

Medical Insurance Scheme for Retired Officers and Award Staff

In terms of 10th Bipartite Settlement and Joint Note dated 25.05.2015 signed between IBA and Unions/ Associations of Award Staff and Officers, we would like to announce the implementation of the Medical Insurance (IBA) Scheme for employees including retired employees in our Bank.

The scheme formulated by M/s United India Insurance Co. (UIIC) is aimed at covering medical expense of officers/ award staff and their dependent family members.

In the case of retired employees, insurance policy will cover medical expenses of the retiree and his / her dependent spouse only. United India Insurance Co. Ltd. has also informed that **Domiciliary Treatment Expenses** will not be covered under the policy issued for retirees. The premium should be borne by the retiree. Premium payable and insurance coverage available at present are as under (**the current policy is upto 31.10.2016. Prorata premium is not allowed**).

Cadre on the date of retirement	Insurance premium per year	Sum Insured / Coverage
Officer (irrespective of Grade)	Rs.6573/-+ Rs.920/- (Service Tax 14%) + Rs.33/- (Cess 0.50%) = Rs.7526/-	Rs.4,00,000/- (Rupees four lakh only)
Clerical Staff/ Sub staff/ Permanent Part time sweepers	Rs.4930/- + Rs.690/- (Service Tax 14%) + Rs.25/- (Cess 0.50%) = Rs.5645/-	Rs.3,00,000/- (Rupees three lakh only)

The proposed Medical Insurance Scheme is advantageous to the retirees, considering the higher coverage. Option to join the Medical Insurance Scheme is allowed one time only. Those retirees who do not opt now, would not be allowed to join later. Eligible retirees who join and subsequently opt out will not be allowed to rejoin the scheme.

THE CATHOLIC SYRIAN BANK LIMITED

(Registered Office: Thrissur)

Staff Department

Head Office, CSB Bhavan, Thrissur -680020

e-mail staff@csb.co.in Fax 914872333170

CSB...support all the way

-02-

UIIC's Third Party Administrator (TPA), whose address is given below, proposes to issue identity card to the insured, shortly.

**Vidal Health TPA Pvt. Ltd.
#39-4130, 1st Floor, Mareena Building,
M G Road, Ravipuram, Ernakulam, Cochin – 16
Phone +91-0484-2538683, 2358805**

It may be further noted that the bank shall act only as an intermediary in providing the data to the Insurance Company and is in no way responsible for reimbursement under the scheme, except what is admissible / payable by the Insurance Company,

Consent letter (format attached) , duly filled in and signed, with photographs of the retiree and his/her spouse affixed thereon should be sent so as to reach, the Assistant General Manager (Personnel), Staff Department, Head Office, Thrissur – 680 020, Kerala, on or before 27/01/2016. Please note that bank will not be responsible for any delay.

Each retired employee is required to clearly mention the details of his/her account with The Catholic Syrian Bank Limited from which he / she wishes the bank to debit the premium amount along with the Service Tax & Cess. The retiree shall also give a mandate / authorization to this effect to the Bank. The Bank will be debiting the above account for the amount of annual premium along with Service Tax & Cess, as decided by the insurance company, as and when due/ demanded without any prior intimation/ information to the optee, subject to availability of sufficient funds in the account.

In case of insufficient funds in the account of the retiree at the time the premium has become due, the option would be treated as lapsed and the bank shall not be held responsible under any circumstances for the lapse of insurance policy.

The premium, terms & conditions and continuation of the scheme shall be subject to Industry Level decision and the clarification/ interpretation of various terms and conditions shall be strictly as communicated by the IBA and the retirees shall be bound by the same.

THE CATHOLIC SYRIAN BANK LIMITED

(Registered Office: Thrissur)

Staff Department

Head Office, CSB Bhavan, Thrissur -680020

e-mail staff@csb.co.in Fax 914872333170

CSB...support all the way

Branch Heads are requested to bring the contents of this circular to the notice of all our retired officers/ employees banking with their branch. Copy of the circular should be displayed in the branch/ office notice board for information of retirees.

A copy of this circular along with its annexures are also being uploaded on the website of our bank *www.csb.co.in* under a new link named "*Medical Insurance Scheme for Retired Officers/ Award staff*". Retired officers/ employees can view the details of the scheme and also download the consent letter.

The respective Zonal Offices will follow up with branches under their jurisdiction to ensure proper execution of the above mentioned instructions and time bound completion of the exercise of obtaining consent letter from the retired employees/ officers. All are requested to take a careful note of the above and ensure to communicate to the retirees to submit their option letter within the stipulated time, which is 27/01/2016.

(Mohan Menon T)
Head – HR

Encl :

1. Gist of the Scheme - Annexure-I
2. Format of the consent letter

THE CATHOLIC SYRIAN BANK LIMITED
(Registered Office: Thrissur)
Staff Department
Head Office, CSB Bhavan, Thrissur -680020
e-mail staff@csb.co.in Fax 914872333170

CSB...support all the way

MEDICAL INSURANCE SCHEME

SCHEDULE FOR REIMBURSEMENT OF HOSPITALISATION EXPENSES

Having regard to the need to extend better coverage and reimbursement of hospitalization and medical expenses incurred by the officers/employees/dependent family members, the demand for full reimbursement of expenses connected with hospitalization and medical treatment including domiciliary hospitalization and domiciliary treatment was discussed by and between the parties and a new scheme for reimbursement of medical expenses has been formulated.

The salient feature of the Scheme is as under:

The scheme shall cover expenses of the officers/ employees and dependent family; members in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any employee/dependent family member, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/Hospital/Clinic (for domiciliary treatment)/Day care Centre which are registered with a local bodies in India as hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme.

The Scheme covers Employee + Spouse + Dependent Children + any two of the dependent Parents-in-law.

- No age limit for dependent children (including step children and legally adopted children).
- A child would be considered dependent if his/her monthly income does not exceed ₹ 10,000/- per month.
- Widowed Daughter and dependent divorced/ separated daughters, sisters including unmarried/divorced/ abandoned or separated from husband/ widowed sister and Crippled Child shall be considered shall be considered as dependent for the purpose of this policy.
- Physically challenged Brother/ Sister with 40% or more disability shall also be covered as Dependent.
- No Age Limits for Dependent Parents. Any two, i.e. either dependent parents or parents-in-law will be covered as dependent.]
- Parents would be considered dependent if their monthly income does not excess ₹ 10,000/- per month or as revised by Indian Banks' Association in due course, and wholly dependent on the employee as defined in this scheme.

All the existing permanent officers/ employees of the Banks which are parties to this Settlement shall be covered by this Scheme from the date of introduction/implementation of this Scheme. All New Officers/ employees shall be covered from the date of joining as per their appointment in the bank.

Till the new scheme is made effective and gets implemented, the existing provisions as per Bipartite Settlement/Joint Note dated 27/04/2010 will continue to operate.

The new Scheme as applicable to the officers/employees in service would be continued beyond their retirement/superannuation/resignation, etc. subject to payment of stipulated premium by them.

The new Scheme would also cover the existing retired officers/employees of the Bank and dependent spouse subject to payment of stipulated premium by them.

In the event of any claim becoming admissible under this scheme, the Bank will reimburse the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such employee.

Reimbursement shall cover Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding ₹ 5,000/- per day or the actual amount whichever is less Intensive Care Unit (ICU) expenses not exceeding ₹ 7,500/- per day or actual amount whichever is less. Surgeon team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Charges, Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicine & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, defibrillator, ventilator, orthopedic implants, Cochlear Implant, any other implant Intra-Ocular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, MRI any other scan, scopies and such similar expenses that are medically necessary or incurred during the hospitalization as per the advice of the attending doctor.

Hospitalisation expenses (excluding cost of organ) incurred on donor in respect of organ transplant to officers/employee/dependent would also be covered for reimbursement.

Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

Alternative systems of treatments other than treatment under Allopathy or modern medicine shall include Ayurveda, Unani, Siddha, Homeopathy and Naturopathy in the Indian context, for Hospitalization and Domiciliary treatment.

CASHLESS FACILITY: The scheme also includes the benefit or cashless treatment facility in hospital under a scheme worked by the Banks and the hospital under a common insurance scheme.

CONTRIBUTION: The officers/employees shall not be required to share the cost of such benefits under the new scheme. However, in the case of officers/employees retiring from the Banks after the scheme is introduced and those who are already retired from the services of the banks and who opt to avail the benefits of the scheme, the amount of contribution by such person shall be decided at the respective Bank level.

Day care Treatments shall be covered under the scheme and would refer to medical treatment and or surgical procedure which is

- i. undertaken under general or local anesthesia in hospital/day care centre in less than a day because of technological advancement, and
- ii. which would have otherwise required hospitalization of more than a day. Treatment normally taken on an out patient basis is not included in the scope of this definition.

HOSPITAL/NURSING HOME: A Hospital under this scheme would mean any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clirical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR comlies with all minimum criteria as under:

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places.
- Has qualified medical practitioner(s) in charge, round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;

- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

This clause will however be relaxed in areas where it is difficult to find such hospitals. The term 'Hospital/Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

HOSPITALIZATION: Hospitalization would mean admission in a Hospital/Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedure/treatments, where such admission could be for a period of less than a day.

ID CARD: In terms of the scheme arrived at between the Banks and insurance companies, ID Cards would be issued to all the officers/employees/dependent family members/retired officers/employees/their dependents for the purpose of availing cashless facility in network hospitals.

PRE-EXISTING DISEASE: Pre Existing Diseases would be covered for reimbursement under this scheme.

PRE-HOSPITALISATION MEDICAL EXPENSES: Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim provided that such medical expenses are incurred for the same condition for which the insured person's hospitalization was required.

POST HOSPITALISATION MEDICAL EXPENSES: Relevant medical expenses incurred immediately 90 days after the employee/dependent/retirement employee is discharged from the hospital provided that such medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required.

Additional Ex-Gratia for Critical Illness: In addition to the reimbursement covered under this scheme, officers/employees (only officers/employees and not their dependents or retired officers/employees) shall be provided additional ex-gratia of ₹ 1,00,000/-. In case an employee contracts a Critical Illness as listed below, the sum ₹ 1,00,000/- shall be paid. This benefit shall be provided on first detection/diagnosis of the Critical Illness.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major Organ Transplant/Bone marrow transplantation
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit.

Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit shall not be applied to specific treatments, such as:

1	Adenoidectomy	19	Haemo dialysis
2	Appendectomy	20	Fissurectomy/Fistulectomy
3	Auroplasty not Cosmetic in nature	21	Mastoidectomy
4	Coronary angiography/Renal	22	Hydrocele

5	Coronary angioplasty	23	Hysterctomy
6	Dental surgery	24	Inguinal/ventral/umbilical/femoral hernia
7	D & C	25	Parenteral chemotherapy
8	Excision of cyst/granuloma/lump/tumor	26	Polypectomy
9	Eye surgery	27	Septoplasty
10	Fracture including hairline fracture/dislocation	28	Piles/Fistula
11	Radiotherapy	29	Prostate surgeries
12	Chemotherapy including parental chemotherapy	30	Sinusitis surgeries
13	Lithotripsy	31	Tonsillectomy
14	Incision and drainage of abscess	32	Liver aspiration
15	Varicocelectomy	33	Sclerotherapy
16	Wound suturing	34	Varicose Vein Ligation
17	FESS	35	All scopies along with bipsies
18	Operations/Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs	36	Lumbar puncture
		37	Ascitic Pleural tapping

This condition will also not apply in case of stay in hospital of less than a day provided the treatment is undertaken under General or Local Anesthesia in a hospital/ day care centre in less than a day because of technological advancement and which would have otherwise required hospitalization of more than a day.

MATERNITY EXPENSES BENEFIT EXTENSION: Hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to ₹ 50,000/- for normal delivery and ₹ 75,000/- for Caesarean Section.

Baby Day one Cover: New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit and up to ₹ 20,000/-

Ambulance Charges: Ambulance charges are payable up to ₹ 2,500/- per trip to hospital and/or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to ₹ 750/- per trip will also be reimbursable.

Ambulance charges actually incurred on transfer from one centre to another centre due to Non availability of medical services/medical complication shall be payable in full.

Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the scheme.

Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases shall be payable with or without hospitalization.

Advanced Medical Treatment: All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of disease is payable on hospitalization/day care surgery.

Treatment taken for Accidents can be payable even on OPD basis in Hospital.

Taxes and other Charges: All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable.

Charges for diapers and sanitary pads are payable, if necessary, as part of the treatment.

Charges for Hiring a nurse/ attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU/CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.

Treatment for Genetic Disorder and stem cell therapy shall be covered under the scheme.

Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.

Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.

Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stocking, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/prosthetic devise/Thermometer, alpha/water bed and similar related items etc, will be covered under the scheme.

Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

While reimbursement to the officers/employees shall be made by the Banks as hitherto, the Scheme shall be administered by the Banks through a scheme worked out between IBA/Banks and Insurance companies and officers/employees would in no way be directly bound by the terms and conditions of such scheme or arrangements.

The following instances or events leading to hospitalization / treatments are excluded

1. **War like Operations:** Injury/disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy and War like operations (whether war be declared or not).
2. **Circumcision** unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.
3. **Vaccination or inoculation**
4. **Cosmetic Surgeries:** Change of life or cosmetic or aesthetic treatment of any description is not covered.
5. **Plastic surgery** : other than as may be necessitated due to an accident or as part of any illness.
6. **Cost of spectacles and contact lenses, hearing aids.**
7. **Dental treatment or surgery** of any kind which are done in a dental clinic and those that are cosmetic in nature.
8. **Convalescence**, rest cure and General debility
9. **Obesity treatment** and its complications including morbid obesity.
10. **Treatment for Venereal disease.**
11. **Intentional self-injury.**
12. **Use of intoxication drugs / alcohol.**
13. **Immune System : Hospitalization for Investigations only :**
14. **Investigation which are not pertaining to the primary ailment, for which hospitalization is required are not covered unless recommended by attending doctor.**
15. All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymph tropic Virus Type III (HTLB - III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
16. **Vitamins and Tonics** : Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
17. **Nuclear Weapons** : Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons / materials.
18. **Non-Medical Expenses** : Charges for telephone, television, /barber or beauty services, food charges (other than patient's diet provided by hospital), baby food, cosmetics, tissue paper, toiletry items and similar incidental expenses.

(Consent Letter to Join the Medical Insurance Scheme)

To,
The Assistant General Manager (Personnel)
The Catholic Syrian Bank Limited
Staff Dept; Head Office, Thrissur - 680020

Dear Sir,

Willingness /consent / authorization to Join the Medical Insurance scheme
as per 10th Bipartite Settlement / Joint Note dated 25th May 2015

Name	
Pen / Emp code	
Designation at the time of retirement	
Branch/office last worked	
Mode of exit	
Pension paying account No.	
SB account with CSB – Non pensioners	
Mobile No./ Landline number	
Email ID	

I..... retired from the service of the bank on..... (date of retirement) in officer / Clerical / Sub Staff / Part time sweeper cadre, have gone through and understand the terms and conditions of the above mentioned Medical Insurance Scheme extended to the existing retirees and express my willingness to join the said scheme by paying agreed Insurance Premium from the below mentioned account number with our bank.

Premium payable and Insurance coverage available at present are as under:-

Cadre on the date of retirement	Insurance premium per year	Sum Insured / Coverage
Officer (irrespective of Grade)	Rs.6573/-+ Rs.920/- (Service Tax 14%) + Rs.33/- (Cess Rs.0.50%) = Rs.7526/-	Rs.4,00,000/- (Rupees four Lakh only)
Clerical Staff / Substaff / permanent Part time sweepers	Rs.4930/- + Rs.690/- (Service Tax 14%) + Rs.25/- (Cess Rs.0.50%) = Rs.5645/-	Rs.3,00,000/- (Rupees three Lakh only)

I am maintaining the under mentioned pension account / SB account in my sole name with
----- branch of The Catholic Syrian Bank Ltd.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

I hereby authorize the bank to recover the insurance premium, as decided by the Insurance Company to the debit of my above account and to pay the premium. I will ensure that sufficient balance is maintained in the account. I fully understand that in case sufficient balance is not maintained, my option to join the policy would be treated as lapsed.

I also understand that Bank is only facilitating the payment by obtaining this mandate and it will be my responsibility to ensure that annual premium is paid. I also understand and accept that the Bank shall act as an intermediary in providing the data to the Insurance Company and is no way responsible for reimbursement of any amount under the scheme except what is admissible / payable by the Insurance Company.

I am furnishing the details of myself and my spouse hereunder:

Details	Full Name	Date of Birth	Gender	Photograph
Self				Photograph of self affixed
Spouse				Photograph of spouse affixed

Yours faithfully,

Place :

Signature

Date :

Name of the retiree:

EMP No.

Address for communication.....

.....

.....

Dist State PIN