

# THE FEDERATION OF BANK OF INDIA OFFICERS' ASSOCIATIONS

(REGD.No.7364)

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Circular No. 2018/03

Date: 19/01/2018

## **FOR CIRCULATION AMONGST OUR MEMBERS**

Dear Comrades,

We are appending the Minutes of Meeting on Group Medical Insurance Scheme, held at Bank of India, Head Office on 09.01.2018 for your information & circulation amongst all the members.

Kindly be guided accordingly.

With warm greetings,

Yours comradely,

(SUNIL KUMAR)  
**GENERAL SECRETARY**

**QUOTE:**

Minutes of Meeting on Group Medical Insurance Scheme, held at Bank of India, Head Office on 09.01.2018, attended by representatives of :

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Bank of India:

Shri Mrityunjay Gupta, General Manager HR Shri K V V S Prasad, Deputy General Manager

Shri Mukund Satpute, Chief Manager

Shri S.A. Hoskeri, Chief Manager

Smt. Banirupa Datta Choudhury, Senior Manager Smt. Lakshmi Murali, Manager

Federation of BOI Officers' Associations:

Shri Sunil Kumar, General Secretary,

Shri M.B.Tripathi, Dy. General Secretary

Federation of Bank of India Staff Unions:

Shri Dinesh Jha Lallan, General Secretary

Shri A. M. Pereira, President

Shri C.P.Chandrasekharan, Vice President

K M Dastur Reinsurance Brokers Pvt Ltd

Mr. Maneck Dastur

Mrs. Anahita Daver

Dr. Jasmine Tijoriwalla

Mr. Shridhar Bhat

Ms. Dipti Hindalekar

United India Insurance Co Ltd

Mr. P C Sreekumar -

Mr. Vikrant Khairmode — Assistant Manager

DHS TPA Services Pvt Ltd

Mr. Chaitanya Gujrathi

Mr. Ehtesham Shaikh

Mr. Neeraj Soni

Mr. Tushar Jadhav

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At the outset, all representatives were welcomed by Shri Mrityunjay Kumar Gupta, General Manager (HR). Several issues were taken up for discussion in the meeting as mentioned below:

➤ DHS representatives at various helpdesks and Zonal Offices should verify documents at pick-up locations only and get the checklist duly filled and raise query, if any, immediately. Acknowledgement should be given to the claimant upon receipt of the documents, either in Original or in Duplicate. Shri Chaitanya Gujarathi of DHS committed to initiate this step immediately.

➤ DHS to share data on query claims which are pending for more than 1 month with the Bank HO/ZO Nodal Officer with copy to KMD and UIIC IBA Cell.

➤ DHS to share DNF, Closed cases data with Bank HO nodal officer endorsing a copy to KMD and UIIC IBA Cell.

➤ DHS was told by the Bank to take hospitals on panel in each district. KMD suggested bank to share list of hospitals with DHS and which Districts are deficient in the Network so that the hospital Empanelment can be initiated from their end.

➤ Bank mentioned that many claims are rejected on the ground that hospitals are not as per the



definition. DHS was advised to check such claims as there is a clause 2.14 of the Policy where there is relaxation in the definition of Hospital. 'This clause will, however, be relaxed in areas where it is difficult to find such hospitals and in the case of an emergency'.

➤ Bank raised concern that data of dependent is not available in DHS portal but available in bank HRMS. In case of new born child, many claims are getting rejected because name is not added in the GC Core. In this regard, Shri P C Sreekumar stated that Cashless cannot be denied for the New Born Baby and must be issued in all such cases.

➤ Claim of Shri Harvinder Singh (Employee number and details not shared) still pending for payment. TPA was directed to revert with the exact status of the claim.

➤ Bank will share HRMS data with KMD and United India for passing the endorsement. Shri Maneck Dastur requested bank to share dependent data along with employee to obviate any problem at the time of processing claims. A monthly reconciliation can be initiated on the same.

➤ Bank raised serious concern towards many claims pending for payment after lapse of more than 2 months since claim approval. Concern was also raised on the TAT of processing claim by the TPA. Representatives of KMD and Insurance Co. assured to look into the matter for its early resolution.

➤ Bank raised concern on cases where the patient underwent medical tests/ investigations but TPA has deducted the amounts towards such investigations stating as 'Not related to the Ailment'. The Union was of the opinion that if the Hospital/Treating consultant has advised the tests to be done then TPA cannot reject such amounts.

➤ DHS to return the original documents in cases of rejected claims, within a month of rejection. Usually the process takes a long time. In case a claim is partially rejected, the original documents pertaining to the deduction amount are required by the Bank, which are retained by the TPA. DHS is sending soft copy with settlement letter to the bank for partial settlement of claims which can be submitted to the Bank/ other TPA for settlement. DHS assured to return such original documents of rejected claim/amounts to the concerned employee/retiree.

➤ In case of all reputed hospitals like TATA Memorial Hospital and other Super- speciality hospitals, DHS admitted to process claims without X- ray films. In such cases, a declaration will be collected from the client that the Original documents need to be retained with the client for future use.

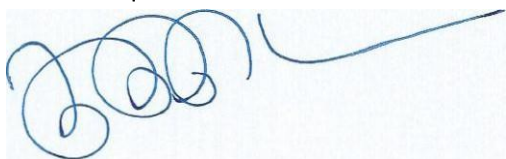
➤ It was emphasised that settlement of cases involving death of patient in Cashless should be accorded High priority.

> DHS was advised by the Bank to send weekly status of claims with each Zonal Office. To this, DHS stated that such weekly status is going every Tuesday to each Zone.

➤ Shri Sreekumar of United India Insurance instructed DHS to proactively act on claims related to critical illness. DHS was advised to include critical illness column in Claim Form.

➤ Union has requested for a 24\*7 help desk at the hospital for ease of availing Cashless facility. The same was explained to them that the TPA helpdesk is run by the hospital and in all big hospitals they are available 24\*7 however the same is not possible in smaller nursing homes. Also TPA will assist in all such cases needing help after working hours as they have a 24\*7 call center.

➤ The Date of Birth of many employees/retirees has been erroneously fed by the TPA in their data, which requires immediate reconciliation. DHS assured to correct the same within a fortnight.



➤ Unions were informed of the KMD Dedicated mails and What's app numbers being [iba@kmdastur.com](mailto:iba@kmdastur.com) ( Data related) and [ibaclaimssupport@kmdastur.com](mailto:ibaclaimssupport@kmdastur.com) ( Claims and Grievance related) and numbers are 7506012884/ 7506012885.

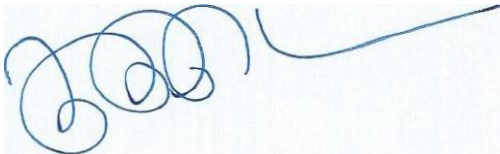
> TPA was directed to complete 'Discharge formalities within working hours as Hospital levies unnecessary extra Day's charges, to which they agreed.

➤ KMD has offered to give training sessions to educate employees on policy coverage and related issues.

➤ Bank requested the UIC IBA cell to consider the case of Late Bharat Thackerey favorably.

➤ There was a case discussed by Smt. Lakshmi with UIC IBA Cell, wherein the employee after his wife's demise had, in grief, destroyed the X ray films amounting to Rs. 17,000/-. It was requested to consider the case on humanitarian grounds.

With the above, Shri Mrityunjay Kumar Gupta, General Manager (HR) thanked everyone present for the detailed discussion on the issues raised.



**UNQUOTE**