

**IBA NEGOTIATED GROUP MEDICAL INSURANCE SCHEME NATIONAL
INSURANCE CORPORATION LTD., POLICY FAVOURING BANK OF INDIA**

TYPE OF POLICY	POLICY NUMBER
Non Domiciliary – Primary Policy	251100TEMP (Temporary number given)
Non Domiciliary – Super Top Up Policy	To be released
Domiciliary – Primary Policy	I have no information for the present. Very few retirees have opted. Kept separately

THIRD PARTY ADMINISTRATOR (TPA)

Raksha Health Insurance TPA Pvt. Ltd Unit 2 A-Wing, 3rd Floor. Times Square. Andheri Kurla Road, Marol Mumbai-400059	Tel: 022-67876666 Email ID: For General: crcm@rakshatpa.com For Cashless: cashless@rakshatpa.com
<u>Contact Persons with Raksha TPA.</u> Mr.Mohammad Shaikh, Senior Executive	86575 54711 mohammad_farooq@rakshatpa.com
Mr.Sandesh Khadakban, Asst.Manager	98339 64649 sandesh@rakshatpa.com
Mr.Roshan D'Souza, Chief Manager	99208 36006 roshan@rakshatpa.com
Intimation in case of hospitalization	claimintimation@rakshatpa.com
Toll Free Number	1800 220 456
Contacts at Bank of India (Till officially announced)	HO, Industrial Relations Department 022-66684705, 022-6668 4714 headoffice.industrialrelations@bankofindia.co.in
Intimation can also be done on the website of Raksha TPA at www.rakshatpa.com . In the Home Page "Claim Intimation" menu is clearly visible. One may fill up the details and submit on line.	
Ready reckoner, prepared by S.Ravindranath, Coimbatore	

Please see below up to Page 14.

DETAILS OF RAKSHA TPA BRANCHES

LOCATION	CONTACT NO.	CASHLESS - Email	E-Mail
AHMEDABAD 32, 3 RD FLOOR, SPACE HOUSE,OPP. CROSSWORD (SRI KRISHNA CENTRE),NEAR MITHAKHALI SIX ROADS, NAVRANGPURA,AHMEDABAD	079 48964433, 079 48984488, 079 48974488	cashless@rakshatpa.com	crcm@rakshatpa.com
ANDHERI - MUMBAI UNIT NO.2, A WING, TIME SQUARE,3RD FLOOR, MAROL,ANDHERI KURLA ROAD MUMBAI-400059	022- 67876666, 180 0220456	cashless@rakshatpa.com	contact@rakshatpa.com
BALLARD ESTATE - MUMBAI 7,KUMTHA STREET, OPP HOTEL MAHARAJA, BALLARD ESTATE, MUMBAI 400001	022- 67876666, 1800 220 456	cashless@rakshatpa.com	contact@rakshatpa.com
BENGALURU NO.8, KHYKHA COURT-II, 1ST FLOOR, KORAMANGALA 2ND BLOCK, HOSUR MAIN RD, BENGALURU-560034	080-42839999, 1800 425 8910	cashless@rakshatpa.com	crcm@rakshatpa.com
BHOPAL PLOT NO.250 ,4TH FLOOR , SAGAR PLAZA OPPOSITE TO RAJHANS BANQUET, NEAR SARGAM CINEMA, MP NAGAR ZONE-2, BHOPAL 462001	0755- 4034848, 90394 75811, 91795 64854	cashless@rakshatpa.com	crcm@rakshatpa.com
BHUBANESWAR FLAT NO- 102, 1ST FLOOR, KALPATARU APARTMENT SURYA NAGAR, BHUBANESWAR 751003	0129- 4289999, 90408 31020	cashless@rakshatpa.com	crcm@rakshatpa.com
CHANDIGARH SCO 39, 1ST FLOOR, SECTOR 26, MADHYA MARG, ABOVE BARBEQUE NATION, CHANDIGARH – 160019	0172- 5008705, 5008716	cashless@rakshatpa.com	crcm@rakshatpa.com

LOCATION	CONTACT NO.	CASHLESS - Email	E-Mail
<u>CHENNAI</u> 18/4 PLN COMPLEX, CONRAN SMITH ROAD, GOPALAPURAM, CHENNAI-600086	044- 28350536, 28350537	cashless@rakshatpa.com	crcm@rakshatpa.com
COIMBATORE VYSHNAV COMPLEX, 95-A, 3RD FLOOR, RACE COURSE ROAD, GOPALAPURAM, COIMBATORE 641018	0422- 4204282, 98407 48487	cashless@rakshatpa.com	crcm@rakshatpa.com
DEHRADUN SHOP NO.G/18 H/17 JANPATH COMPLEX, CHAKRATA ROAD, DEHRADUN.	0135-2654868	cashless@rakshatpa.com	crcm@rakshatpa.com
FARIDABAD FIRST FLOOR, 14/3, MATHURA ROAD, FARIDABAD 121 003	0129- 4289999, 1800 180 1444	cashless@rakshatpa.com	crcm@rakshatpa.com
GUWAHATI PRAG PLAZA, 2ND FLOOR, NEAR HUB SUPER MARKET, BHANGAGARH, G.S.ROAD, GUWAHATI-781005	0361- 2466056	cashless@rakshatpa.com	crcm@rakshatpa.com
HUBBALLI IIND FL., CENTRE POINT MALL, VARSHA COMPLEX, BEHIND BHAVANI ARCADE, OPP. BASAVA VANA, NEAR OLD BUS STAND, HUBBALLI-580029	0836-4850556	cashless@rakshatpa.com	crcm@rakshatpa.com
HYDERABAD 4TH FLOOR, STELLAR SPHINX, ROAD NO:1, BANJARA HILLS, PANJAGUTTA CIRCLE, HYDERABAD-500034	040- 66680191, 040 -66680192	cashless@rakshatpa.com	crcm@rakshatpa.com

LOCATION	CONTACT NO.	CASHLESS - Email	E-Mail
INDORE COMMERCE HOUSE, 5TH FLOOR, 7-RACE COURSE ROAD, INDORE-452001	0731-4003652	cashless@rakshatpa.com	crcm@rakshatpa.com
JAIPUR 303-306, III FLOOR, CITY CORPORATE BUILDING, MALVIYA MARG , C- SCHEME NEAR AGRASEN CIRCLE, JAIPUR 302001	0141 - 2361036 0141 - 2361037	cashless@rakshatpa.com	crcm@rakshatpa.com
JAMMU C/O RNIS COLLEGE, 17-A, GANDHI NAGAR, JAMMU	94191 78520	cashless@rakshatpa.com	crcm@rakshatpa.com
JODHPUR 398 A SHUBHAM TOWER, NEAR POLICE STATION, SARDARPURA C ROAD JODHPUR 342006	0141- 2361036 0141 - 2361037	cashless@rakshatpa.com	crcm@rakshatpa.com
KOCHI 37/3056, II FLOOR, J & CO CHAMBERS, MANIMALA ROAD, NEXT TO MAHAGANAPATHY TEMPLE PALACE, EDAPALLY KOCHI 682024	0484 4000506	cashless@rakshatpa.com	crcm@rakshatpa.com
KOLKATA USHA MARTIN BUILDING , 2ND FLOOR, 2A, SHAKESPEARE SARANI, WARD NO. 63,KOLKATA- 700071	033-40061531	cashless@rakshatpa.com	crcm@rakshatpa.com
LUCKNOW 807,CYBER HEIGHT, VIBHUTI KHAND, GOMTI NAGAR, LUCKNOW -226010	80900 46594 80900 46595	cashless@rakshatpa.com	crcm@rakshatpa.com

LOCATION	CONTACT NO.	CASHLESS - Email	E-Mail
LUDHIANA SCO 122, 5TH FLOOR, FEROZE GANDHI MARKET, LUDHIANA	0161- 5085707 0161 -5058708	cashless@rakshatpa.com	crcm@rakshatpa.com
MANGALURU CITY LIGHT BUILDING , OPP. ROOPA HOTEL 3RD FLOOR, BALMATTA ROAD, HAMPANKATTA, MANGALURU-575001	0824 - 4278910	cashless@rakshatpa.com	crcm@rakshatpa.com
NAGPUR MOHSIN MAJID, SOMWARI QUARTER NO. 219/2 NEAR ESI HOSPITAL, AASHIYANA MANZIL, NAGPUR-440009	88065 03786	cashless@rakshatpa.com	crcm@rakshatpa.com
PATNA 102 , O. P. COMPLEX , 1ST FLOOR, OPP.HDFC BANK , NEAR LOYLA SCHOOL, KURJI, PATNA-800010.	0612-2270302 0129- 4289999, 93046 30302	cashless@rakshatpa.com	crcm@rakshatpa.com
PUNE 28, SANGAM II & III, DR AMBEDKAR ROAD, SHIVAJI NAGAR, NEAR RTO, PUNE 411001	020 - 26058125	cashless@rakshatpa.com	crcm@rakshatpa.com
RAIPUR 3RD FLOOR, TAANK BUSINESS TOWER, JAIL ROAD, FAFADIH CHOWK, RAIPUR 492004	0771- 2886652, 91099 72902, 81090 39868	cashless@rakshatpa.com	crcm@rakshatpa.com

LOCATION	CONTACT NO.	CASHLESS - Email	E-Mail
RANCHI FORTUNE PLAZA, OPPOSITE GATE NO. 4, ASHOK NAGAR, RANCHI 834002	93046 30302	cashless@rakshatpa.com	crcm@rakshatpa.com
SURAT UNIT NO. 205, 3RD FLOOR, SHHLOK BUSINESS CENTER, UDHANA DARWAJA, RING ROAD, SURAT	0261-4000216	cashless@rakshatpa.com	crcm@rakshatpa.com
VADODARA 701-702, ATRIA 2, BESIDE ISCON HEIGHTS GOTRI ROAD, VADODARA 390021	0265-6644800	cashless@rakshatpa.com	crcm@rakshatpa.com

THIS IS TO BE SENT ON LINE TO RAKSHA TPA ON THEIR WEBSITE (www.rakshatpa.com).
IT IS PROMINENTLY VISIBLE ON THE HOME PAGE.

Claim Intimation

As per the policy terms and conditions intimation of claim is compulsory for all hospitalisation, this can be done by submitting the following details. After successful completion of this form the system will generate claim number, which can be used for while submitting your claim.

Member Id Policy Number

MemberId :

Policy Number :

Patient Name :

Email Id :

Contact No :

Admission Date :

Disease :

Requested Amount :

State :

City :

Hospital Name :

Hospital Address :

CLAIM FORM

THIS IS TO BE SUBMITTED ON LINE FROM WEBSITE OF RAKSHA TPA.
IT IS AVAILABLE UNDER DOWNLOADS MENU ON THE HOME PAGE.

Claim Form (To be filled by Insured)

MemberId :

Policy Number :

Patient Name :

Email Id :

Contact No :

Procedure of availing Cashless benefit from a network hospital

Step 1:- Insured or Patient needs to confirm whether the hospital in which he/she is seeking treatment is on Raksha Health Insurance TPA network either by logging on to our website www.rakshatpa.com and navigating to the tab "Network Hospital" or calling on our 24X7 Call Centre.

Step 2:- If hospital is on network then patient/insured needs to carry his/her physical or E-card along with a government photo id proof (preferably Aadhaar Card), Pan Card as per KYC & AML norms along with treatment related documents like first OPD prescription, medication papers, investigation reports (if any) or any other medical documents related to treatment.

Step 3:- Insured/Patient needs to declare at hospital details of insurance cover he/she has with insurance co. along with TPA details, post which the Hospital TPA Support Desk would provide a pre-authorization form in which personal details need to be filled by insured/patient and rest of details need to be filled by treating doctor and hospital staff. Insured/Patient needs to opt for room as per their policy eligibility only. A declaration form also needs to be signed by insured/patient .Insured/Patient needs to submit treatment related documents (OPD prescription, medication documents or investigation reports) at the Hospital TPA Helpdesk. Preauthorization form needs to be signed by the patient or his family member.

Step 4:- Hospital would fax/email the duly completed, signed (by insured and treating doctor) and stamped (having diagnosis details, estimated cost, room rent opted) along with declaration form, past medical records (if any), Raksha card copy and govt. identity card copy (duly stamped) for consideration. Insured/Patient can take approval 7 days prior to hospitalization in case of planned hospitalization and within 24 hours of hospitalization in case of emergency hospitalization.

Step 5:- After receiving fax/email, a validation of coverage through policy no./Raksha Member ID on card, the request will be registered and unique cashless claim no. would be generated.

Step 6:- The claim documents will be reviewed by claim processor/s and admissibility will be governed by the policy terms and conditions along and on basis of medication protocol, hospital agreed tariff.

Step 7:- After review, if claim is admissible an Authorization Letter (A/L) would be issued to respective network hospital confirming the interim authorized amount. Insured/Patient should note that this A/L is not final confirmation on admissibility of claim which can only be concluded once discharge summary having detailed treatment given along with hospital final bill is shared.

Step 7 (i):- In case of any deficiency, Raksha will raise query to hospital. The query should be resolved within 24 hours. Once reply is received, the claim will be re-assessed based on merits and as per your policy terms and conditions and claim processing guidelines of your insurance company.

Step 7 (ii):- If admissibility of the claim cannot be established based upon the documents provided at the time of cashless request, the cashless facility shall be denied. However please note that denial of authorization for cashless benefit does not mean denial of claim or denial of treatment and does not in any way prevent you from seeking necessary medical attention or hospitalization. The insured/patient can submit the claim documents for reconsideration in reimbursement along with duly completed claim form within 7 days from date of discharge from the hospital.

Step 8:- At time of discharge, hospital would send all hospitalization related documents along with discharge summary, final bill, reports, medicine details etc. & claim would be processed as per step 7 with consideration of hospital tariff, package or schedule of charges, mutually agreed upon with either Raksha/GIPSA or Private Insurance Companies, whichever is applicable as per policy. Insured should note that the policy may contain certain exclusions &/or restrictions which will be applied at the time of initial & final authorization. Non-medical expenses (NME) are not payable and will be deducted.

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Procedure of claiming a reimbursement claim

Step 1:- Reimbursement claim can be submitted to Raksha Health Insurance (P) Ltd. through courier, post or hand delivered at any of our branch offices or at our helpdesk in case of corporate clients.

Step 2:- Claim intimation with patient details, employee code/member id, date of hospitalization, diagnosis, treatment details & estimated cost to be intimated to us via email or by calling on our call center within 24 hours of admission.

Step 3:- Claim Documents (in original) along with duly filled and signed claim form to be submitted within 7 working days from date of discharge to Raksha Health Insurance TPA (P) Ltd. office.

Step 3 (i):- Documents submitted should be as per enclosed checklist.

Step 4:- On receipt of claim documents at Raksha office, claim would be scrutinized as per terms and conditions of your health insurance policy. Please note non-medical expenses or expenses not admissible as per policy terms and conditions will not be payable.

Step 5:- On scrutiny of your claim if there are any further requirements of documents for compliance or ascertaining admissibility, we may request for further additional information. This additional information needs to be submitted to us within stipulated time period.

Step 6:- On receipt of complete documents, an appropriate claim decision will be recommended to your insurance company.

Step 7:- On approval of admissible claim amount, insurance company will directly credit your bank account with the net payable amount thru NEFT. **Step 8:-** Upon rejection of claim, Repudiation Letter quoting the reason for rejection will be sent to you by your insurance company.

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Raksha TPA website (www.rakshatpa.com)

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On the Raksha TPA Website Home Page, under “DOWNLOADS” menu, the following important files are available. You may download and keep them in your file for ready reference or be aware of.

1. CLAIM FORM (FOR THE INSURED RETIREE – FORM A & FORM B)
2. CLAIM FORM FOR HOSPITAL – FORM B ONLY
3. CASHLESS REQUEST FORM (9 PAGES)
4. CHECK LIST (2 PAGES)
5. PROCEDURE FOR CLAIMS/CASHLESS (I have shared them above)

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Once you open the website, there is Chatbox (Chat with me).

Provide your Name, Mobile Number and Email ID and press “Start Conversation”. You will get hosts of information, which can be viewed or downloaded one by one.

1. You can view or download eCard. (Easiest method to get your ID Card. At present it is available only for the Primary/Base Card and not for Super Top Up Policy)
2. You can view or download from a link that would be provided to give your profile.
3. You can view or download your Claim status
4. You can view or download your Cashless status
5. You can download Claim Form
6. You can get details of Raksha TPA Branches (Provided above in this Reckoner)
7. You can get Network of Hospitals.

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If you scroll down the Home Page, at the end, under “Important Links” you may view or download PPN Hospital List and Network Hospital List..

RAKSHA TPA’S WHATSAPP

One may be able to access many of the above information through Raksha TPA’s **WhatsApp number, viz: +91 129 4289999.**

Once you save the above mentioned number and recall it in WhatsApp, **Type “Help” (without inverted commas).**

The response will be **“Hello I am 4U your Virtual Assistant.”**

Thereafter, simply **Type 1 (Just 1)** to get E-Card (ID Card – At present only for Primary Policy)

Type 2 (Just 2) to know your Profile and Policy details

Type 3 to get Hospital Network. If you need hospital network only for your city, then type HOSP followed by name of city. Eg> HOSP COIMBATORE. You will get the hospital network of Coimbatore only.

Type 4 for knowing your Cashless status

Type 5 to know your Claim status

Type 6 to get Office details (I tried, but there was no response)

Type 7 to get Claim Form

Type 8 for Claim Intimation

Type 9 for Live Chat.

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RAKSHA TPS MOBILE APP

You may download Mobile App of RAKSHA TPA from Google Play Store (Raksha TPA Raksha 4u).

First you have to Register by providing your Member ID, Mobile number and Email ID. Your Member ID is M58XXXXXXBOIRTD, where XXXXXX will be your PF number.

Once you complete the details you will get OTP on your registered mobile and Email.

Once you feed the OTP, you will have access to a host of information.

Your Profile/Policy details

Your ECard, which will be sent to your registered EmailID.

Claim registration

Claim Intimation

Uploading facility for bank details

Your Cashless status

Your Claim status

Facility to raise query

Details of hospitals in your city

Particulars of Raksha TPA offices in various cities.

Health tips

Feedback

WhatsAPP Chat

THE END