

	Human Resources Department Terminal Benefits Division
Branch Circular No. :115/ 179	Sub: Terminal Benefits/2021-22
Sub-subject: REMAS	
Ref. No. :HO:HRD:TBD:SD: 236	Date : 31.08.2021

Paperless HR, Hassle Free HR
Bank of India Retired Employees Medical Assistance Scheme
Online option for Submission of reimbursement of Insurance Claim

Bank of India Retired Employees' Medical Assistance Scheme, is in operation in our Bank since 1997 for the benefit of the staff members who have retired from the Bank's service on Superannuation/VRS. Detailed guidelines/ instructions in respect of the said scheme have been circulated vide BC No.91/155 dated 04.12.1997, Circular Letter No.2007-8/48 dated 11.07.2007, BC No.101/115 dated 12.09.2007, BC No.108/156 dated 28.11.2014, BC No.111/66 dated 29.07.2017 and BC No.111/175 dated 31-01-2018.

2. Presently, REMAS members have been submitting their claim for reimbursement of insurance premium at their pension paying branch/ nearest branch along with duly filled claim application form, xerox copy of Medi-claim insurance policy and premium paid receipt. Then, Branch used to send the same to HO, TBD through Zonal office .

3. In view of Covid-19 pandemic, extending some comfort to our retirees and reducing TAT, it has been decided by the competent authority that REMAS members who have opted for reimbursement of insurance premium shall have the option either to submit claim application form along with copy of insurance policy and premium paid receipt preferably through e mail to pension paying branch/nearest branch or to Zonal office.

4. The officer at Branch/Zonal Office has to check the following in claim form/policy:

- i). Name of the Insured Persons (Should be REMAS member or spouse or both)
- ii). Premium Paid Amount (Should be mentioned)
- iii). Policy Period (for current welfare year i.e. from 1st March 2021 to 28th February 2022 for this W.Y. and so on for every welfare year)

5. Procedure to be followed at Branch Office:

After receiving the claim through email or physically from REMAS member, branch shall send the physical copy/ email to its Zonal Office, HR Dept. after checking the above mentioned details.

6. Procedure to be followed at Zonal Office:

After receiving the claim through email / physical form & the copy of the insurance policy from the branch, the officer posted at Zonal Office, HR Dept. shall enter and recommend the claim in HRMS module to HO, TBD by attaching the scanned copy of claim application form, Medi-claim insurance policy and premium paid receipt.

The navigation for entering claim form in HRMS is as below:

Main Menu → REMAS → REMAS Insurance Claim

Please note no application claim for reimbursement of insurance premium either through physical mode/emails will be accepted at TBD, HO w. e. f. 07.09.2021.

However, REMAS members who have opted reimbursement of hospitalisation expenses shall continue to submit their claim physically with original documents such as Discharge



**REVISED APPLICATION FOR REIMBURSEMENT OF MEDICLAIM INSURANCE
PREMIUM/ HOSPITALISATION EXPENSES FOR SELF/SPOUSE/BOTH**

(Claim form along with copy of insurance policy & premium paid receipt preferably through email to pension paying/nearest branch or Zonal office. Please don't send insurance claim to HO TBD)

Through: Branch _____
Zone _____

1. REMAS Membership No.	:	_____
2. Name of the Member	:	_____
3. PF No./Employee ID	:	_____
4. Savings Bank A/c No.	:	_____
5. Mobile Number	:	_____
6. Name of the Spouse	:	_____
7. Whether the claim is for Self/Spouse/Both	:	_____
8. Claim is for Insurance Premium /Hospitalization Expenses	:	_____
9. Nature of illness (in case of Hospitalization)	:	_____
10. Date of Admission in Hospital	:	_____
11. Date of Discharge from Hospital	:	_____
12. Details of Expenses incurred –		
i) Hospital Bills	:	Rs. _____
ii) Cost of Medicines	:	Rs. _____
iii) Other Expenses	:	Rs. _____
Total Expenses	:	Rs. _____
13. Details of Medi-Claim Policy –		
i) Policy Period	:	From _____ To _____
ii) Amount of premium paid	:	Rs. _____
iii) Person insured	:	_____
Self/Spouse/Both		

Date:

(Signature of the Applicant)

N B: Any member who had not opted any option either insurance or hospitalization, his/her first claim will be deemed as his/her option. Option once exercised is irrevocable.

- In respect of reimbursement of medical insurance premium, Xerox copy of insurance policy showing the names of insured persons and also premium paid receipt is to be submitted along with the application.
- In respect of reimbursement of Hospitalization expenses, Bills/ Receipts and Discharge Card/Summary in original should be submitted along with the application.
- Claim has to be submitted in the same welfare year (March-February).
- Expenses incurred prior to the date of cessation of service will not be reimbursed.
- **In case, if any member submit false claim, then his/her membership will be cancelled and also membership fee will be forfeited.**

Summary, bills/money receipt of hospitalization expenses/medicines/pathological labs. etc. through pension paying branch/nearest branch to TBD, Head Office as earlier.

7. We enclose Revised Application Form for Reimbursement of Medi-claim insurance premium/ hospitalization expenses for REMAS member as Annexure I.

8. Please bring the contents of this circular to the notice of all the staff members as well as retirees and paste a copy of the same on Branch/Office Notice Board.

Enclosure: As above



(Ashok Pathak)
General Manager (HR)