

## HOSPITALISATION SCHEME (wef 01/01/2014)

<b>Quantum</b>	<b>Total amount spent by the Member as shown in Sanction proceedings of the Bank</b>	<b>Maximum amount reimbursable in respect of hospitalization of the Member</b>	<b>Maximum amount reimbursable in respect of hospitalization of Spouse/children of the Member</b>
	Rs. 35001/- to Rs. 50000/-	Rs. 10000/-	Rs.5000/-
	Rs. 50001/- to Rs. 100000/-	Rs. 15000/-	Rs 7500/-
	Rs. 100001/- to Rs. 200000/-	Rs. 30000/-	Rs.15000/-
	Rs. 200001/- and above	Rs. 50000/-	Rs.25000/-
	<p>It is a common experience that officer who undergoes major operation or who is hospitalized for a long duration, incurs substantial amount from own sources inspite of normal reimbursement of Medical Expenses by the Bank. The scheme was earlier applicable to only , for member's hospitalization expenses and not that of his dependents.</p>		
	<p>No arrears in the subscription and levy towards the organization.Claims shall be scrutinized and processed by the Welfare Secretary, Central Office, Mumbai.The maximum amount reimbursed to a member on account of hospitalisation of 'self, spouse and children' shall not exceed Rs. 50000/- during his / her service.</p>		
<b>Condition &amp; Mode of Claim</b>	<ol style="list-style-type: none"> <li>1. The Officer members intending to avail the benefit shall fill up the format and send to respective Regional Secretary along with the sanction copy of the bank.</li> <li>2. The Regional Secretary shall forward the application along with their specific recommendations.</li> <li>3. The application with the Regional Secretary's recommendations shall reach the Central Office within a maximum period of 2 months from the date of sanction by the Bank.</li> <li>4. Claims received without the recommendations of the Regional Secretary shall not be considered. If there are arrears of subscription or levy the claim is liable to be rejected.</li> <li>5. The Regional Secretary shall have to ensure and specifically certify that the claimant has not been compensated by any other insurance/medical claim.</li> <li>6. This reimbursement shall be permitted towards the disallowed portion of any insurance companies also, in case the member did not claim from the bank.</li> </ol>		