

HEALTH INSURANCE SCHEME - (FOR RETIRED EMPLOYEES BOB)

SNAPSHOT - FOR READY REFERENCE

Insurance Company	National Insurance Co. Ltd.
Policy No.	<u>Without domiciliary:-</u> Only Base Policy for Es.2.00 Lac Policy no. 251100502310000232 <u>Without Domiciliary:-</u> Base Policy of Rs. 2.00 lac and Topup from Rs.1.00 to 10.00 Lac Policy no. 251100502310000236 <u>Topup policy:-</u> Policy no. 251100502310000238
Period of policy	01.11.2023 to midnight of 31.10.2024
To download Health Insurance e-cards	a. Mobile Application – eMate b. Portal – Ericson TPA Url Link: https://www.ericsontpa.com c. 24*7*365 Contact No. 022 41548300
TPA (Third Party Administrator) -M/s Ericson Insurance TPA Pvt. Ltd.	Toll Free: 1800 2332 707 (10.00 am to 5.00 pm) For cashless facilities ex-employees may request the hospital authorities to send request to TPA on the email id- cashless@erisontpa.com
Intimation email ID for Hospitalization and communication to TPA	Email- intimation@ericsontpa.com Whatsapp no. 9167251896 With subject line “Intimation of hospitalization EC No.xxxxxx(self/dependent)” Or Updated on Mobile App. Within 24hrs.for cashless f hospitalization/48 hrs for Reimbursement of hospitalization..
For claim related inquiry	Toll free no. 1800 202 2034/Contact no. 022 41548300 (24*7*365 days) Toll free no. 1800 2332 707 {10.00 am to 5.00 pm on all working days} Email- bobretiree@ericsontpa.com
Escalation email id	medicalinsurance.ho@bankofbaroda.com
Nodal Officer Zone (To contact in case of need) **	BOB Zonal Office (Western UP & Uttarakhand Zone) Ms. Rashmi Narayan (Mb. 8477009263)
Medical Help Desk** @ Lucknow/Meerut	BOB, Eastern UP Zone, Baroda House - 3 rd Floor, V-23, Vibhuti Khand, Gomti Nagar, Lucknow-226010 Ms. Sudipta Srivastava Mb. – 7007673036
Head Office, Baroda – Contact Details	Ph. 0265–2316618 (Chief Manager) Ph. 0265-2316625 (General) Email: medicalinsurance.ho@bankofbaroda.com
Medical Help Desk	Bank of Baroda, Head Office, 6 th Floor, Alkapuri, Baroda-390007 Ph: 0265-2316615 Email: dgm.hrm.ho@bankofbaroda.com
To locate the cashless hospital	a. Mobile Application – eMate b. Ericson TPA Url Link: https://www.ericsontpa.com c. 24*7*365 Contact No. 022 41548300 d. https://www.ericsontpa.com/hospitalNetwork.aspx

**** For ALL ZONES please see the attached sheet.**

Health Insurance – Zone Specific Nodal Points

Name of Zone	Nodal Officer	Ericson TPA – SPOC
Ahmedabad	Meghal Sagar Vora Mb. 9033016536	1800 2332 707 -working days only - 10 am to 5 pm
Baroda (incl.HO)	Aniradhu Kumar Mb. 9546992369	1800 2332 707 -working days only - 10 am to 5 pm
Bengaluru	K Bhavani Mb. 7619649921	Ms Jyothi N D Mb. 7208042979 Email id- bengaluru@ericsontpa.com
Bhopal	Ms.Garima Pathak Mb. 8866781870	Mr.Mohit Kumar Mb. 8097516521 Email id- mohitk@ericsontpa.com
Chandigarh	Shweta Umarjeet Mb. 8130113022	Mr.Mohit Kumar Mb. 8097516521 Email id- mohitk@ericsontpa.com
Chennai	Nandhini M A Mb. 7397285700	Ms Jyothi N D Mb. 7208042979 Email id- bengaluru@ericsontpa.com
Ernakulam	V Jithin Kumar Mb.7356302671	Ms Jyothi N D Mb. 7208042979 Email id- bengaluru@ericsontpa.com
Hyderabad	Paramita Bagchi Mb.9836414601	Ms Jyothi N D Mb. 7208042979 Email id- bengaluru@ericsontpa.com
Jaipur	Gaurav Sekra Mb. 9785457358	1800 2332 707 -working days only - 10 am to 5 pm
Kolkata	Rajnigandha Lipsa Mb.9178871356	Mr Nafis Ahmed Mb. 7208963278 Email id-nafis@ericsontpa.com
Lucknow	Ms. Pooja Kumari Mb.7007795213	Ms Sudipta Srivastava Mb. 7007673036 Email id- lucknow@ericsontpa.com
Mangaluru	S Sachin S Mb.9497426610	Ms Jyothi ND Mb. 7208042979 Email id- bengaluru@ericsontpa.com
Meerut	Rashmi Narayan Mb.8477009263	Ms Sudipta Srivastava Mb. 7007673036 Email id- lucknow@ericsontpa.com

Mumbai (incl.BCC)	Suroshe Pradeep Vitthal Mb.9702199941	Mr. Amar Salve Mb. 8976881603 email id - amar@ericsontpa.com
New Delhi	Abhishek Srivastava Mb.7738890826	Mr.Mohit Kumar Mb. 8097516521 Email id- mohitk@ericsontpa.com
Patna	Monika Mb. 9903278474	Mr Nafis Ahmed Mb. 7208963278 Email id- nafis@ericsontpa.com
Pune	Nikhat Afroj Mb. 9359388586	Mr. Amar Salve Mb. 8976881603 email id - amar@ericsontpa.com
Rajkot	S. Madhu Mb. 7760404141	1800 2332 707- working days only - 10 am to 5 pm

HEALTH INSURANCE
(BASIC REQUIREMENTS)

1. Download your **ECARDS** for self and spouse, in two sets.
 - i. Keep one set with you
 - ii. The second set should be kept with the spouse (& made known to the children).
2. Keep **AADHAAR** card for self and spouse in a place where it is easily available (you may also prefer to install **mAADHAAR** App for easy access).
3. Keep the ECARDS and AADHAAR cards in soft copy in your mobile phone and as also in the phones of your spouse / children. Also take out photocopies of the same and safe keep them at a place which is easily remembered / retrievable.
4. **Your Employee Code No., SB account no. and date of birth (as in service records) should be handy** with the spouse / children. Please note Bank Account details is not allowed to be changed during the policy period. Whenever the account is ported to another branch email to be sent to medicalinsurance.ho@bankofbaroda.com for making changes in Insurance Company data with copy to bobretiree@ericsonpa.com.
5. Endeavor to make all your accounts joint with your spouse / or children as well as check the Nominee details.
6. Please inform your spouse / children, the name, address and contact details of at least two friends, to whom they can contact for guidance and help, in case of emergency.
7. Always keep some **CASH at home** for emergency. In case of emergent need for hospitalization, usually hospitals demand some cash deposits upfront, the amount of which may vary say from a minimum of Rs.10,000 upwards. Also keep credit/debit card within the knowledge of spouse.
8. Cash or credit / debit card may also be required at the time of discharge from hospital, as deductions may be made by the TPA in the final bill submitted by the hospital. The same may be on account of specific limits / sub limits set out and admissible amount being less than what is billed by the hospital, under the insurance policy. Generally speaking, for admission under cashless category, about 10% hospital charges may be borne by the insured.
9. While taking the room in the hospital, one should be careful about the upper limit for room charges prescribed under the policy. In cases where the room charges are more than the prescribed limits, the deductions will be made not only for the excess room rent over the limit, but also proportionate deduction will be made for the charges associated with the room in the same percentage by which room rent is in excess of limit.

Room Rent schedule for 2023-24 Policy is as under:

For Sum Insured of Rs. 2 Lacs{Base Policy} Room Rent per day shall be payable as under
Metro/Urban Centre Rs. 3000/- & in Other Centres Rs.2500/-

ICU charges per day shall be payable as under:

Metro/Urban Centre Rs.6000/- & in other Centres Rs.5000/-.

For Base & Top-up Policy:

Room Rent per day shall be payable upto Rs.5000/- & ICU charges upto Rs.7500/-.

STEPS AT THE TIME OF HOSPITALIZATION

1. List of Network Hospitals can be viewed on the Portal / Link, Mobile App and WhatsApp (the details of these channels are provided in page no.1 above).
2. **Admission for hospitalization where cashless treatment is available:-**
 - Inform TPA atleast 72 hours prior to the admission in case of planned hospitalization.
 - In case of emergency hospitalization the same be done within 24 hours of the admission.
 - Obtain approval intimation confirming the date of admission for cashless hospitalization.
3. **Admission for hospitalization where cashless treatment is not available:**
 - In such cases admission will be on Reimbursement basis i.e. you have to pay the bills and subsequently submit claim for reimbursement.
 - Inform by email to intimation@ericsontpa.com or on whatsapp no. 9167251896 with subject line "Intimation of hospitalization EC No. xxxxxx {Self/Dependent}" or updated on Mobile App within 24hrs for cashless /48 hours for Reimbursement of hospitalization.
4. Carry **ECARD and AADHAAR** card in original, along with its photocopies. If hardcopy is not available, e-copy of the same can also be shared with Hospital email ID.
5. **If emergency hospitalization:-** Enquire at reception about TPA helpdesk and contact them. Handover to helpdesk photocopies of Ecard and Aadhaar Card, along with the original cards (Remember to collect back the originals).
6. Helpdesk will take your signature on the prescribed papers and will send it to the **TPA cashless@ericsontpa.com** for approval.
7. TPA at times may have some queries / seek clarification on certain points from the hospital, which their help desk will reply / clarify.
8. Thereafter the TPA will send its approval to the hospital to commence the process. The approval message will also be conveyed to you on your registered mobile no. and email.
9. Before discharge the final bill is prepared and sent to the TPA by the hospital help desk for approval / payment.
10. After receiving the final bill TPA takes about 4 to 5 hours to vet / scrutinize the bill as regards the admissibility of the charges / expenses for the limits prescribed under the insurance policy, and convey to the hospital its approval for the final settlement amount arrived at. Once approved the bill will be paid. The difference amount if any is to be deposited by the Insured or deducted from the Advance amount paid to the hospital during admission.
11. It is a good practice to discuss the discharge with the hospital a day in advance and start the process of discharge in the morning, so that there are no overlapping payments for the day / date of discharge and the discharge is affected in the forenoon. (TPA usually takes full day on Sundays for Approval).

CLAIMS – IMPORTANT POINTS

1. Claim Forms can be downloaded from the Portal / link, Mobile App or WhatsApp (as detailed above in page-1)
 2. **Name and EC No. should be mentioned on right upper portion of Claim forms. In case of multiple claims each claim has to be submitted separately.** Do not club more than one claim together.
 3. 30 days pre-hospitalization and 90 days post hospitalization expenses are payable upon submitting the bills, prescriptions, test reports and films etc. on the prescribed format to the TPA. The bills should be in the name of Patient and duly verified by the hospital authorities.
 4. The bills for pre hospitalization are to be submitted within 30 days of discharge from hospital while bills for post hospitalization to be submitted within 30 days from completion of 90 days of discharge from hospital.
 5. All Bills / Receipts for purchase of medicine upon which a claim is made shall bear valid GST Number (Printed) of the issuer of bills / receipts for both hospitalization and domiciliary claims.
 6. For reimbursement claims submit only Form-A. For hospitalization reimbursement claims both Form –A & B should be submitted. Form B should be signed and stamped by the hospital authorities.
 7. With the claim form enclose all the claim related documents in Original like Hospital Bills,/ Discharge Card or Summary / Investigation Reports / Prescription, Medicine and Investigation Bills / Receipt forming a part of the treatment before or after Hospitalization.
 8. Do not upload any document on M/s. Ericson Insurance TPA Pvt. Ltd - App or Portal. Hard copy of the reimbursement application/ query reply has to be sent only to the Nodal Office Medical Help Desk as given above (on page-2).
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