



Medical Insurance Notice to all Existing employees

Policy Documents 2018-2019 available on bank's website

URL: <https://www.bankofbaroda.com/writereaddata/Images/pdf/group-health-insurance-04-02-2019.pdf>

Please note to adhere to the following:










1. Time limit for Notification (Intimation) of documents

Notification of claim in case of Cashless / Reimbursement facility	TPA must be informed:
In the event of planned hospitalisation	At least 72 (seventy two hours prior to the insured person's admission to hospital.
In the event of emergency hospitalisation	Within 24 (twenty four) hours of the insured person's admission to hospital.

2. Time limit for submission of documents

Type of claim	Time limit for submission of documents to Bank HO/TPA
Where Cashless Facility has been authorised	Immediately after discharge.
Reimbursement of hospitalisation and pre hospitalisation expenses (limited to 30 days)	Within 15 (fifteen) days of date of discharge from hospital
Reimbursement of post hospitalisation expenses (limited to 90 days)	Within 15 (fifteen) days from completion of post hospitalisation treatment

3. Please note that the documents declared below are mandatory:

-  Duly filled claim form
-  Indoor case papers – (Photocopy certified by Hospital)
-  Original discharge card
-  Original hospital Final bill
-  Original hospital bill payment receipt
-  Original investigation reports (If any).
-  All original Prescription of medicines & Investigation reports
-  Registration copy of hospital – “Form C” with mentioned No. of beds and validity date.
-  Registration copy of hospital in case of Ayurveda / Naturopathy / Homeopathy Treatment.

Note: In case of Ayurveda /Siddha/ Homeopathic / Unani treatment, Hospitalisation expenses are admissible only when the treatment is taken as an in-patient, in a Government Hospital or in any Institute recognised by Govt. and/or accredited by Quality Council of India / National Accreditation Board on Health.

Claim Submission (Domiciliary Treatment) –

- ✚ Original prescription, investigation reports and bills required on monthly basis.
- ✚ **All bills / receipts for purchase of medicine upon which a claim is made shall bear the valid GST No. of the issuer of such bills, receipts, etc.**
- ✚ Medical expenses incurred in case of disease which needs domiciliary treatment as may be certified by the attending medical practitioner.
- ✚ The cost of Medicines, Investigation, and consultations, etc..... In respect of domiciliary treatment shall be reimbursed for the period of stated by the specialist and or the attending doctor, if no period stated the prescription of the purpose of reimbursement shall be valid for 90days only.
- ✚ If original prescription is retained by you, then please provide reason for retention of prescription with your sign & photocopy of prescription must be attested by Banks Branch Head in Branches, Department Heads in RO/ZO under Name, Designation and Office Seal (Both stamps are mandatory). In case original submitted to us earlier, please mention earlier Claim No.
- ✚ **Attached herewith the documents for your ready reference.**
For Claim intimation, reimbursement Claim status & general Inquires please contact on following toll free / email on below Address :-

Toll Free No.	1800 233 2707 (from 10:00 PM to 05:00 PM on working days)
Email ID	bob_baroda@mdindia.com
Escalation to	medicalinsurance.ho@bankofbaroda.com
BOB HO Address	Medical Insurance Cell, Bank of Baroda, Head Office, 6th Floor, Baroda Bhavan, R C Dutt Road, Vadodara – 390 007
Website	https://mdindiaonline.com
Mobile APP	MDIndia HAWK. User ID : BOB_<EMP No> Password: <EMP No> Eg: User ID: BOB_1234 Password: 1234

- ✚ **Guidelines for employees for availing cashless facility :**
 - a. At the time of admission in hospital under cashless facility initial approval request from hospital will be considered by TPA within 2-3 hours after receiving all documents from hospital.
 - b. At the time of discharge final bill request will be processed by TPA within 3-4 hours after getting all final bills and necessary documents from hospital.
- ✚ **In case of Emergency beyond office hours please contact your RO HR for assistance.**

Please note above with immediate effect for avoiding delay in settlement of Claims.