955 (1) No. ER. 702/2009

(An Organizational Wing of Federal Bank Officers' Association)

(Affiliated to All India Bank Pensioners and Retirees Confederation - AIBPARC)

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FBROF/ E - Cir No.6 / 2021-23

Date: 04 November 2023

THE RENEWED GROUP MEDICAL INSURANCE SCHEME FOR OUR MEMBERS EFFECTIVE FROM 01ST NOVEMBER 2023

BOTH THE IBA AND SBI GENERAL POLICIES TAKE EFFECT FROM 01.11.2023

Dear Members,

As all of you are well aware, we have, unlike in the yesteryears, renewed / opted to renew the Group Medical Insurance Scheme through a combination of IBA Scheme for Retirees with a Base Policy of Rs.2 L + a Top up of Rs.1 L with an Optional Top up / Super Top Up ranging from Rs.1 L to Rs.10 L from SBI General Insurance. The IBA scheme is administered, i.e., the Premium was collected from our accounts by obtaining our Mandates and was paid to the Insurance Company - **National Insurance Company Ltd.**, by our HR Dept. Whereas the premium collection, data collection and payment of the SBI General Premium was managed by our Forum. Both the payments have been completed and the issuance of the TPA Cards and other administrative information are in the process. Meanwhile, our Bank has issued the information on the administration of the IBA Policy and K M Dastur Reinsurance Brokers, through whom we have arranged the SBI General Top, up has sent individual mails to the subscribers detailing the schedule of activities for issuance of TPA Cards, etc.

IBA GROUP MEDICAL INSURANCE SCHEME FOR BANK RETIREES

The IBA Group Medical Insurance Scheme for Retirees available in the Bank has been renewed for one year effective from 01st November, 2023 in association with **National Insurance Company Ltd. Health Insurance TPA of India Ltd. (HITPA)** shall be the new TPA for servicing the policy, replacing Safeway Insurance TPA. All types of claims in respect of Retired Employees' Medical Insurance Policy for the period from 01st November 2023 will be serviced by **Health Insurance TPA of India Ltd. (HITPA)**.

Cashless and Reimbursement Facilities

Cashless facility can be availed by the beneficiaries from the Hospitals coming under the network of HITPA. The list of Network Hospitals where cashless facility is available / can be availed and the claim forms for reimbursement, etc., can be obtained from the Website of the HITPA, <https://www.hitpa.co.in/>. The e-cards will be shared by the TPA to all beneficiaries shortly. In the meantime, for availing cashless facility, beneficiaries may provide the Employee Number and other details at the Insurance Desk of the Hospital and seek their assistance to forward the request to HITPA, for availing cashless facility.

Contact person of HITPA, Shri. Akhil Sugathan– 8448983317

The escalation matrix of the TPA and the login credentials for Web Login will be communicated in due course.

In case cashless facility is not available, beneficiaries are advised to intimate the details of hospitalisation to the TPA through the e-mail ID - federalemployee@hitpa.co.in within 48 hours from the time of

admission. For claiming reimbursement, employees shall submit the duly filled Claim Format along with relevant Documents/Reports, GST Bills/Prescription etc. in original and forward the same to the TPA in the address as given below. Beneficiaries may retain a copy of the claim documents for future reference.

Health Insurance TPA of India Ltd. (HITPA)
Cochin Branch Office- 1st Floor,
Rukiya Bagh, M.G. Road, Ravipuram,
Cochin -682016 (Kerala)
Ph. 8448983317

Extended Window Period for Joining the Policy under Retired Employees' Medical Insurance Scheme 2023-24

- National Insurance Company has now given an extended window period to the Retired Employees/Family Pensioners /Other Beneficiaries who could not renew the policy for the Year 2023-24 in time for various reasons. The key points in this regard are furnished below for the information of all concerned.
- The window period for renewing the policy has been extended till 30.11.2023 for those beneficiaries who could not renew the policy on time, due to various reasons.
- This extension is only for those retirees who missed out 31.10.2023 deadline ONLY.
- Those who join the Medical Insurance Policy (for the year 2023-24) as per the extended window period, will be covered under the Policy for the period from 01.12.2023 to 31.10.2024.
- The beneficiaries would be required to pay the premium amount applicable for the full year, after deducting the applicable contribution from the Bank in eligible cases.
- Policy will not cover any disease/symptom which the proposer would develop during non-coverage in the policy.
- Application Form for renewing the Policy has been made available in Bank's Website – Retirees' Space – Medical Insurance Scheme "Annexure 4" - Format for Renewal/Joining IBA Medical Insurance Scheme for the period 2023-24 (Reproduced by our Forum vide Circular 4/2003-04)
- Those who wish to avail the facility, may submit the duly filled application to HR Department on or before 22.11.2023 through post/courier or through the e-mail medicare@federalbank.co.in
- Details of premium and other important points have been made available in Bank's Website- Retirees' Space- Medical Insurance Scheme.
- Applicable premium will be debited from the account of the beneficiary between 25.11.2023 and 28.11.2023.
- In case of any clarification, please reach the Insurance Desk of our Bank through 0484-2634138/ medicare@federalbank.co.in

SBI GENERAL INSURANCE TOP UP SCHEME

K M Dastur Reinsurance Brokers have sent individual mails to the subscribers, i.e., members of our Forum who have opted for the same on the following lines.

QUOTE:

Greetings from KMD!!!

Your form has been received and your details have been successfully entered in our data base. Kindly note that your policy has started with effect from 1st November 2023 for all persons who have deposited their premium before 31st October 2023. We are currently in the process of reconciliation of payments received in the bank statements and correction of data as received on the Retiree E mail ID and through

various leaders of Retiree Associations. We shall be sharing the below mentioned documents as per the TAT mentioned below:

- | | |
|---|---------------------------------|
| 1. Acknowledgement – | 10 th November 2023. |
| 2. Welcome Mailer with Welcome Kit - | 10 th November 2023 |
| 3. E card - | 10 th November 2023 |
| 4. NIA Network list and (Not Applicable to us) SBI Network list - | 10 th November 2023 |
| 5. Contact Matrix with KMD and TPA Address: | 10 th November 2023 |
| 6. Premium Certificate: | 15 th November 2023 |
| 7. Physical Card: | 25 th November 2023 |

In case of any Emergency, we request you to please not panic and contact the SPOCS of Health India TPA and KMD for any assistance. We shall ensure to help you by sending E Cards and facilitating cashless wherever possible.

Health India TPA

1st Level: Viraj Rodi – 8655315127 -retire.mediclaim@healthindia.com , Bhavika Tawde: -8655315126, Rakesh Bendre – 8655315129

2nd Level: Shoeb Khan-8530448438- retire.mediclaim@healthindia.com

3rd Level: Amarjit Singh Loucka -8655795165- amerjitsing.loucka@healthindiatpa.com

K M Dastur Reinsurance Brokers

1st Level: Gautam Tambe- 86579-33261-retiree.mediclaim@kmdastur.com

2nd Level: Mita Sawant -86574-06132- retiree.mediclaim@kmdastur.com

3rd Level: Suraj Trivedi -89577-18282- suraj.trivedi@kmdastur.com

Regards

Team KMD

UNQUOTE:

Further details and more information will be collected, codified and circularised in due course. We are in the process of correcting the schedules with the data of the members and their family who have subscribed the SBI General Insurance Policy. Forum also is thinking of releasing a booklet on the renewed Policies with the details and contacts of the two TPAs with the escalation matrix.

Yours sincerely,

Paul Mundadan
General Secretary