



<b>From</b> <b>INDIAN OVERSEAS BANK</b> <b>Human Resources Management Department</b> <b>Welfare Section</b> <b>Central Office</b> <b>763, Anna Salai, Chennai 600 002.</b>	<b>To</b> <b>All Indian Branches / Regional Offices/ Zonal offices/Other offices</b>
----- <b>TRANSIENT SERIES (File: 7 F) Circular No.89 of 2016-2017 Dated 14.11.2017</b> -----	

**STAFF- WELFARE -NEW MEDICAL INSURANCE SCHEME**

**SUBMISSION OF CLAIM DOCUMENTS FOR THE POLICY PERIOD 2016-17 FOR RETIREES**

The Retiree Group Health Insurance Policy for the period 2016-17 was expired on 31/10/2017. As per the policy conditions, claim documents are to be submitted within 30 days of discharge or treatment taken under OPD or post hospitalization.

However some of the retirees due to unavoidable circumstances which are beyond their control might not be able to submit the claim occurred during the policy period 2016-17 from the date of commencement of coverage in the respective policies to 31/10/2017 on time. Now UIIC Ltd. has permitted for all such retirees one more opportunity to submit the claim documents with the following timelines. The below timeline is also for those who have claim during the fag end of the policy.

- 1. On or before 25/12/2017 OR**
- 2. 30 days from the date of discharge OR**
- 3. 30 days from the date of post-hospitalisation,**

**Whichever falls later.**

While submitting such old claims, an explanation in detail is to be submitted, detailing the extreme case of hardship which resulted in the delay and the same may be forwarded to the TPA duly endorsed by the claim nodal officer of our bank.

UIIC Ltd. has further stated that, they are giving 45 days ( **from 13.11.2017**) of extension of time for submission of claims occurred right from the **date of commencement of coverage** in the respective policies and UIIC Ltd. will not accept any claim submitted beyond the above time limits.

A copy of this circular should be displayed in notice board in all the Branches.

  
**(K PARTHASARATHY)**  
**GENERAL MANAGER**

