

## Bank of Baroda Contributory Medical Assistance Scheme For Retired Employees

### **1 SCHEME**

The Scheme will now be called “Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees.”

### **2 EFFECTIVE DATE :**

The Scheme will be effective from 1<sup>st</sup> September 2000.

### **3 OBJECTIVE :**

To provide financial assistance to meet the medical expenses incurred by the retired employees of the Bank for self and / or their spouses.

### **4 COVERAGE :**

Retired employees of the Bank and his/her spouse only will be eligible under the scheme on the death of the retired employee, the spouse will continue to be covered under the scheme.

### **5 MEMBERSHIP**

The membership of the scheme is open for the following :

- Those who have retired from the Bank’s service on superannuation;
- Those who have been allowed to retire / resign from the Bank’s service on medical ground;
- Those who have taken voluntary retirement from the Bank’s service in terms of the provisions of Bank of Baroda (Officers’) Service Regulations, 1979 and are not gainfully employed;
- Those who have retired from the Bank’s service on superannuation;
- Those who have been allowed to retire / resign from the Bank’s service on medical ground;

- Those who have taken voluntary retirement from the Bank's service in terms of the provisions of Bank of Baroda (Employees') Pension Regulations, 1995 and are not gainfully employed;
- Spouses of those retired / resigned employees mentioned above, if they are not gainfully employed;
- Spouses of those employees who die in harness & who are not gainfully employed;

## **6 CLARIFICATIONS :**

- Spouse means legal spouse
- Employees who have been discharged / dismissed / removed from service / compulsorily retired or their services have been terminated on grounds of misconduct will not be eligible.
- The retired employees who have taken up commercial employment or their spouses are in employment are also not eligible for medical benefit.
- Gainful employment means those who are in employment and monthly salary / wages is Rs. 1500/- or more.
- All employees already retired or retiring hereafter will be covered under the Bank of Baroda Contributory Medical Assistance Scheme for retired employees.
- The reimbursement of medical expenses will be considered for the expenses incurred by members on or after the effective date of the Scheme. i. e. amount spent prior to the effective date will not be considered for reimbursement.

## **7 CONTRIBUTION TOWARDS MEMBERSHIP**

To acquire the membership of the scheme, retired employees or spouse of the deceased retired employees shall have to make one time lumpsum contribution towards membership fees i.e. equal to 50% of (the basic pay (last drawn) + special pay (if applicable)).

If self and spouse are employees of the Bank, one of them only need to become a member of this scheme.

**8 AILMENT :**

All ailments are covered under this scheme.

**9 BENEFITS UNDER THE SCHEME :**

The members of the scheme are eligible for reimbursement of medical expenses ranging between Rs. 1000/- to Rs. 2000/- as per the basic pay slabs given hereunder in a year on declaration basis.

Members who are pensioners / family pensioners of the Bank will have to submit their claims only to the Pension Paying Branch. Other members who are not pensioners / family pensioners will have to identify a branch of the Bank, convenient to them, for submission of claims and getting payment therefrom.

Hospitalisation expenses for treatment of all ailments will be reimbursed, subject to the aggregate claims shown in the undermentioned table under the scheme for life for both the members i.e. self and his/her spouse.

Basic pay (last Drawn + special Pay, if any	Reimbursement for domiciliary treatment per year for both the Members i.e. self and His/her spouse	Hospitalisation expenses limit (for life time for both the members i.e. self and his/her spouse
Below Rs. 4000/-	Rs. 1000/-	Rs. 2.00 lakhs
Between Rs. 4000/- to Rs. 8050/-	Rs. 1500/-	Same as above
Above Rs. 8050/-	Rs. 2000/-	Rs. 2.50 lakhs executives in the ment rank of Dy. Gen. Mgr. & above

## **10 DOMICILIARY REIMBURSEMENT:**

- i) Limit for reimbursement of domiciliary expenses is fixed per calendar year, i.e. from January to December every year. Hence reimbursement may be made as and when claims are Received during the year. As the scheme is made effective from 1st September 2000, reimbursement of domiciliary claims for The year January-December 2000 would have to be made on pro-rata Basis. From next year the annual limits would become applicable.
- ii) Under the scheme, entitlement for reimbursement of domiciliary limits is linked to the last drawn basic pay plus special pay, if any as per the fixation of pay under the Bipartite Settlement dated 27 March 2000 for the award staff and as per the Joint Note Signed by IBA on 15 the December 1999 with the representatives of 4 Officers' Organisations sanctifying the agreement on the salary revision package in respect of officer employees. Hence, the basic pay of the relevant Settlements, would have to be recalculated to relevant in line with the revised basic pay under the relevant in line with the revised basic pay under the relevant Settlements, would have to be recalculated to bring it in line with the revised basic pay under the relevant Settlements.

## **11 HOSPITALISATION EXPENSES-REIMURSEMENT**

Hospitalization expense will be reimbursed to the retired employee and/or his/her spouse on production of bills/receipts and its verification, by the Competent Authority. The Competent Authority will examine and decide about allowing reimbursement of post hospitalization expenses within the overall limits so fixed as above for hospitalization expenses.

## **12 PROCEDURE FOR BECOMING MEMBER OF THE SCHEME**

- i) Persons desirous of becoming members of the scheme would have to apply for membership in the prescribed membership-cum-declaration form (Form M) which would be available with all branches/offices of the Bank, and submit the same to the branch from where they would like to avail of benefits under the scheme.
- ii) Subscription/membership fees should be paid by means of bank draft drawn in favour of “The Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees” payable at Service Branch, Baroda-Code-SERBAR. Cash or cheques or payment in any other kind would not be acceptable.
- iii) Membership of the scheme would take effect only on receipt of the contribution/membership fees and its acceptance of their membership fees and its acceptance at Head Office by Asst. Gen Manager (SA, R&P & HRD) about the acceptance of their membership and an identity card-cum-pass book will be issued to them, containing relevant details eg . Date of joining service, date of birth of member/s covered, date of retirement and date of admission to the scheme and membership code number. On acceptance of membership, branches would be advised separately, the names with details of members who shall be drawing the benefits under the scheme from the branch.

### **13 PROCEDURE FOR SUBMISSION/REIMBURSEMENT OF CLAIMS**

- i) For lodging claims for reimbursement of expenses incurred for domiciliary treatment and/or hospitalization, members who are pensioners/family pensioners of the Bank would have to submit their claims to the pension paying branch. Other members who are not pensioners/family pensioners would have to identify a branch of the bank convenient to them for submission of claims and reimbursement of the same.
- ii) For reimbursement of expenses incurred for domiciliary treatment, members would have to submit their claims in FORM-I to the pension paying branch/branch of their choice who would scrutinize the application and sanction the eligible amount and make reimbursement of the claims.
- iii) For reimbursement of hospitalization expenses, members should have to submit, within six-weeks from the date of their discharge from the hospital/nursing home, their claims in FORM-H to the pension paying branch/branch of their choice for onward transmission to the Zonal Authorities who would thereafter scrutinize/verify, if necessary and authorities for reimbursement of the same.
  - a) the name of disease
  - b) the period of hospitalization with exact date of admission/discharge, and
  - c) exact name and nature of the operation if any, performed

**15 GENERAL:**

- i) Members must ensure that nursing home/hospital in which they seek admission is recognized/registered and also maintains proper records in respect of admission, treatment given and payments received therefore.
- ii) Members of the scheme are requested to submit claims only for genuine and reasonable amount so that the purpose behind introduction of the scheme is not defeated.
- iii) The Bank shall not be liable to make any payment under this scheme in respect of any claim, if such a claim is found to be fraudulent or supported by any fraudulent or supported by any fraudulent statement or device, whether by the member or by his/her spouse or any other person on his behalf Such an act, if found out proved to be correct, would result in termination of his membership and the consequent benefits available under the scheme forever. Membership fees paid would also be forfeited.
- iv) The Bank would not be responsible for any tax liability that may devolve on member on account of reimbursement of medical expenses under the scheme.
- vi) Any dispute arising on account of interpretation/implementation of the scheme or rules framed thereunder would be referred to the Asst. Gen Manager (SA,R&P&HRD)at Head office whose decision would be final.
- vii) Any amendment to the scheme would be done only with the prior approval of the Board of Directors of the Bank.

**16 PAYING AUTHORITY:**

For Hospitalization-

Zonal Office in which The Branch selected falls

(Source: Bank's Circular No.BR92/317 dated 9-11-2000)