

From:
INDIAN OVERSEAS BANK
Personnel Admn. Department
Welfare Section
Central Office, Chennai 600 002



To:
All Indian Branches / Regional Offices /
Zonal offices/Other offices

TRANSIENT SERIES (File: 7 F) Circular No. 121 2016-17

Dated 13.03.2017

STAFF- WELFARE
NEW MEDICAL INSURANCE SCHEME
GUIDELINES FOR SUBMISSION OF DOMICILIARY TREATMENT CLAIMS/HOSPITALISATION
FOR EMPLOYEES AND RETIREES

We refer our circular TRANSIENT SERIES (File: 7 F) Circular No. 112 2016-17 dated 04.02.2017, on the captioned subject. We observe that many of our employees/retirees are not aware of the procedure for submitting the medical reimbursement bills to our TPA i.e. MdIndia. To facilitate our employees /retirees faster settlement of claims, we give below the guidelines to be adhered while submitting their claims.

1.Claim Intimation – For Cashless Facility: Mandatory to be done within 7 days of admission or before discharge whichever is early to <iba-ho@mdindia.com>.

In case of delay in intimation, employee to justify the reason in writing to MDINDIA and MDINDIA will get the approval from the Nodal officer, PAD CO.

2.Hospilisation-In Patient claims:

Members should submit the Claim Form within 30 days from Discharge from Hospital (to PAD welfare Dept) along with the below mentioned Original documents;

- Fill the Claim form with insured signature, mobile number and e mail id.
- Discharge summary.
- Hospital final bill and including receipts.
- Detailed break up of final bill.
- Investigation reports including X-ray /MRI/CT films if any and receipts of paid bills.
- Cancelled cheque with first page of passbook (when submitting the first claim only).
- In case there is delay in submission delay needs to be condoned by the nodal officer.

3. Domiciliary claims:

- Claim form needs to be filled with mobile number and email ID.
- Original bills, along with supporting prescriptions to be submitted on monthly basis.
- In case original prescription could not be provided, the copy needs to be attested by Branch Manager /Department Head (with signature, date, designation and bank stamp).
- Insured should give in writing the reason for retaining originals.
- Cancelled cheque with first page of passbook (when submitting the first claim only). It need not be submitted for subsequent claims.

Branches are hereby advised to bring this to the notice of all the employees and the retirees regarding submission of reimbursement of domiciliary treatment expenses.

Once again we re-iterate that medical bills are to be sent to Welfare Dept, Central Office, Chennai (**supersubscribing "MDIndia Bills" on the cover**).


(K.PARTHASARATHY)
GENERAL MANAGER

