

**SUB: IBA MEDICAL INSURANCE SCHEME FOR RETIREES**

This is in continuation of our HO Circular 443/2015 dated 07.09.2015 wherein salient features of the IBA Medical Insurance Scheme for retired officers/ employees is communicated and options of the willing eligible retirees was called.

Totally 16388 retirees submitted their willingness and ultimately 16263 retirees opted for the scheme by remitting the amount. The split up details are: 10263 Officers, 5537 Clerical Staff and 463 Subordinate Staff have opted for the scheme. The master policy for the retirees has commenced from 01.11.2015 and will be in effect till 31.10.2016. For majority of retirees who opted for the scheme in our Bank the policy has come into effect from 01.11.2015. The list of retired officers/ employees who have opted for the scheme and remitted the amount which is forwarded to the insurance company is enclosed as Annexure-1. The retired employees after reaching to Annexure 1 may press Control F and type their staff number or few letters of their name to find out mention of their name in the list.

**INSURANCE COMPANY/ THIRD PARTY ADMINISTRATOR (TPA):**

M/s. United India Insurance Co. Ltd., is the lead insurer for the purpose of this facility and they will be administering the policy and are responsible for settlement of claims. For hassle free monitoring and claim settlement the insurance company will be administering the policy through a Third Party Administer (TPA) and for our Bank, M/s. Medi Assist India TPA Pvt. Ltd., is designated as the Third Party Administrators and they would settle claims of our retired employees and their spouse.

**PROCEDURE OF HOSPITALIZATION:**

**1. Planned Hospitalization:**

In case of planned hospitalization retired employees have got an option to go for cashless facility in case they opt for Network Hospitals and illness for which treatment is covered under the scheme. In such case retired employees have to contact the TPA at the designated toll free number or by email, using mobile app, by login to web portal of TPA the details of which are given below.

Retired Employees to note that Cashless facility up to the sum assured would be available to the employees in case of hospitalization of self and spouse at network hospitals to cover the medical/ permissible expenditures.

For the list of network hospitals, retirees may visit the website of the TPA: <https://tpa.mediassistindia.net/iwp> for details.

It may be noted that for the planned hospitalization it is advisable to go for cashless facility for their convenience as the TPAs would take care of their claim at the upfront and there would not be any need for advance payment or deposit from the retired employee in case expenditure is within sum assured.

## 2. Claim for Reimbursement:

In case of claim of reimbursement on any account, the retired employees to submit the claim through following Web Portal of the TPA <https://tpa.mediassistindia.net/iwp> . After entering the details the hard copy of the documents / prescriptions shall be submitted to TPA at the addresses annexed to the Circular.

The retired employees to note that, in case of admission to non network hospitals/ admission to network hospitals but not going for cashless and claiming reimbursement, the intimation of hospitalization shall be submitted to TPA at the earliest, in any case not later than 7 days of hospitalization. Further, in case of claim for reimbursement the claims along with relevant documents, bills shall be submitted to TPA within 30 days from the date of discharge at the following address.

Medi Assist India TPA Pvt. Ltd.  
Tower D, 4th Floor, IBC Knowledge Park  
4/1 Bannerghatta Road  
Bangalore - 560 029  
Email: [ibacare@mediassistindia.com](mailto:ibacare@mediassistindia.com).

In case the retired employees who are not comfortable in submitting claims by logging into online portal they may submit the same by filling the enclosed format provided in Annexure 2 and forwarding the same with relevant documents to the above mentioned address.

### E-card

For the purpose of Hospitalization and claiming cashless facility the retired employee require E- Cards which can be downloaded by accessing the above link provided in the web portal of TPA <https://tpa.mediassistindia.net/iwp>. The access to the portal will allow the retired employees to send claim intimation, track claim status in real-time, view e-card and also access claims history / medical records in digital format, submission of claim for reimbursement etc. The retired employees can also upload the latest photo of self and spouse before generating E Card with photograph. For an easy access of portal a link is provided at the bottom of Home Page of Canara Bank Website i.e. [www.canarabank.com](http://www.canarabank.com) under the head employees/ex employees → mediclaim login.

In alternative the retired employees can also access the above portal:

- By downloading the MediBuddy app on their smart phone having android application.
- In case the retired employee is not having a smart phone but having an ordinary mobile wherein internet facility is available, the MediBuddy can still be accessed with mobile browser for which the retired employee has to type [www.medibuddy.in](http://www.medibuddy.in). in the mobile browser.

Medi Assist India TPA Pvt. Ltd. has uploaded the complete data of the Canara Bank Retired Employees in their system and created the login details to access their system by downloading E-Card.

For accessing the above the login ID and initial Password details are as under.

- Login URL- [www.mediassistindia.net/iwp](http://www.mediassistindia.net/iwp)
- Login ID- [staffnumber@iba](mailto:staffnumber@iba) (for example: 75118@iba)
- Default Password: DOB in dd-mm-yyyy format.

Once the retired employee is logged into the above for the first time, the system automatically would insist for changing the password, which the employee has to remember for future use.

**Toll Free Number:**

A dedicated toll free number has been provided for the purpose of hospitalization and its related queries, assistance to the retired employees if they are not tech savvy is as under:-

Toll free Number 1800 425 52222

The retired employees are advised to avail the benefit of the above.

The contents of this circular shall be brought to the notice of all retired employees who have opted for the scheme.

**C P GIRI**  
**GENERAL MANAGER**