**` Medical Insurance- Non-Domiciliary-Important Information**

**(For Personal & Private Use)**

**A-BASIC POLICY WITHOUT DOMICILLARY TREATMENT-IBA BOB POLICY**

|  |  |  |
| --- | --- | --- |
| **Sr no** | **Question** | **Answer** |
| **1** | **Policy Holder** | **Bank of Baroda** |
| **2** | **Policy Type** | **Retired Employees Base Policy and Top-Up Policy** |
| **3** | **Name of Insurance Company & Address** | **The National Insurance Company Ltd**  **Division XI IInd. Floor**  **14, Jamshedji Tata Road**  **Churchgate**  **Mumbai-400020**  **022-22036054** |
| **4** | **TPA Office Address in Delhi, Pune, Mumbai, Noida and Ludhiana** | **MDIndia Healthcare Services( TPA )Pvt. Ltd**  S.No 46/1, E-Space, A-2 Building, 3rd Floor, Pune Nagar Road,  Vadgaonsheri,Pune-411014  Mumbai Address:  Mezzanine Floor,Ballard House,Adl. Marzban Path, Ballard Estate,Mumbai-400001  Tel No.022-22199104  Email Id.mumbaicc@mdindia.com  [E](mailto:Ee-Mail-customercare@mdindia.com)**[-Mai Id-customercare@mdindia.com](mailto:Ee-Mail-customercare@mdindia.com)**  **Phone No : 020-2523000**  **During Hospitalization for Cashless TPA at the Empanel Hospital will be first point of contact. And they will send request at email t**o **[authorisation@mdindia.com](mailto:authorisation@mdindia.com)**  **It is recommended to preferably go for cashless because concession rates have been bargained by TPA with Empanel Hospitals.**  **Delhi Address:**  **404, 4th. Floor, Chiranjiv Tower, 43 Nehru Place, New -Delhi-110048**  **Toll Free No18002331166**  **Noida Address:**  **C-96, 2nd Floor Sector 2 Noida-201301,**  **Uttar Pradesh**  **Ludhiana Address:**  **Office No12,**  **1st Floor,Madhok Complex, Ferozpur Road, Ludhiana-141001, Punjab** |
| **5** | **Policy no(Non Domiciliary)** | **251100/50/24/10000225( for only Base Policy of Rs4.0 lacs)** |
| **In IBA Policy Top Up is available from Rrs2.0 Lakhs to Rs5.0 Lakhs** |
| **6** | **Top -up Policy No:** | **251100/50/24/10000226** |
| **7** | **Period** | **01.11.2024 to 31.10.2025** |
| **8** | **How to generate e-card thrugh Link Mobile/Computer/Laptop** | **Link**  **[https://mdindiaonline.com/E-Cardrequest.aspx](https://mdindiaonline.com/EE-CardrEquest.aspx)**  **-Window will be opened**  **Select**  **-IC Name-National Insurance Co**  **Type of Policy-Corporate**  **Policy No 251100/54/24/10000225-Base Policy**  **251100/54/24/10000226-Top-Up Policy**  **Employee ID-Your EC No**  **-Youe name, spouse name will be displayd**  **-Download E-cards**  **-Base Policy and Top Up of IBA**  **-Take a Print and save your cards.**  **Though the E-cards will be sent by TPA/Insurance Company, in case of need, the members may download their E-cards by adopting above procedure.**  **For Downloading E-cards with Policy No and period but without EC No link is:**  **https://mdichatbot.mdindia.com/mdichat/mdichat.aspx** |
| **9** | **Insurance Ombudsman** | **Delhi Address:**  **Office of the Insurance Ombudsman**  **2/2A, Universal Insurance Building**  **Asaf Ali road**  **New Delhi-110002**  **Tel.-011 23239633/011 23237532**  **011 23232481/011 23213504**  **[Email-bimalokpal.delhi@ecoi.co.in](mailto:Email-bimalokpal.delhi@ecoi.co.in)**  Noida Address:  Office of the Insurance Ombudsman,  4th Floor, Bhawan Sahai Palace  Main Road, Naya Bans, Sector-15  Noida-201301  Tel No 0120-2514250/51/53  Email. bimalokpal.noida@ecoi.co.in  Chandigarh Address:(including Punjab ,Haryana, HP,Jammu and Kashmir)  SCO No 101-103, 2nd. Floor, Batra Bulding  Sector 17-D  Chandigarg-160017  Tel No. 0172-2706468/2772101  Email. bimalokpal.chandigarh@ecoi.co.in  **Mumbai Address:**  **3rd. floor, Jeevan Seva Annexe,**  **S.V.Road, Santacruz,**  **(W) Mumbai-400054**  **Tel: 022-26106552/26106960**  **Email. bimalokpal.mumbai@ecoi.co.in** |
| **10** | **Phone No for intimation of Hospitalization/Claim Inquiry** | **General &Claim Enquiry Helpline**  **1800-209-7777**  **[E-mail-customercare@mdindia.com](mailto:E-mail-customercare@mdindia.com)**  **bobret@mdindia.com**  **Cashless Enquiry Helpline**  **1800-209-7800**  **[E-mail-authorisation@mdindia.com](mailto:E-mail-authorisation@mdindia.com)**  **For Senior Citizen:020 25300126**  **E-mail for Senior Citizen: seniorcitizen@mdindia.com**  **Business what’s app No:+91 9175455225**  **Claim Intimation can also be sent at :bobret@mdindia.com/Whats App NO-8390839000**  **Within 24 hours of cashless/48 hours for reimbursement of Hospitalization.**  **For Cashless facilities, Insured employee may request the Hospital Authorities to send request to TPA on email id:authorisation@mdindia.com**  **Claim Status can be inquired by sending SMS to:+91 8691863863 giving claim No.**  **UAN Fax No-1860334449**  **Delhi Branch Nos:**  **011-4745624/25/26/27** |
| **11** | **Mobile App & Url link** | **MD IBA BOB**  **<https://ibabob>.mdindia.com** |
| **12** | **Customer Care No of MD India** | **1800-209-7777**  **1800 266 5690(24\*7\*365)**  **1800232707(10AM to 5 PM)**  **Cashless Enquiry Helpline**  **1800-209-7800** |
| **13** | **Intimation of Hospitalization** | **For Cashless**  **Must be done at least 72 hours prior to the admission in case of planned admission and within 24 hours in case of emergency hospitalization.**  **For reimbursement**  Must be done within at least 48 hours in case of planned/emergency admission |
| **14** | **Head Office, Baroda-Contact Details** | **Ph.-0265-2316618(Chief Manager)**  **0265-2316625/26(General)**  **18002332707**  **E-Mail: [medicalinsurance.ho@bankofbaroda](mailto:medicalinsurance.ho@bankofbaroda).com** |
| **15** | **Medical Help Desk** | **Bank of Baroda, Head Office**  **6th Floor, Alkapuri,**  **Baroda-390007**  **Phone-0265-2316615**  **Email: [medicalinsurance.ho@bankofbaroda.com](mailto:medicalinsurance.ho@bankofbaroda.com)**  **Delhi Co-ordinator(Bhopal,Chandigarh, Ludhiana, Raipur)**  **Mr Sandeep Yadav-7058091200**  **E-mail-bobdelhi@mdindia.com** |
| **16** | **Network Hospital/Provider** | **Hospital/nursing home or health care provider enlisted by an insurer or by a TPA and insurer together to provide medical services to an insured on payment by a cashless facility** |
| **17** | **PPN Hospital** | **Preferred Provider Hospital means a network of hospitals which have agreed to a cashless package pricing for specified planned procedures for the insured person.** |
| **18** | **Territorial Limit** | **All medical treatment for the purpose of this policy will have to be taken in India only.** |
| **19** | **For Grievances** | To National Insurance:  Login to:  **<https://nationalinsurance.nic.co.in/en/grievance>**  **[Email-customer.support@nic.co.in](mailto:Email-customer.relation@nic.co.in)**  **Toll free No-18003450330\**  **Phone No-033 22831742** |
| **20** | **E-mail for Complaint to Head Office of Bank** | **[medicalinsurance.ho@bankofbaroda.com](mailto:medicalinsurance.ho@bankofbaroda.com)** |
| **21** | **Logging and Password for MDIndia app** | **Corporate- Bank of Baroda(Employee Code No)**  **Members must have received ecard from TPA or one can download at above link or Mobile app: MDI HAWK** |
| **22** | **Cash Requirement** | **Always keep some cash at Home. Hospital may require you to deposit some cash(vary from Hospital to Hospital) as initial payment even in case of cashless treatment, because permission may take some time.** |
| **23** | **Cards**  **And sharing of the same with family members** | **Members are requested to download cards from mail if received in that or from Apps/LINK Shared above and keep handy with their family.**  **In case of IBA Policy 2 cards( for self and spouse Wherever applicable) and for Top-up of IBA policy another cards(one or two) for self and spouse**  **And For Top Up.**  **And where Go-Digit India(as offered by KMD) Super Top up Policy is also taken another two cards of the same.**  **Please share various cards with 2-3 persons of your family members and tell them the order in which they are to be used i.e**  **Base Policy IBA card**  **Top-Up IBA card**  **GO-Digit Super Tpo-up card**  **Members are also requested to share with their family members name and telephone no some nearby friend/member who can guide them in case of need.** |
| **24** | **Diagnostic Test** | **Diagnostic Test which are not consistent with the line of treatment are not payable`. However charges for Diagnostic test consistent with or incidental to the diagnostic and treatment of the positive existence or presence of any ailment ,sickness or injury are admissible.** |
| **25** | **Discharge** | **At the discharge , member will have to leave all Bills, Diagnostic Test, X-Rays/ Ultrasound films etc. at the Hospital.**  **However it is suggested to obtain Duplicate copy of Bills and Reports and keep with them** |
| **26** | **Time limit for intimation**  **-In case of planned Hospitalization**  **-In the event of emergency**  **In the event of Planned Hospitalization for reimbursement**  **In the event of emergency Hospitalization for reimbursement** | **At least 72 hours prior of Hospitalization**  **At least 24 hours of Hospitalization**  **At least 48 hours prior of Hospitalization**  **Within 48 hours of Hospitalization** |
| **27** | **Pre-Hospitalization Expenses Cover period** | **30 days prior to Hospitalization**  **But**  **-such medical expenses are incurred for the same condition for which insured person’s hospitalization was required.**  **-In-patient Hospitalization claim for such Hospitalization**  **(Payable only on reimbursement basis)** |
| **28** | **Post Hospitalization Expenses Cover Period** | **90 days post Hospitalization**  **But for the conditions as stated above in Pre-Hospitalization expenses**  **(Payable only on reimbursement basis** |
| **29** | **Time limit for taking treatment after pre-authorization is approved** | **15 days of pre-authorization** |
| **30** | **Time Limit for Submission of Claim**  **-Pre- Hospitalization Claim**  **-Post Hospitalization claim** | **Within 30 days of purchase date of discharge from Hospital**  **-Within 30 days from completion of Post Hospitalization treatment** |
| **31** | **Address for sending Bills**  **(Nodal Office)** | **Bank of Baroda**  **Medical Insurance Desk**  **Zonal Office**  **9th Floor**  **16 Sansad Marg**  **New-Delhi-110001**  **Address of Head Office(Medical Department)**  **Bank of Baroda**  **Medical Insurance Department**  **Baroda Bhavan**  **Head Office, 6th Floor**  **R C Dutt Road**  **Alkapuri**  **Vadodara-390007** |
| **32** | **Nodal Office at Zonal Office Delhi (Address of other Nodal Offices are as per list attached-For medical insurance)** | **Email [Id-bobdelhi@mdindia.com](mailto:Id-bobdelhi@mdindia.com)**  **Nodal Officer-Mr Sandeep Yadav-Mob-7058091200**  **All Bills for reimbursement to be sent to respective Nodal Office**  **For Medical insurance**  **Timings-10.0am-5.00pm**  **Bills can be send to Nodal Office through Branch in a sealed cover at the address stated above with specific mention” Nodal Officer, Medical Insurance Help Desk”** |
| **33** | **Disease requiring Hospitalization** | **Choose any Hospital as per disease preferably from Network hospital of TPA.**  **Please note network hospitals of different TPAs of National Insurance are not the same.**  **Get admitted preferably in Network Hospital**  **Share your e-card(Health-card)or Policy No**  **And ID Proof(PAN Card/Passport/Voter’s ID Card/Aadhar card etc.)**  **If Bill amount is more than 1 lac you may have to submit if required KYC documents(age,ID, address proof and photo)**  **Hospital Authorities will take necessary permission from TPA/Bank and convey you the decision.** |
| **34** | **Hospitalization with Pay Bill & Claim Reimbursement** | **REIMBURSEMENT OF CLAIM**  **In case of emergency Hospitalization, notify TPA/Bank within the time1800-209-7777**  **[E-mail-customercare@mdindia.com](mailto:E-mail-customercare@mdindia.com)**  **Cashless Enquiry Helpline**  **1800-209-7800**  **as stated above**  **And send the mail if you want to keep record**  **Pay/Settle directly Bill with the Hospital Collect all relevant documents and claim reimbursement** |
| **35** | **Documents to be attached for claiming Reimbursement of Medical Expenses** | **Claim Form signed Annexure A by insured and Annexure B by Hospital Authorities.(IRDAI approved form)**  **Ex-Employee Name and EC No should be mentioned on right upper portion of claim form**  **Admission Card**  **Name of Insured Person and Policy no**  **Original Discharge Slip/Card duly signed by Hospital Authorities**  **Not to club more than 1 claim**  **All Invoices in original with Break up duly signed.**  **Medical reports in original**  **All original Medicine bills with prescriptions**  **Original Bill payment receipts**  **Original reports X-rays etc.**  **Enclose copy of ID proof, address proof, aadhar card, e-card, age proof.**  **Photo ID and address proof in case of more than 1 lac claim amount.**  **A copy of Form C for Hospital Registration by Municipal Authority/Local Authority/especially Ayurvedic .**  **Reason for late submission letter will be required in case of delay for more than 30 days.**  **Cancelled cheque**  **Surgeon certificate stating nature of surgery performed**  **Certificate from attending Doctor certifying that patient is fully cured or reasons for allowing treatment at home**  **MLC given by Hospital /FIR in case of Road Traffic accident.**  **Reason for Hospitalization.**  **All Documents should be serially numbered and self attested and if possible indexed.** |
| **36** | **Claim Document Checklist**  **( For Reimbursement Claim)** | **Whether Claim is within Policy Period-Yes/No/NA** |
| **Whether claim intimation received-Yes/No/NA** |
| **Whether Claim Form enclosed and is duly signed-Yes/No/NA** |
| **Whether Discharge Card/Summary enclosed-Yes/No/NA** |
| **Whether Original Hospital Bill is duly signed-Yes/No/NA** |
| **Whether FIR/MLC enclosed in RTA cases-Yes/No/NA** |
| **Whether there is Delay in submission of claim-Yes/No/NA** |
| **All Documents be arranged in order of Policy Schedule:**  **Claim Form**  **Discharge Card**  **Final Hospital Bill**  **Final Hospital Bill Receipts**  **All other Medical/ Diagnostic etc Bill properly supported by Doctor Prescriptions** |
| **37** | **Reconsideration of Reimbursement claim rejected.** | **Once the claim has been rejected, member can send his request to TPA 1800-209-7777**  **[E-mail-customercare@mdindia.com](mailto:E-mail-customercare@mdindia.com)**  **Cashless Enquiry Helpline**  **1800-209-7800**  **within 15 days for reconsideration of his request with reasons thereof.** |
| **38** | **Room Rent Admissible** | **Rs5000 per day** |
| **39** | **ICU Charges Admissible** | **Rs7500 per day** |
| **40** | **Valid GST No** | **Please ensure All Bills and Receipts to have printed Valid GST No.** |
| **41** | **For critical illness** | **Critical Illness cover is not available in case of Retirees Policy** |
| **42** | **Carona expenses under Home Quarantined** | **Admissible upto limit.**  **Claim to be submitted in claim form along with**  **Doctor advise for Home Quarantine**  **Doctor Prescription for medicine purchased**  **Daily monitoring Chart of Temperature/BP etc.**  **Bills of medicine purchased**  **Covid report of Government approved lab** |
| **43** | **Dental treatment Expenses** | **Not admissible-dental treatment or surgery of any kind which are done in a dental clinic and those that are cosmetic in nature** |
| **44** | **IRDA New Guidelines on Medical Insurance(2024)-Important**  **(Ref. IRDAI/HLT/CIR/PRO/84/5/2024 dated 29.5.2024)** | 1. **Insurers cannot deny coverage to people with severe conditions like cancer, heart disease, rental failure and Aids.** 2. **Insurers should create dedicated support channel for Senior Citizen.** 3. **There is no sub-limit for AYUSH treatments.** 4. **Every insurer shall strive to achieve 100% cashless claim settlement in a time bound manner. The insurers shall endeavor to ensure that the instances of claims being settled through reimbursement are at the bare minimum and only in exceptional circumstances.**   **(It is suggested by me that if the insurer(employee) wants cashless treatment at any non-network hospital without any upfront fee, he should seek prior approval from TPA as per the time limit stated above)**   1. **Claims are processed faster, with a one-hour limit at admission and three hours at discharge.** 2. **IRDA has asked insurance companies to include telemedicine coverage where applicable.**   **Insurance companies must settle claims within 30-45 days of receiving the last required document from the policyholder. If there is delay, the insurance company must pay interest on the claim amount.** |
| **45** | **Ambulance /Taxi Charges** | **Rs2500/- per trip to Hospital and on transfer from one Hospital to another on medical advice-Full**  **Taxi/Auto expenses- Actual subject to maximum of Rs750 per hospitalization.** |
| **46** | **Taxes and Other Charges** | **All taxes, surcharges, service charges, Registration Charges, admission Charges, Nursing and Administration charges are admissible** |
| **47** | **Alternate Medicine** | **AYUSH Treatment covered if treatment is taken in Government / Government Recognized Hospital** |

**B-BASIC POLICY WITHOUT DOMICILLARY TREATMENT—KMD POLICY**

**(Apart from General information as stated above, additional details**

**for KMD policy is given hereunder)**

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| **Sr No** | **Question** | **Answer** |
| **48** | **Policy Holder** | **Bank of Baroda Retired Officers Association** |
| **49** | **Policy Type** | **GHI Policy for Retirees and Their Dependents** |
| **50** | **Name of Broker** | **K M Dastur**  **310, Gokulesh Complex**  **Above Sasuma Restaurant,**  **R C Dutt Road,**  **Alkapuri**  **Vadodara-390005(Gujarat)**  **Registered Office:**  **Cambata Building,**  **42,Maharshi Karve Road**  **Mumbai-400020**  **Phone No.022 66179800**  **[Email.kmd@kmdastur](mailto:Email.kmd@kmdastur).com** |
| **51** | **KMD Delhi Office** | Mr Sahil Mehta-9873021477  [sahil.mehta@kmdastur.com](mailto:Sahil.mehta@kmdastur.com)  Mr Bhupinder-8800750074  [bhupinder.singh@kmdastur.com](mailto:bhupinder.singh@kmdastur.com)  Delhi Address:  Flat No B 1st Floor,  Himalaya House  23 K G Marg  New DelHi-110001  011-46710000 |
| **52** | **Name of Insurance Company & Address** | **Go Digit General General Insurance limited.(In this paper written in short as GO-Digit)**  **For querry-18002584242**  **Email [ID-healthclaims@godigit.com](mailto:ID-healthclaims@godigit.com)**  **Atlantis95,4th B Cross Road, Koramangala, Industrial layout 5th Block,Bengaluru,Karnatka560095** |
| **53** | **Name of Policy** | **Standalone Group Super Top Up Policy for Pensioners 2024-25** |
| **54** | **Geographical Limit** | **Pan India** |
| **55** | **KMD Policy Type &Super Top up Policy no** | **Employer -Employee**  **D174608957** |
| **56** | **Sum Insured under New Insurance policy** | **Rs 1.0 Lac to Rs10.0 Lacs** |
| **57** | **Important condition for opting for the Go-Digit Policy** | **It is Group Policy in the name of BOBROA.** |
| **58** | **Name of TPA** | **There is No TPA. The Go Digit Company deals directly with the Beneficiaries.**  **However, TPA help Desk at various Hospitals will continue as it is and they will take necessary approval for Cash-Less Hospitalization from Go Digit.** |
| **59** | **Login Portal** | **<https://kmdpghi>.pcnpl.com** |
| **60** | **Claim Intimation** | **Within 7 days from date of admission** |
| **61** | **Claim Submission** | **Within 30 days of discharge.** |
| **62** | **E-card** | **E-card has been sent by KMD on email.**  **It can also be downloaded from web/Go Digit Mob.App** |
| **63** | **Phone No of Go-Digit** | **1800 258 4242**  **Customer Happiness Team(24\*7)**  **7709996079**  **Whats APP-702606234**  **[Email-hello@godigit.com](mailto:Email-hello@godigit.com)**  **Claim Help desk-8855833599(8AM to 8PM)**  **Digit.eastclaim@godigit.com** |
| **64** | **For General Queries**  **(KMD No)** | **Mr Bhupinder-8800750074**  **bhupinder.singh@kmdastur.com** |
| **65** | **Disease Requiring Hospitalization** | **Planned Hospitalization**  **-Member intimate Go-Digit Insurance Company of the planned hospitalization in a specified pre-authorization format at-least 48 hours in advance.**  **-Go-Digit Insurance Company will authorizes cashless.**  **-Get admitted to Hospital. Go-Digit will settle bill with the Hospital.**  **.**  **Reimbursement of Hospitalization Expenses**  **-Same procedure as stated above in IBA policy** |
| **66** | **Forms, Network Hospital, Admissible expenses etc.** | **Refer to Go-Digit mobile app, which can be downloaded from link stated above** |
| **67** | **Claim Related Issues** | **The claim related issues viz. Claim processing, Claim Settlement, etc., shall be handled by Go-Digit Insurance Company Limited TPA and any disputed claim issues shall be handled by M/S K.M Dastur.** |
| **68** | **Responsibility of BOBROA** | **BOBROA do not recommend as to which GHI Policy be opted. And such decisions have to be taken by Members depending upon his/her medical and other parameters and it is purely and solely his/her responsibility.** |
| **69** | **E-mail address of BOBROA for medical queries/correspondent** | **bobroa90.medicalinsurance@gmail.com** |
| **70** | **Some queries and Answers of GO-Digit Policy** | 1. **The Go-Digit policy is very unique policy having no limit/capping on any disease, ailment or expenditure with a sum insured of Rs1 lakh to Rs10 lakhs with a deductible amount of Rs3 lakhs. There is no capping on Room Rent amount.**   **Member need to get admitted to a maximum of single room A/C and all other charges are paid on actual. In case someone opts for higher room category, then proportionate deduction will apply.**  **Deductible means the upper limit after which the claims get paid in a Super Top-Up Policy.**  **2. Cashless can be availed in the Go Digit Super Top-up Policy once the Base Policy with any other insurer is exhausted or in case there is no base policy, when the admissible deductible limit of Rs3/- lakhs is reached.**  **3.Go Digit will require the proof of claim paid from the previous insurer or in-case of cashless ,the authorization/ approval letter of the TPA stating the sum insured is exhausted.**  **4. In case of cashless under Base Policy, if post claim settlement under the base policy, BSI is still available, Go Digit can recover from claimant upto BSI available in Base Policy.**  **5. In Go-Digit Policy, there is NO TPA.GO-Digit Company will directly settle Bills/Cashless.**  **6.In Go-Digit Post Hospitalization expenses are admissible upto 90 days post discharge from Hospital.**  **7. Pre-Existing Disease are covered from Day one.**  **8. There are no disease/ailment capping/ceiling.**  **9. In case of Death of retiree/Spouse, Affidavit is mandatory for claim settlement. However, If Spouse is covered in the Policy, then the Spouse automatically get the clam without affidavit.**  **10.AYUSH(Ayurveda, Yoga, Urani, Sidha and Homeopathy)are covered if treatment is taken in Government/ NABH full accredited Hospital.**   1. **Claims is to be intimated within 7 days from admission and documents to be submitted within 30 days post discharge.** 2. **In cashless facility shifting of patient from one Hospital to another is allowed.**   **13.In case Hospital is not a Network hospital, Go-Digit should be informed atleast 24 hours before to ensure cashless, subject to the Hospital is willing to extend cashless for the Hospitalization Expenses.** |
| **71** | **Greivance Redresal phone No-Go-Digit** | **Phone-18002585956**  **Email Id. grievance@godigit.com** |
| **72** | **KM Dastur Reinsurance Broker Pvt.Ltd** | **Level1------ 8657933261 022-66179800**  **Level-II------8657406132**  **LevelII--------8657718282**  **LevelIV-------9825623183**  **E-mail-------retiree.mediclaim@kmdastur.com** |
| **73** | **KMD Policy Type &Super Top up Policy no** | **Employer -Employee**  **D174608957** |
| **74** | **Definition of Family** | **Option 1(Self+ Spouse)**  **Option 2- Self only** |
| **75** | **Age Limit** | **No minimum or maximum age limit** |
| **76** | **Post Hospitalization** | **90 days but claim will be admissible if main claim is admissible.** |
| **77** | **Room rent** | **Single Standard A/C Room for Normal Room** |
| **78** | **Day Care cover** | **As per Standard Cover** |
| **79** | **ICU Charges** | **At Actual** |
| **80** | **Other Hospital Expenses** | **At Actual**  **Proportionate deduction applicable for higher Room Rent on all Hospital expenses except Medicines &investigation in case higher room rent is opted.** |
| **81** | **Limit on Diseases** | **No limits on Any diseases** |
| **82** | **Pre-existing Diseases** | **Covered from Day one** |
| **83** | **Ambulance Charges** | **1% of sum insured subject to maximum of Rs2500/- per Hospitalization** |
| **84** | **Day care Cover** | **As per Standard cover** |
| **85** | **Hospitalization arising out of Terrorism** | **Yes covered.** |
| **86** | **Alternate Medicine** | **AYUSH Treatment covered if treatment is taken in Government / Government Recognized Hospital** |
| **87** | **Claim Submission** | **Claim Submission-within 30 days from date of discharge.** |
| **88** | **Ayushman Cards**  **(For Citizens 70years and above age)** | **Ayushman Cards Schemes for Citizens of 70 years and above has been launched by Central Government but the same is not applicable in**  **Delhi, West Bengal, Odisha**  **People in other states can download the Ayushman Cards by Mobile/Computer by downloading Ayushman Scheme app (AB-PM-JAY) from Play Store/empanled Hospital/Ayushman Mitra after doing KYC verification through their Aadhar Cards.**  **The benefits under the scheme are available in all hospitals(including Private) for Rs5.0Lakhs per family per year.**  **Please note that ABHA cards are not Ayushman Cards. ABHA Cards are only for the purpose of recording medical history of a person in Digital Form.** |

**Contributed By**

**Ashwani Kumar**

**Member**

**BOBROA North Delhi Group**

**Mobile:9899205289**

**(Though I have not taken this year any of the above Policy as being covered with some other policy the above important information are compiled/ updated from my previous circulation, policy documents, Bank circulars/guidelines for the benefits of colleagues/friends)**

**Under Guidance and courtesy Bank Of Baroda Retired Officers Association, New Delhi Zone**

BANK OF BARODA RETIRED OFFICERS, ASSOCIATION - BARODA

MEDICAL ASSISTANCE TEAM

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sr. No** | **NAME** | **POSITION** | **PLACE** | **MOBILE NO.** |
| **1** | MR. C . MALOLAN | TEAM LEADER | TAMILNADU | 8238191380 |
| **2** | MR. SHRIKANT SHAH | MEMBER | AHMEDABAD | 9426519683 |
| **3** | MR. R . K. AGARWAL | MEMBER | AGRA | 9410020033 |
| **4** | MR. BHAGAWATI D. PATEL | MEMBER | SURAT | 9558806373 |
| **5** | MR. PRADIP KUMAR BANERJEE | MEMBER | **KOLKATTA** | 9433547267 |
| **6** | MR. D. NARAYANAN | MEMBER | CHENNAI | 9940567522 |
| **7** | MR. RAJNIKANT GARG | MEMBER | NOIDA | 9899879916 |
| **8** | MR. SURESH VASANT KALE | MEMBER | PUNE | 9158515888 |
| **9** | MR. HEMANT K. KHISTI | MEMBER | PUNE | 9175884719 |
| **10** | MR. SANJAY NIGAM | MEMBER | KANPUR | 8299543542 |
| **11** | MR. GIRISH CHANDRA MEHROTRA | MEMBER | LUCKNOW | 8902270093 /  7003137695 |
| **12** | MR. R.A .GUPTA | MEMBER | JAIPUR | 7976272867 |
| **13** | MR. D.C. SINGHVI | MEMBER | UDAIPUR | 9414347806 |
| **14** | MR. ASHWANI KUMAR | MEMBER | **NORTH DELHI** | 9899205289 |
| **15** | MR. N RAVINDRA KINI | MEMBER | BENGALURU | 9449345141 |
| **16** | MR. B YOGEESHWARA RAO | MEMBER | HYDERABAD | 9849309091 |
| **17** | Mr Kulbhushan | MEMBER | DELHI | 9818467530 |
| **18** | Mr Ashok Kumar Gupta | MEMBER | Noida | 9412376704 |

**List of Nodal Offices Medical Help Desks at various centre**

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| **Nodal**  **Offices** | **Zones Covered** | **MD India-TPA-SPOC** | **Postal Address for Claim Submission** |
| **Baroda** | **Head Office**  **Ahmadabad**  **Baroda**  **Rajkot**  **Jaipur** | **Toll Free No**  **1800232707**  **(10.0am to 5.0pm)**  **On all working days at Head Office Vadodara**  **Email Id**  **bobho@mdindia.com** | **Medical insurance Department,**  **Head Office, Baroda.6th Floor, Baroda Bhawan, Bank of Baroda Head Office,Alkapuri,**  **Vadooara-390007** |
| **Mumbai** | **BCC Mumbai**  **Pune** | **Mr Prafulla Gavari**  **Ph No 8799958350**  **Email-id:**  **bobmumbai@mdindia.com** | **Medical Insurance Desk, Mumbai**  **C/o Bank of Baroda, Zonal Office, Mumbai Zone, Bank of Baroda, 1st Floor, 3 Walchand Hirachand Marg, Near Green Gate, Ballard Pier, Mumbai-400001** |
| **Bengaluru** | **Bengaluru**  **Chennai**  **Emakulam**  **Hyderabad**  **Mengaluru** | **Mr Tarun K R**  **Ph no:7058034985**  **Email id:**  **bobbengaluru@mdindia.com** | **Medical Insurance Desk,**  **Bengaluru**  **C/o Bank of Baroda Zonal OfficeBengaluru Zone, Bank of Baroda VijayaTower, 41/2 M G Road14/1Trinty Circle, Bengaluru-560001** |
| **New Delhi** | **Bhopal**  **Chandigarh**  **New Delhi**  **Ludhiana**  **Raipur** | **Mr Sandeep Yadav**  **Ph No7058091200**  **Email Id:**  **bobdelhi@mdindia.com** | **Medical Insurance Desk, Delhi**  **C/o Bank of Baroda**  **Zonal Office, New Delhi Zone,Bank of Baroda Building 16 Sansad Marg**  **New Delhi-11000** |
| **Lucknow** | **Lucknow**  **Bareilly** | **Mr Akasdh Diwedi**  **Ph no.6307219195**  **Email id.**  **boblucknow@mdindia.com** | **Medical Insurance Desk**  **Lucknow**  **C/o Bank of Baroda Zonal Office, Eastern UP Zone, Bank of Baroda House, 3rd Floor V-23 Vbhutikhand , Gomati Nagar, Lucknow-226010** |
| **Kolkata** | **Kolkata**  **Patna**  **Bhuneshwar**  **North Eastern States** | **Mr Sayan Mukherjee**  **Ph No. 9028599271**  **Email Id.**  **bobkalkata@mdindia.com** | **Medical Insurance Desk, Kolkata**  **C/o Bank of Baroda, Zonal Office Kalkata Zone,Bank of Baroda Tower, 5th & 6th Floor, Plot no 38/2, Block GN, Sector-V, Salt Lake City, Kalkata-700091** |