



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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CO.HRMD.No.G.69/10631/19.01.00/2017-2018

November 10, 2017

Principal Chief General Manager/
Regional Director,
Chief General Manager-in-Charge
Chief General Manager/ General Manager (O-in-C),
Principal, Training Colleges
Reserve Bank of India

Dear Sir,

**Group Mediclaim Policy for OPD to Pensioners –
Policy Period January 1, 2018 to December 31, 2018**

The Bank has decided to introduce a Group Mediclaim Policy to cover OPD expenses to pensioners of 70 years of age and above which will commence from January 1, 2018 and will be valid up to December 31, 2018. The salient features of the scheme are given in the Annex I.

2. The policy will cover pensioners and their spouses and the sum insured will be on a combined basis, i.e the sum insured will be per pensioner on family floater basis. The details of sum insured on the basis of grades are given in Table 1.

3. OPD expenses incurred by members will be reimbursed by the Insurance Company up to the limit of sum insured depending upon the grade of the employee.

4. There will be no additional reimbursement from Bank's side. The claim will be entertained by the Insurance Company strictly to the extent of the sum insured during the policy year i.e. January 1, 2018 to December 31, 2018.

5. It has been decided to take the Group Mediclaim Policy for OPD from New India Assurance Company Ltd for the year January 1, 2018 to December 31, 2018.

मानव संसाधन प्रबंध विभाग, केन्द्रीय कार्यालय, 20वीं मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, मुंबई - 400 001. भारत
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हिंदी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी : रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।
Caution : RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. it never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

6. The Insurance policy will be administered by Third Party Administrators (TPAs) at all centers. All claims pertaining to pensioners attached to your office will be settled by designated TPAs, irrespective of the place where the treatment is taken. Contact details of location wise relationship managers of TPAs & insurance brokers will be intimated separately.
7. All the pensioners who are covered under the policy will be issued TPA cards along with welcome letter giving details of the scheme.
8. No intimation of treatment is to be provided by the pensioner. The claim is to be lodged with TPA within a period of 60 days from the date of treatment taken by pensioner or spouse by submitting original documents.
9. It may please be noted that GST charged by vendor, if any, will be reimbursed/paid by TPA/Insurance Company, provided it is within the overall sum insured.
10. Pensioners attaining age of 70 years during the month will be added in Group Medclaim Policy from the first of the succeeding month and in the event of the death of a pensioner, spouse will continue to be covered.
11. The contents of this circular may be brought to the notice of /forwarded to all concerned.

Yours faithfully



(Chetan Balwir)

Deputy General Manager

Encl : As above

Group Medi-Claim Policy for OPD to Pensioners – 2018

The policy covers the following:

1. Medical Consultations required for Wellbeing and Disease Control of the member from General Physicians and Specialists – Allopathy as well as AYUSH.
2. Treatment modalities covered –Vaccinations, Diagnostics and Treatment Procedures, Dressings, Foreign Body removal, Fracture reduction, Psychotherapy, Nutritional Counselling, Physiotherapy, Occupational Therapy, Exercise Therapy, Ayurvedic Therapies, Yoga etc.
3. Diagnostics- Diagnostic procedures, Lab Investigations- Biochemistry, Pathology, Radiological etc. It covers suitable screening tests and health checks done to check the health status of the member and spouse.
4. Visual aids/ Hearing Aids - Lenses- With Frames/ Contact lenses/ Low Vision aides, Hearing Aids etc.
 - a) All Type of Lenses covered. Benefit including spectacles, lens cost (Bifocal/ Multifocal Lens cost), Frames.
 - b) Cosmetic Treatment Not covered
 - c) Sunglasses and Riding Glasses not covered
5. Orthopaedic aids- Like Walking sticks, wheel chairs, Walkers
6. Dental Treatment- Dental treatment as necessitated by the condition of the teeth and advised by a qualified dental surgeon. Covers dentures, implants & veneers
 - a) No Limit on type of caps
 - b) To include braces, implants & other treatments along with prescribed medical justification
 - c) All dental procedures covered including but not limited to dentures/bridges, crowns/ caps, scaling, cleaning, polishing etc.
 - d) Cosmetic treatment is not covered under policy
 - e) Treatment related to consultation, investigation, hospitalization covered
7. Health Equipment- Health equipment aiding in treatment of a disease or maintenance of health like Medical beds, recliners, CPAP machine, Nebuliser, Treadmill etc.
8. Health Equipment Hiring- If the member need to hire a medical aid, it can be covered for a period not more than 180 days.
9. Home Health Care- Domiciliary treatment provided at home either by a registered doctor or a registered nurse under guidance of a doctor. The period of continuous treatment can be provided for a maximum of 180 days. Home visits by qualified Doctor and registered Nurse are covered.
10. Nurses to be from a registered nursing agency.
11. Health and fitness Coach- If member utilises the services of a health coach for treatment of disease or maintenance of health- such expense to be covered.
12. Any activities undertaken by the beneficiaries to fight illness and improve the overall health of beneficiary are covered.

13. Consultations/documents provided should be attested/signed by the authorized doctor and not the consulting company.

Additional Features

The policy also covers the following:

1. Program to be run on a reimbursement facility
2. Consultation, investigation or diagnostic fees across all specialties
3. Prescribed Diagnostic tests
4. Prescription based Pharmacy Expenses are covered
5. Prescription to be provided by registered medical practitioner /doctor
6. Appliances covered up to sum insured under the program subject to prescription provided by treating doctor and treatment is medically required. Refer appliance list in Annex II
7. Hair and Skin products required for Medical conditions supported by prescription from treating doctor
8. Vitamins & Tonics under doctor's prescription
9. Vaccinations
10. All bills to be reinforced by proper medical prescription. Prescriptions to contain the registration number of the treating doctor.
11. Individual ID cards for each member & spouse
12. Access to a 24 hours help line (TPA will set up special help line numbers for RBI retired employees)
13. No members will be out of the scheme till explicitly mentioned by RBI through the monthly endorsement.
14. There will be no cap/restriction on the number of medically justified treatments/ consultation or OPD procedure confinements per policy period.
15. De-Addiction programs for be covered under the program. Guidance of RBI SMO to be taken into consent if any ambiguity of claim exists.

Exclusions

1. Spectacles used for cosmetic purposes are excluded. Sunglasses and Riding Glasses not covered.
2. Dentistry/Ophthalmology – No cosmetic treatment should be allowed.
3. Expenses medical in nature incurred towards cosmetic body modifications.
4. Medical treatment required following any criminal act of the insured person.
5. Any travel/ transportation cost or expenses.
6. Yoga Therapy is not covered without proper prescription or bill from registered institute.

Settlement of Claims

No Intimation of treatment to be provided. The claim is to be lodged with TPA within period of 60 days from the date of treatment taken by member or spouse by submitting original documents, which would necessarily include prescription from registered medical practitioner, bills and receipt. Repudiation of claims shall be at sole discretion of Employee Health Section, HRMD, Central Office of RBI.

Table 1 - Existing grade-wise limits of Sum-Insured (Rupees)

Sr. No.	Grade	Age (70 to 75)	Age (Above 75)
1	Class IV	20000	30000
2	Class III	30000	45000
3	Grade A	40000	60000
4	Grade B	50000	75000
5	Grade C	60000	90000
6	Grade D	70000	105000
7	Grade E	80000	120000
8	Grade F	100000	150000
9	ED	100000	150000

List of Appliances

27 Appliances are covered under the policy.

Please find below the list of 27 appliances but not limited to:

1. Spectacles
2. BP Monitor Apparatus
3. CPAP Machine - Apnea Cases
4. Nebulizer
5. Oxygen Cylinder / Oxygen & Accessories
6. Lumbar Roll And Ortho Belt
7. Knee Cap
8. Ankle Brace
9. Prosthetic support devices
10. Insole
11. Hearing Aid (Maintenance / Battery Cost Not Covered)
12. Hearing Aid (Including Cochlear)
13. Ambulatory Devices - Walker, Crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, Elastrocepe bandages, external orthopedic pads, Urokit -Salvage Cystectomy
14. Commode Chair
15. Adult Diapers
16. Walking Stick
17. Wheel Chair
18. Diabetes Monitor & Strips, Glucometer and Strips
19. Insulin Pump
20. Negative Pressure Wound Therapy Kit & Elbow Splint
21. Gloves & Masks Based On Actuals
22. Medical beds
23. Recliners
24. Artificial Limbs
25. Treadmill / Exercise Bike
26. TENS Machine