



HEAD OFFICE  
BMC HOUSE, NH-34,  
CHUANPUR,  
P.O: CHALTIA, BERHAMPUR,  
DIST: MURSHIDABAD 742101

## NOTICE

Re: Renewal of Medical Insurance Scheme for the Retired Employees/Officers and Spouse of deceased employees of the Bank.

Bank has renewed the Medical Insurance Scheme for the Retired Employees and Officers as on 04.10.2021 for the period 04.10.2021 to 03.10.2022 in lieu of existing Medical/Hospitalization Scheme for the retired Employees & Officers of IBA Member Banks.

This is for information of all concerned that **The New India Assurance Company Ltd** has been chosen through RFP for extending Medical Insurance facility to Retired Employees/Officers & Spouse of deceased employees of the Bank who has opted for the Medical Insurance Scheme. **Heritage Health Insurance TPA Limited** will continue as Third Party Administrator.

The Policy details, Coverage, and the contact details of representatives of Heritage Health TPA Pvt. Ltd are enclosed below for ready reference to all concerned.

GENERAL MANAGER (HR)

Encl:

- 1) Policy Details
- 2) Coverage
- 3) Contact details of Heritage Health Insurance TPA Pvt. Ltd.

### **POLICY DETAILS**

Policy Name	GROUP MEDICLAIM INSURANCE POLICY
Policy Number	51210034210400000006
Policy Period	From 29.08.2021 to 03.10.2022
Policy Number	51210034210400000007
Policy Period	From 04.10.2021 to 03.10.2022
Name of Insurer	THE NEW INDIA ASSURANCE CO. LTD
Policy Issuing Office	DURGAPUR DIVISIONAL OFFICE NACHAN ROAD, BHIRINGI DURGAPUR, 713213
Policy Servicing TPA	M/s. Heritage Health Insurance TPA Private Limited
Name of Broker	ANAND RATHI INSURANCE BROKERS LTD.
Sum Insured	Retired Officers- Rs.4,00,000/- Retired Clerical / Sub-Staff - Rs.3,00,000/-

### **COVERAGES:**

The scheme covers expenses of the Retired Officers / employees and spouses of deceased employees 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 such insured Person, 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 the local bodies, in India as herein defined (hereinafter called HOSPITAL) .

Domiciliary Hospitalization / Domiciliary Treatment : Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization /domiciliary treatment as may be certified by the attending medical practitioner and / or bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%

Cancer , Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments , Pleurisy , Leprosy, Kidney Ailment , All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy , Diabetes and its complications, hypertension, Hepatitis -B , Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis , Epidermolysis bullosa, Venous Thrombosis(not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis , Hypothyroidism , Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diptheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature , Cerebral Palsy, , Polio, All Strokes Leading to Paralysis, Haemorrhages caused by accidents, All animal/reptile/insect bite or sting , chronic pancreatitis, Immuno suppressants, multiple sclerosis / motoneuron disease, status asthmaticus, sequalea of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism (VTE)], growth disorders, Graves' disease, Chronic obstructive Pulmonary Disease, Chronic Bronchitis, Asthma, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of Medicines, Investigations, and consultations, etc.in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and / or the attending doctor and / or the bank's medical officer, in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

In the event of any claim becoming admissible under this scheme, the company will pay through Third Party Administrator to the Hospital / Nursing Home or insured the amount of such expenses reasonably and medically necessary incurred thereof by or on behalf of such insured but not exceeding the Sum Insured in aggregate mentioned in the Policy.





**Heritage Health Insurance TPA Pvt. Ltd.**

**Dedicated Team For – Bangiya Gramin Vikash Bank Regional Office wise**

**Emergency No. 033- 40145200 / 5100**

**[website – [www.heritagehealthtpa.info](http://www.heritagehealthtpa.info)]**

<b>Local Representatives</b>				
<b>Sl No</b>	<b>Region</b>	<b>Name of Heritage representative</b>	<b>Contact no. of HH representative</b>	<b>Mail id</b>
1	Head Office	Kamal Halder	9775485810	<a href="mailto:kamalh.heritage@gmail.com">kamalh.heritage@gmail.com</a>
2	Bankura Regional Office	Moumick Kumar Roy	9749247986	<a href="mailto:moumickkroy@gmail.com">moumickkroy@gmail.com</a>
3	Malda Regional Office	Amit Mondal	8759410508	<a href="mailto:heritagemalda@gmail.com">heritagemalda@gmail.com</a>
4	North 24 Parganas Regional Office	Mr. Dibyendu Dey Chowdhury	6292250071	<a href="mailto:heritage.kolkata1@bajoria.in">heritage.kolkata1@bajoria.in</a>
5	Nadia Regional Office	Mr. Dibyendu Dey Chowdhury	6292250071	<a href="mailto:heritage.kolkata1@bajoria.in">heritage.kolkata1@bajoria.in</a>
6	Murshidabad Regional Office	Kamal Halder	9775485810	<a href="mailto:kamalh.heritage@gmail.com">kamalh.heritage@gmail.com</a>
7	Uttar Dinajpur Regional Office	Amit Mondal	8759410508	<a href="mailto:heritagemalda@gmail.com">heritagemalda@gmail.com</a>
8	Purulia Regional Office	Moumick Kumar Roy	9749247986	<a href="mailto:moumickkroy@gmail.com">moumickkroy@gmail.com</a>
9	Purba Medinipur Regional Office	Bhaskar Mukherjee	9874479062	<a href="mailto:bhaskarmukherjee1122@gmail.com">bhaskarmukherjee1122@gmail.com</a>
10	Paschim Medinipur Regional Office	Bhaskar Mukherjee	9874479062	<a href="mailto:bhaskarmukherjee1122@gmail.com">bhaskarmukherjee1122@gmail.com</a>
11	South 24 Parganas Regional Office	Mr. Dibyendu Dey Chowdhury	6292250071	<a href="mailto:heritage.kolkata1@bajoria.in">heritage.kolkata1@bajoria.in</a>
12	Dakshin Dinajpur Regional Office	Amit Mondal	8759410508	<a href="mailto:heritagemalda@gmail.com">heritagemalda@gmail.com</a>

**For Cashless Claim Related Issues**

Cash Less Department (033) 40145100, [heritage.kolkata1@bajoria.in](mailto:heritage.kolkata1@bajoria.in)

**For Card Related Issues**

Mr. Rajat Ghosh: 9475066448: [rghosh@bajoria.in](mailto:rghosh@bajoria.in)

