

SBH RETIRED EMPLOYEES' ASSOCIATION

At the behest of SBHREA, our bank arranged a meeting on 10/11/2016 with the representatives of the Paramount health services pvt Ltd (the T P A) and representatives of SBHREA to clarify some of the doubts hovering in the minds of the retirees and the meeting took place in SBH, HO and the following are the clarifications given by T P A

QUERY	CLARIFICATION
1) Issue of ID cards by T P A	E-cards will be issued by T P A within 7 days from the date of receipt of the insurance details of all the members from PPG DEPT., SBH, HO. In case any member wants photo ID card, members are advised to upload photos in the website of T P A and take print out for themselves. It is clarified that it is not strictly required. The ID card supplied by T P A together with any ID like adhar etc will adequately serve the purpose to avail facility under the cover of the insurance including cashless facility.
2) Modalities of reimbursement under domiciliary claims	There is a prescribed form for the domiciliary expenses. (The form is being kept on our website sbhrea.org). The claim form together with enclosures should be sent by the concerned members directly to the office of T P A located in Begumpet, Hyderabad. The address is given below PARAMOUNT HEALTH SERVICES AND INSURANCE TPA PVT.LTD., 1-8-303/48/9, 3 rd floor, Tirumala Chambers, P.G.Road, Behind, Chutneys Restaurant, Begumpet, Hyderabad-500016. However, the members from Hyderabad can also submit their claim forms to the representative of T P A in person who will attend OAD, SBH, HO 3 days in a week i.e Monday, Wednesday and Friday between 2 pm to 5 pm
3) Documents to be enclosed to the claim form	A). Prescription in Original B) Bills/ Cash memos in original C) Claim form D) Cancelled Cheque (once a year)
4) prescription valid for	It is valid for only 90 days in all cases and fresh prescription is required after the above period. It is clarified that the prescription for the first time should be in original and a photo copy is valid from the second time onwards till 90 days from the date of the original prescription. Where treatment is taken at banks' clinics, passbook photocopy attested by BMO is also permitted
5) Frequency of domiciliary claim	Claims should be made within 30 days from the date of the respective bill

Contd....

6) General:

It is also informed by the representatives of T P A ::

1. That the bills will be thoroughly verified in all cases at the first level only, immediately after the receipt of the bills to obviate any delay in settling claims. Proper submission of bills will go a long way in quick settlement

2 They have positively responded to our demand to fix a time limit for settling claims and they assured us to settle domiciliary claims with in 15 days if there is no deficiency in submission and in 30 days where there are deficiencies and satisfactory clarifications furnished.

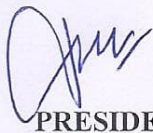
3 They have acceded to our demand that a review meeting be held every month in our Associations' office and it has been decided to hold such meetings on first Wednesday of every month to review the pending claims.

4 It has been agreed to inform the members about the necessary clarifications/objections on the claims submitted through SMS or E-mail under copy to SBHREA for follow up.

5 Bill settlement letters will be given by Paramount Health services Pvt Ltd and hospital authorities wherever the hospitalisation expenses exceed the insured amount under bank's health insurance scheme, to enable the retired employees to prefer their claim for balance with other agencies.

6 It is clarified that reimbursement under domiciliary treatment cover all the 59 ailments mentioned in banks' circular covering the scheme details and the copy is available on our web site.

It is suggested that it would facilitate meaningful interaction with the representatives of T P A during review meetings if members can refer to us their issues where there are delays of more than 2 months with a small write up with details such as claims submitted, the clarifications asked by T P A and replies submitted by members date wise to enable us to find where and what went wrong and bring it to the notice of the concerned for early resolution.



PRESIDENT