

प्रधान कार्यालय: मणिपाल 576 104 (कर्नाटक)  
Head Office: Manipal-576104(Karnataka)  
संगठन एवं पद्धति प्रभाग  
ORGANISATION & METHODS DIVISION



Circular No.089-2017-BC-PD-18-SWD

Date: 28-02-2017

**PERMANENT UTILITY**

**IBA GROUP MEDICLAIM INSURANCE POLICY - TIME LINE FOR SUBMISSION OF CLAIMS**

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Kind attention is drawn to our CYC Circular No.11/2016/CYC dated 07.04.2016 and Circular No.461-2015-BC dated 11-11-2015 regarding submission of **Corporate Buffer Claims** and Hospitalisation/ Domiciliary claims under the IBA's Group Mediclaim Policy.

We have received an email communication dated 23-02-2017 from UIICO. Ltd the Insurer, wherein they have advised to ensure to timeline for submission of claims/ documents as per the policy conditions to avoid rejection of claims, which are reproduced below:

**Notice with full particulars shall be sent to the Third Party Administrator (Vidal Health TPA) at the earliest in case of emergency hospitalization within seven (7) days from the time of Hospitalization/Domiciliary Hospitalization and all supporting documents relating to the claim must be filed with the office of the THIRD PARTY ADMINISTRATOR within 30 days from the date of discharge from the hospital. In case of post-hospitalisation treatment (limited to 90 days), all claim documents should be submitted within 30 days after completion of such treatment.**

**To avoid rejection of claims/ Corporate Buffer Claims under the last year's policy (2015-16), they have advised that the last date for submission of Claims/Corporate Buffer claims is 10.03.2017 and Claims received after the due date will not be entertained by the TPA.**

All the staff members are advised to ensure the time line for submission of claims to VIDAL HEALTH TPA under the IBA Health Insurance Policy as mentioned above, particularly in respect of pending claims/Corporate Buffer claims under last year's policy which has expired on 30-09-2016 (i.e. about five months' back) to avoid any rejection of claims.

Clarification required, if any, on this circular may be sought from **STAFF WELFARE DIVISION, PERSONNEL DEPARTMENT** at Head Office, Manipal, through respective RO, as per extant guidelines.

HADIK:YRTXE:YRUCC  
Check Word

(GOPINATH T IYER)  
GENERAL MANAGER (P)