

स्टेट बैंक ऑफ़ हैदराबाद
(भारतीय स्टेट बैंक का सहयोगी बैंक)
प्रधान कार्यालय, गनफाउंड्री, हैदराबाद-1



STATE BANK OF HYDERABAD

(ASSOCIATE OF THE STATE BANK OF INDIA)
HEAD OFFICE, GUNFOUNDRY,
HYDERABAD: 500001

Serial No. 793

Circular No. PER/2015 - 16/65

DEPT: INDUSTRIAL RELATIONS DEPT

eCircular

Date: 10-11-2015

All BRANCHES AND
ADMINISTRATIVE OFFICES.

Subject :IMPLEMENTATION OF MEDICAL INSURANCE SCHEME FOR RETIRED STAFF

Please refer to Head Office Circular No.PER/2015-16/50 dated 30.09.2015 and PER/2015-16/54 dated 19.10.2015 detailing the guidelines of the Medical Insurance Scheme formulated by Indian Banks' Association and it has also been advised to submit the written consents by retirees latest by 23.10.2015. The cover for retired employees under the IBA Medical Insurance Scheme is effective from 01.11.2015.

2. Since, some of the retirees have not submitted their written consents due to various reasons, it has been decided to give another opportunity to the retired staff who have not submitted their written consents to submit the consents at the earliest latest by 15/01/2016, to join the Medical Insurance Scheme. However, the effective date for policy is 01.11.2015 and full premium will have to be paid.

3. The details of insurance coverage to be implemented are furnished hereunder:

i) Paramount Health Services Pvt Ltd (PHS) has been appointed as Third Party Administrator (TPA) for our Bank.

PHS Postal Address :

10-3-152 F, 2nd floor,
Indralok Complex, Above Health Glow Store,
Main Road, East Maredpally,
Secunderabad-500026 (Telangana)
Ph.No: 040-66758271/ 66759271
Fax No: 040-66366271
Web: www.paramounttpa.com
Toll Free Number: 1800226655

ii) Under the Health Insurance Scheme Cashless facility is available at all their Network Hospitals (Approx 5000) spread all over India. All retirees and their spouse, family pensioners will be provided with a Health Insurance ID card by PHS. In coordination with our IT services Department PHS is arranging to issue e-Health Cards to all retirees and their spouse including family pensioners. Retirees can download and print their e-Health Cards from the website of PHS. They propose to issue photo IDs in due course. Till such time, the e-ID card and Photo Identity Card issued by PPG Dept., Head Office will have to be presented to the hospital to avail cashless facility. The procedure to be followed at the hospital has already been advised in H.O Circular as referred above.

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iii) If the treatment is undergone in a hospital other than the network hospital, payment will have to be first made by the retiree. Thereafter the bills may be submitted to the respective TPA representative stationed at Regional / Zonal / Head Office as per their convenient against their acknowledgement. The TPA will provide a check list. It should be ensured that all the documents as per the check list are handed over. The TPA is expected to credit the amount directly to the account of the retiree within a period of 7 working days. For this purpose, the account number and the IFSC code should be clearly mentioned in the claim form.

iv) The retirees after sanction of the claim should obtain certified copies of all the documents submitted to TPA, in respect of claims above Rs 4/3 lacs (Cumulative for entire insurance policy period) where the retirees have their own health insurance policy. In such cases, the claims will have to be first made under the IBA Health Insurance Scheme and thereafter he/she can approach the other insurance company with the certified copies of the bills for claims in excess of Rs 4/3 lacs in case it is covered by their insurer.

v) In respect of claims under domiciliary treatment the bills will have to be submitted to TPA stationed at Regional / Zonal / Head Office as per their convenience.

Other terms and conditions shall remain unchanged.

All Branches and Administrative Offices are requested to bring the contents of this circular to notice of the retired staff and also display a copy of this circular in the Branch Notice Board for information of retired staff.



GENERAL MANAGER (HR)