

## **SUPER TOP UP HEALTH INSURANCE POLICY - FAQs**

### **Q. 1) What is Super Top Up Medclaim Insurance policy?**

**Ans.**

- (a) It covers risk and provides reimbursement of expenses to the insured when sum insured of the base policy of United India is completely exhausted.
- (b) It is additional financial comfort to the insured in the environment of increasing medical expenses.
- (c) It makes retirees who are senior citizens, free from all financial worries of medical treatment.

### **Q. 2) What is Super Top Up Policy of New India for AIBRF?**

**Ans.**

- (a) It is designed and will be issued by Public Sector Insurance Company, The New India Assurance Company which is the largest insurance company of the country.
- (b) It is designed only for Retired Bank Employees who are members of AIBRF.
- (c) Retired Bank Employees who have taken Group Insurance Policy of United India Insurance Company Ltd. (designed by IBA) and renewed for 2016-2017 will be eligible to apply for this policy.
- (d) Terms and Conditions of Super Top Up Policy for settlement of claims will be the same as applicable to the base policy of United India Insurance Co. Ltd. (except domiciliary benefits.)

### **Q. 3) What is the launching date?**

**Ans.** It will become operative from 1<sup>st</sup> November, 2017, the date which will coincide with date of renewal for base policy of United India Insurance Co.

### **Q. 4) What are the Special Features of this policy?**

**Ans.**

- (a) No Age Limit to join it. Irrespective of age any bank retiree can buy this policy.
- (b) All existing diseases without any waiting period will be covered and eligible for claim without waiting period of one day.
- (c) All sorts of injury/ illness covered in United India Insurance Company Policy will be eligible for claims.
- (d) No medical test is required to buy the policy.
- (e) Coverage will be available to the bank retired employee, his/her spouse and widow/ widower of the deceased retiree.

**Q. 5) When Claim will trigger in Super Top Up Policy?**

**Ans.**

- (a) After exhausting total limit of base policy (United India Policy) for hospitalization (without domiciliary benefits) in one or multiple claims by one or more family members.
- (b) Thereafter, claims can be made under Super Top Up policy on the same terms and conditions as applicable to the base policy on one or more occasions during the currency of the Super Top Up policy.
- (c) Co-Pay clause will not be applicable. In other words no amount will be deducted from the admissible claim to put burden on the retiree.
- (d) No other deductions on any ailments. If base policy pays claim the Super Top Policy would also pay claim once limit gets exhausted.

**Q. 6) Whether Pre & Post Hospitalization expenses will be reimbursed under Super Top Up policy?**

**Ans.** Yes, 30 days for pre- hospitalization & 90 days for post hospitalization.

**Q. 7) What will be procedure for lodging of claims?**

**Ans.**

- (a) TPA will be appointed by The New India Assurance Co. for processing claims under the policy and giving authorization for cashless facility.
- (b) TPA for Super Top Policy would also be same as for base policy of United India to have ease in claim settlement.
- (c) Claim will have to be submitted in the forms prescribed for this purpose within the stipulated period. Detailed instructions/guidelines in this regard will be circulated shortly.

**Q. 8) What is the sum insured under the Super Top Up policy?**

**Ans.** Sum Insured will be as under:

<b>Sl. No.</b>	<b>Category</b>	<b>Amount</b>
<b>(a)</b>	<b>Officer Staff</b>	<b>Rs. 6 Lakhs</b>
<b>(b)</b>	<b>Award Staff</b>	<b>Rs. 5 Lakhs</b>

**Q. 9) What will be the total coverage available to the retirees who opt for the Super Super Top Up policy?**

**Ans.**

Sl. No.	Company Name	Amount	Amount
(a)	United India Ins. Co. Ltd. Base Policy	3.00 Lakhs	4.00 Lakhs
(b)	New India Super Top Up Policy	5.00 Lakhs	6.00 Lakhs
(c)	Total	8.00 Lakhs	10.00 Lakhs

In other words, the retiree will get total insurance cover on the same terms and conditions for aggregate amount of Rs. 8 lakhs for award staff and Rs. 10 lakhs for officers. The two policies will only determine the order in which claims are to be made.

**Q. 10) What will be premium for Super Top Up Policy?**

Sl. No.1	For Family (1+1)	Amount	Total Amount (Including Tax)
(a)	For Rs. 5 Lakhs Policy	Rs. 2975 plus Taxes	Rs.3511
(b)	For Rs. 6 Lakhs Policy	Rs. 3225 plus Taxes	Rs. 3806

Sl. No.2	For Single person	Amount	Total Amount (Including Tax)
(a)	For Rs. 5 Lakhs Policy	Rs. 2675 plus Taxes	Rs.3157
(b)	For Rs. 6 Lakhs Policy	Rs. 2925 plus Taxes	Rs. 3452

**Q. 11) What will be aggregate premium liability on retirees who opt for Super Top Up policy?**

**Ans.**

Sl. No.1	Company Name	For Award Staff [For Family (1+1)]	For Officers [For Family (1+1)]
(a)	United India Insurance Co. Ltd.	Rs.10452	Rs.13935
(b)	New India Assurance Co. Ltd.	Rs. 2975	Rs. 3225
	Total	Rs. 13427	Rs. 17160
<b>Note : Applicable tax Rate will be charged extra</b>			

Sl. No.2	Company Name	For Award Staff (For Single Person)	For Officers (For Single Person)
(a)	United India Insurance Co. Ltd.	Rs.10452	Rs.13935
(b)	New India Assurance Co. Ltd.	Rs. 2675	Rs. 2925
	<b>Total</b>	<b>Rs. 13127</b>	<b>Rs. 16860</b>
<b>Note : Applicable tax Rate will be charged extra</b>			

**Note:** The above premiums of United India are excluding premium payable for domiciliary benefits.

**Percentage premium load:**

Sl. No.	Total Premium load of Sum Insured	For Family (1+1) 8 Lakhs Policy	For Family (1+1) 10 Lakhs Policy
(a)	United India - Base	3.48 per cent	3.48 per cent
(b)	New India - Super Top Up	0.56 per cent	0.49 per cent
	<b>Aggregate</b>	<b>1.68 per cent</b>	<b>1.72 per cent</b>

Sl. No.	Total Premium load of Sum Insured	For Single Person 8 Lakhs Policy	For Single Person 10 Lakhs Policy
(a)	United India - Base	3.48 per cent	3.48 per cent
(b)	New India - Super Top Up	0.45 per cent	0.49 per cent
	<b>Aggregate</b>	<b>1.64 per cent</b>	<b>1.69 per cent</b>

**Note:** The above load workout is excluding of taxes payable and premium payable for domiciliary benefits.

In life span of 10 years total premium payable for both policy will be around 17 percent of aggregate sum insured giving advantageous position to the retiree with tension free treatment in case of emergency.

**Q. 12) How to buy policy under the scheme?**

**Ans.**

- (a) Omnibus master policy will be issued in favour of AIBRF
- (b) Each member will have to complete specially designed simple proposal form within the stipulated period.
- (c) Application to be accompanied by cheque of the required amount. Detailed instructions/guidelines in this regard will be circulated shortly.
- (d) On acceptance of the proposal each insured will be issued health card for using at the time of hospitalization/ treatment.

**Q. 13) Is there any additional cost which will be levied on retiree for administration of the scheme?**

**Ans.** No, Administration expenses of the scheme will be borne by the Insurance Company / AIBRF in the first year.

**Q. 14) Is there any target fixed for scheme to become operative?**

**Ans.**

- (a) Minimum 10,000 applications are required before 10.10.2017 from the eligible retirees to become the scheme operative.
- (b) In case the target is not achieved, amount of premium collected will be refunded after deducting nominal amount of Rs. 100 per application in next 2 months.

**Q. 14a) What happens in case my premium cheque gets dishonoured for any reason?**

**Ans.** If premium cheque is not honoured then policy coverage would not start for those members. In case these members wish to take policy then they would need to pay fresh premium along with charges for cheque dishonour and the coverage date would be decided by insurer and AIBRF, however full annual premium need to be paid and the coverage would commence only from start of succeeding month and coverage would expire coinciding with policy period expiry date of 31-10-2018.

**Q. 15) Do I need to keep Xerox copies of the bills / receipts / prescriptions / Investigation reports of all earlier claims with UII Policy?**

**Ans.** Yes, these are required to facilitate quick settlement of claim in New India policy.

**Q. 16) What documents are required for claims under Super Top Up policy?**

**Ans.**

- (a) **Cashless:** Insured has to intimate claim under New India Super Top Up Policy to the TPA which would be same for base policy as well as Super Top UP Policy along with all previous claim details which resulted in exhaustion of sum insured. (All documents would be directly collected by TPA from the hospital). Claim settlement letter or any other evidence, as available should also be given.
- (b) **Reimbursement** – All original bills and other requisite documents need to be submitted to the TPA for processing of claim under Super Top Up policy along with all previous claim details which resulted in exhaustion of sum insured under base policy of United India. Claim settlement letter or any other evidence, as available should also be given.

**Q. 17) What would happen if I have more than one policy in existence at the time of claim? How should I claim?**

**Ans.**

In case there is more than one policy in existence at the time of claim it is your choice from which policy you wish to claim, however it is suggested to claim in following fashion to help in better utilisation of all policies.

Always remember to utilise group policy first and exhaust group policy Sum Insured and as a last resort individual policy sum insured to be utilised. If there is more than one group policy in existence then initially you should utilise sum insured under United India policy followed by utilisation of sum insured under any other group policy where you are covered. In case there are balance expenses which are not recoverable under above 2 policies then New India's Super Top Up Sum Insured should be utilised. Even after utilising all these 3 or more such policies amount spent is more than cumulative sum insured of these policies then as a last recourse individual policy Sum Insured to be utilised which would help in keeping individual policy sum insured safe and increasing the cumulative bonus and overall Sum Insured under individual policy for future emergency requirements.

**Examples of claim Entitlement: for Sum Insured of Rs.3/- lakh in UII policy having New India Super Top Up Policy for Sum Insured of Rs. 5/- lakh**

One simple point to be noted is that you should consider yourself in the category of non domiciliary policy of United India for Super Top Up Policy claims as it would help in quick understanding of following examples.

**Scenario 1:**

- **Q.1) If person has spent total amount of Rs.4,00,000/- and received claim of Rs.3,00,000/- including domiciliary treatment expenses of Rs.30,000/- from UII policy, will he get claim in New India Super Top Up Policy and if so how much?**

**Ans:** Yes, he is entitled for Rs.70,000/- which is the amount spent above Rs.3/- lakh threshold for hospitalisation claim.

- **Q.2) If person has spent total amount of Rs.4,00,000/- and received claim of Rs.3,00,000/- including domiciliary treatment expenses of Rs.10,000/- from UII policy, will he get claim in New India Super Top Up Policy and if so how much?**

**Ans:** Yes, he is entitled for Rs.90,000/- which is the amount spent above Rs.3/- lakh threshold for hospitalisation claim.

- **Q.3) If person has spent total amount of Rs.4,00,000/- and received claim of Rs.3,00,000/- and NIL amount for domiciliary treatment expenses from UII policy, will he get claim in New India Super Top Up Policy and if so how much?**

**Ans:** Yes, he is entitled for Rs.1,00,000/- which is the amount spent above Rs.3/- lakh threshold for hospitalisation claim.

**Scenario 2: (Multiple Claims)**

- ▶ **Claim 1:** If person spends total Rs.3,00,000/- of which Rs.2,80,000/- towards hospitalisation expenses and Rs.20,000/- towards domiciliary treatment, will he get claim in New India Super Top Up Policy and if so how much?

**Ans:** Person is entitled to claim from UII policy the entire amount and no trigger for New India Super Top Up.

- ▶ **Claim 2:** During policy period if the same person spends additional Rs. 1,00,000/- of which Rs.80,000/- is towards hospitalisation and Rs.20,000/- towards domiciliary treatment what is his entitlement?

**Ans:** Person would get Rs.20,000/- towards hospitalisation and Rs.10,000/- towards domiciliary treatment in UII policy and additionally Rs.60,000/- from New India Super Top Up Policy.