

ANDHRA BANK
HEAD OFFICE :: HYDERABAD

Cir Lr. No. 666/3/MED/ 77

03/02

25.01.2017

To

All Circle and Zonal Offices

**Sub : IBA Group Medical Insurance Policy for employees and retirees
- Operational guidelines.**

The IBA group medical insurance policy for our employees has been renewed for the year 2016-17 with United India Insurance Co. M/s. Paramount Health Services continue to be the third party administrator (TPA) for service of claims.

Certain issues have been raised by representatives of both officers' federation and workmen union with regard to the non settlement / rejection or delay in settlement of medical claims and communication of deficiencies or sanction to the employees by the TPA.

Against this background, we have recently held a meeting with the representatives of the TPA with a view to hasten the process of sanction of medical claims of staff members as well as retired staff members.

Upon deliberations the TPA has agreed :

- a. to appoint a Specified Person of Contact (SPOC) at each Zonal Office for collection of medical claims of employees. The SPOC to visit Zonal Office on every Friday, to take delivery of bills under acknowledgement.
- b. to direct the SPOC to scrutinize the medical claims before taking delivery, and in case of any deficiency in any claim to inform the HR Department about the same.
- c. to Provide Corporate Login and fixed password to an officer in every Zonal Office, to enable the department to update the medical claim register with regard to status of the claims.
- d. to Provide zone wise MIS reports on monthly basis
- e. to Provide details of zone wise SPOC (Specified Person of Contact) who collects the medical bills with mail id and contact phone details
- f. to send claim deficiency letters to respective Zonal Offices and to the concerned branch where the employee to enable the employee to submit relevant information in time.
- g. to settle the claim within 10 working days normally from the date of receipt of claim by them.

In order to ensure the medical claims to be settled expeditiously by the TPA, controlling offices are required to follow the under mentioned operational guidelines:

1. HR Department at each controlling office should maintain a register to record the bills submitted by the staff members separately for domiciliary and hospitalization as per the annexure. The HR department should ensure that the SPOC scrutinizes every medical bill before taking delivery and in case of any deficiency in any bill pointed out by SPOC, the concerned employee should be contacted and informed to submit the required papers/ information, before the next visit of the SPOC.



2. Employees have to submit medical claims either under domiciliary or hospitalization within the time limit. Any valid reasons for delay should be authenticated / recommended by the Zonal Office, before submitting to TPA.

3. Zonal Offices are required to share the mail ids of all branches in the zone to the TPA, to enable the TPA to send communication to the concerned branches.

4. HR Department should go through the deficiencies in medical claims received through email, contact the concerned employee to get the deficiency rectified in time.

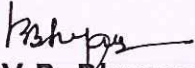
5. HR department should update the medical claim register based on the MIS reports and a summary of the claims submitted, settled and pending should be submitted to Head Office on monthly basis.

6. HR department at Zonal Offices should prudently check and guide the Branch Managers in authorising the dependent details of the employees. The dependent should satisfy the definition of the dependent family members as per Bipartite Settlement. Eligibility of Claims of employees for dependents should be thoroughly verified before submission to TPA.

7. In case the SPOC is not regular in collecting the bills the same be informed to Head Office for corrective action.

It should be our endeavour to ensure that the medical bills submitted by employees / retirees are sanctioned expeditiously.

Please be guided accordingly.



(V.B. Bhagavathi)
General Manager - HR



