

From INDIAN OVERSEAS BANK Personnel Admn. Department Welfare Section Central Office 763, Anna Salai, Chennai 600 002.	To All Indian Branches / Regional Offices/ Zonal offices/Other offices
TRANSIENT SERIES (File: 7 F) Circular No. 95/2016-17	
Dated 15.12.2016	

STAFF- WELFARE

NEW MEDICAL INSURANCE SCHEME

GUIDELINES FOR SUBMISSION OF DOMICILIARY TREATMENT CLAIMS FOR EMPLOYEES AND RETIREES UNDER IBA GROUP MEDICLAIM INSURANCE POLICY 2016-17

As advised by United India Insurance Co Ltd, the employees and retirees of our bank are requested to follow the following guidelines/procedures for claiming reimbursement for domiciliary treatment under the New Medical Insurance Scheme.

(A)CLAIM FORM:

Claim form for Hospitalisation is to be used for Domiciliary Treatment claims also.

(B)PERIODICITY OF CLAIM:

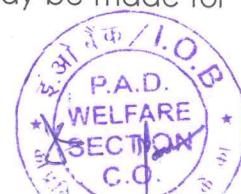
Claims under Domiciliary treatment shall be on a **monthly basis** and for a particular month the same should be submitted to TPA on or before 15th of the succeeding month.

(C)WHERE TO SUBMIT:

The claim may be sent to the TPA's Central Office or Local Office or to our Welfare department, Central Office **super subscribing on the cover "MD India Claim"**. Whenever the papers are received at our Welfare department, Central Office the same is being handed over to the TPA for processing at their end.

(D)PRESCRIPTIONS:

1. All Domiciliary Claims are to be supported with original prescriptions and Original bills.
2. The validity of the prescriptions, where time limits are not stated, is 90 days from the date of prescription.
3. In case of prescriptions where the time limit is more than twelve months and for lifelong medicines, a revalidation shall be made on or before twelve months from the date of its issue.
4. Self attested photo copies of prescription shall be accepted provided original is already submitted and stands within the above mentioned time limit. When photo copies are submitted for subsequent claims, a mention in the claim form having the original already submitted (with month in which it was submitted) may be made for smooth processing.



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(E)CONTACT DETAILS:

The contact details and the person to whom the claim and the hospitalisation should be intimated are given below.

MDIndia Helpdesk:

Mr. Jayakumar - 9382183602

Mr.L.Hariharan – 9380754430

Mr. Johnson - 9884080198

Toll free Nos: 1800-233-5690, 1800-233-1166, 1800-233-4505

Email Ids : iba@mdindia.com, iob-chennai@mdindia.com

Head Office:

MDIndia Healthcare Services (TPA) Pvt Ltd.

Head Office – S No.46/1, E-space,A-2 Building, 4th Floor, Pune Nagar Road, Vadgaonsheri, Pune 411014.

LL#: 91-20-25300045, Fax #: 020253000

Toll free :1800-233-5690

Local Office at Chennai:

MDIndia Healthcare Services Pvt Ltd

No.443/445 Guna Complex, Anna salai,

Teynampet, Chennai 600018

IOB HELP DESK – 044-71729988



(F)LIST OF DISEASES COVERED:

59 diseases covered as per Annexure.

The above details can also be viewed in our IOB online and website of MDIndia (TPA).

Domiciliary/Hospitalisation claim forms may be downloaded from MD-India website or IOB online→Staff & Ex-Staff →New Medical Insurance Scheme.

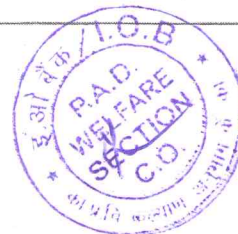
Branches are hereby advised to bring this to the notice of all the employees and the retirees regarding submission of reimbursement of domiciliary treatment expenses.


(K.PARTHASARATHY)
GENERAL MANAGER




ANNEXURE

Domiciliary Hospitalization / Domiciliary Treatment	
Sr. No.	Treatments
1	Cancer
2	Leukemia
3	Thalassemia
4	Tuberculosis
5	Paralysis
6	Cardiac Ailments
7	Pleurisy
8	Leprosy
9	Kidney Ailment
10	All Seizure disorders
11	Parkinson's diseases
12	Psychiatric disorder including schizophrenia and psychotherapy
13	Diabetes and its complications
14	Hypertension
15	Hepatitis -B
16	Hepatitis - C
17	Hemophilia
18	Myasthenia gravis
19	Wilson's disease
20	Ulcerative Colitis
21	Epidermolysis bullosa
22	Venous Thrombosis(not caused by smoking) Aplastic Anaemia
23	Psoriasis
24	Third Degree burns
25	Arthritis
26	Hypothyroidism
27	Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia
28	Glaucoma
29	Tumor
30	Diphtheria
31	Malaria
32	Non-Alcoholic Cirrhosis of Liver
33	Purpura
34	Typhoid
35	Accidents of Serious Nature
36	Cerebral Palsy
37	Polio
38	All Strokes Leading to Paralysis
39	Haemorrhages caused by accidents
40	All animal/reptile/insect bite or sting
41	Chronic pancreatitis
42	Immuno suppressants



Domiciliary Hospitalization / Domiciliary Treatment

Sr. No.	Treatments
43	Multiple sclerosis / motor neuron disease
44	Status asthmaticus
45	Sequela of meningitis
46	Osteoporosis
47	Muscular dystrophies
48	Sleep apnea syndrome(not related to obesity)
49	Any organ related (chronic) condition
50	Sickle cell disease
51	Systemic lupus erythematosus (SLE)
52	Any connective tissue disorder
53	Varicose veins
54	Thrombo embolism venous thrombosis/venous thrombo embolism (VTE)]
55	Growth disorders
56	Graves' disease
57	Chronic Pulmonary Disease
58	Chronic Bronchitis
59	Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

