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ಕನರಾ ಬ್ಯಾಂಕ್ ಪ್ರವರ್ತಿತ ಸರ್ಕಾರಿ ಸ್ವಾಮಿತ್ವದ ಶೆಡ್ಯೂಲ್ಡ್ ಬ್ಯಾಂಕ್
Karnataka Vikas Grameena Bank
Scheduled Bank Owned by Government - Sponsored by Canara Bank
HEAD OFFICE : DHARWAD

PERSONNEL & HUMAN RESOURCES DEVELOPMENT DIVISION

Circular No: 08/05/2021/PHRDD

Date: 06.01.2021

SUB: GROUP HEALTH INSURANCE POLICY TO RETIREES/ SPOUSE OF DECEASED STAFF.

Attention of branches/offices is invited to our circular No. 91/38/2020/PHRDD dated 11.09.2020 regarding group health insurance policy to the pensioners and it was informed therein to send willingness/ letter of authorization from the pensioners who opted to join the scheme. However, the premium rate proposed under the scheme was felt to be high and majority of pensioners did not opt to join the scheme.

In order to procure a reasonable premium rate, new RFP was floated with M/s K.M.Dastur Reinsurance Brokers Private Ltd as insurance brokers for the purpose.

In response to our RFP, the lowest bid received is furnished below.

| Sl. No. | Amount of Coverage without OPD and without domiciliary | Lowest Rate Quoted(Inclusive of GST) without OPD and Domiciliary | | | Name of the Insurance Co |
|---------|--|--|------|-------|---------------------------------|
| | | Premium | GST | Total | |
| 1. | ₹ 3.00 lakhs | 13446 | 2420 | 15866 | New India Assurance Company Ltd |
| 2 | ₹ 4.00 lakhs | 15434 | 2778 | 18214 | |

Other details:

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| Family Definition | The coverage of health insurance in respect of Retired Staff is for both i.e. Retired employee/Officer and Spouse. In the case of deceased retired employee, only spouse. Spouse includes spouse of employee who died in harness. Staff members retired under Regulation 27 of KVGB (Employees') Pension Regulations are also eligible for coverage under the Scheme. |
| Geographical Limits | Treatment taken in India Only. |
| Mid-term inclusion | Mid-term inclusion in the policy is applicable in the case of the following categories: |

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| | <p>1. Staff retiring during the currency of the policy provided he/ she joins the Scheme within 30 days of the expiry of the existing policy issued to the serving officers / workmen and pays pro rata premium from the date of such joining till the expiry of the policy.</p> <p>2. Spouse of employee/officer who dies in harness provided the spouse joins the Scheme within 30 days of the expiry of the existing policy issued to the serving officers / workmen and pays pro rata premium from the date of such joining till the expiry of the policy.</p> |
| Insurance Broker | M/s K.M.Dastur Reinsurance Brokers Pvt Ltd, Regd Office: Vcambata Building,42, Maharshi Karve Road, Church gate Mumbai 400020 |
| List of treatment and coverage | Furnished in Annexure II |
| Day Care Procedure list | Furnished in Annexure III |
| Window open for Enrollment for pensioners | 3 months (90 Days) subject to Full Premium payable for Existing Retired Employees and Pro-rata Basis premium payable for Future Retirees. |
| Process of Enrollment for pensioners | <p>Insurance cover to the Member, who pays the premium during 1st day of the month to 13th day of the month, Insurance Coverage commences from 16th day of the month.</p> <p>Similarly, Insurance cover for members who pay the premium during the 16th day to the second last day of the month Insurance Coverage commence from 1st day of the next month.</p> <p>In case of death of a member, coverage will cease automatically from that date. There will be no refund of premium, if claim is made under the policy. But the cover will be extended to their living spouse of the deceased till the end of the policy period, if the sum insured is not exhausted.</p> |
| Administration of the scheme | Centrally at KVGB Head Office, Dharwad |
| Premium Payment: | Premium shall be collected from the Retirees and paid by Bank in lump sum. |
| Hospitalization/ Treatment | Cashless / Reimbursement |
| Pre Existing Diseases | Waived Off – Covered from Day One |
| 30 Days Waiting Period | Waived Off – Covered from Day One |
| Day Care Procedures | Yes, Covered – As per Annexure III |
| AYUSH Cover | Yes, Covered subject to the treatment has been |

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| | undergone in a Government Hospital or in any Institute recognized by the Government and / or accredited by Quality Council of India / National Accreditation Board on Health or any other suitable institute – Subject to Hospitalization only. |
| Hospitalization Expenses | Yes, Covered subject to Minimum 24 Hrs Hospitalization |
| Room Rent for normal | Max. ₹ 5000/- per day |
| Room Rent for ICU / ICCU | Max. ₹ 7500/- per day |
| Pre and Post Hospitalization | 30 and 60 days |
| Ambulance Charges | Max up to Rs 2,000/- per policy period |
| Major Surgeries | Yes, Covered from the inception of the policy |
| Cataract Surgery | Actual Expenses. Only mono lenses is covered. |
| Genetic , Psychiatric, Neurological, Muscular Degenerative & Age Related Disorders | Yes, Covered subject to Hospitalization |
| Congenital Anomaly | Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy for Life threatening diseases. |
| Organ Transplant | Hospitalization Expenses incurred on the Donor in respect Organ Transplant Treatment, excluding the Cost of Organ are covered |
| Taxes and Other charges: | All Taxes, Surcharges, Service Charges, Registration charges, Nursing, and Administration charges to be payable. Charges for diapers and sanitary pads are payable if necessary as part of the treatment. Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation form the treating doctor in case ICU/CCU, are or any other case where the patient is critical and requiring special care. |
| Third-party Administrator (TPA) | To be finalized by the Bank |

Eligible Retiree/spouse of deceased retired staff who would like to join the scheme has to submit his/her willingness and authorization letter as per Annexure I either through branches or directly to Pension Cell, HO. Branches shall send such letters received from pensioners to Pension Cell, HO., immediately on receipt of the same. **Last date for receipt of authorization letter is 25.01.2021.**

We propose to collect Insurance premium before 10.02.2021. Hence retiree/spouse of deceased retired staff who submits willingness to join the scheme has to maintain balance in respective pension receiving Savings Bank account to the extent of amount of premium. In case of non-availability of required balance in Savings account, there will be no coverage of the insurance.

Please note that the bank is just a facilitator for the payment of the premium collected from the retiree/spouse of deceased retired staff. The submission of the claim under the policy has to be made directly by the retiree/spouse of deceased retired staff to the Third Party Administrator (TPA) and the responsibility of settling the claim lies with TPA/ Insurance Broker.

Branches are advised to inform the contents of the circular to all the eligible retiree/spouse of deceased retired staff and inform to submit authorization letter before the cutoff date.

Issue of Proposed Health Insurance policy will be taken forward if Minimum number of willingness to join is 300 or more.

After finalizing number of retiree/spouse of deceased retired staff, we will communicate the contact details of TPA for claim processing.

Note: The staff members who are retiring during the financial year of any year are covered under group medical insurance scheme of the Bank till the end of such year. Hence such willing retired staff can join the scheme within 30 days from the expiry of such policy.


(P. NAGESWARA RAO)
GENERAL MANAGER

ANNEXURE I

Letter of Willingness and Authorization

From,

Place:

Sri/Smt.

Date:

EPF No.

To,
The General Manager,
KVG Bank, Pension Cell
Head Office Dharwad

Dear Sir,

Sub: Group Health Insurance Policy to Retired Employees/Officers & Spouse of the deceased employee.

I am happy to note that the Bank has initiated proposal of Group Health Insurance Policy for the retired staff and spouse of the deceased staff.

I hereby submit my willingness to join the scheme. Further I am aware that the enrollment in the scheme is at my risk and responsibility.

I wish to get enrolled in the above scheme for a sum insured of `3.00 lakhs/4 lakhs without OPD and domiciliary (Strike out whichever is not applicable).

I hereby authorize you to debit the required premium and other charges if any, from my SB A/C.....maintained with.....Branch.

Thanking You,

Yours faithfully,

Annexure- II

| List of Treatments | |
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| Sr. No. | Treatments |
| 1 | Cancer |
| 2 | Leukemia |
| 3 | Thalassemia |
| 4 | Tuberculosis |
| 5 | Paralysis |
| 6 | Cardiac Ailments |
| 7 | Pleurisy |
| 8 | Leprosy |
| 9 | Kidney Ailment |
| 10 | All Seizure disorders |
| 11 | Parkinson's diseases |
| 12 | Psychiatric disorder including schizophrenia and psychotherapy |
| 13 | Diabetes and its complications |
| 14 | Hypertension |
| 15 | Asthma |
| 16 | Hepatitis –B |
| 17 | Hepatitis – C |
| 18 | Hemophilia |
| 19 | Myasthenia gravis |
| 20 | Wilson's disease |
| 21 | Ulcerative Colitis |
| 22 | Epidermolysisbullosa |
| 23 | Venous Thrombosis(not caused by smoking) Aplastic Anaemia |
| 24 | Psoriasis |
| 25 | Third Degree burns |
| 26 | Arthritis |
| 27 | Hypothyroidism |
| 28 | Expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia |
| 29 | Glaucoma |
| 30 | Tumor |
| 31 | Diphtheria |
| 32 | Malaria |
| 33 | Non-Alcoholic Cirrhosis of Liver |
| 34 | Purpura |
| 35 | Typhoid |
| 36 | Accidents of Serious Nature |
| 37 | Cerebral Palsy |
| 38 | Polio |
| 39 | All Strokes Leading to Paralysis |
| 40 | Haemorrhages caused by accidents |
| 41 | All animal/reptile/insect bite or sting |
| 42 | Chronic pancreatitis |
| 43 | Immuno suppressants |
| 44 | Multiple sclerosis / motorneuron disease |

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| 45 | Status asthmaticus |
| 46 | Sequalea of meningitis |
| 47 | Osteoporosis |
| 48 | Muscular dystrophies |
| 49 | Sleep apnea syndrome(not related to obesity) |
| 50 | Any organ related (chronic) condition |
| 51 | Sickle cell disease |
| 52 | Systemic lupus erythematosus (SLE) |
| 53 | Any connective tissue disorder |
| 54 | Varicose veins |
| 55 | Thrombo embolism venous thrombosis/venous thrombo embolism (VTE)] |
| 56 | Growth disorders |
| 57 | Graves' disease |
| 58 | Chronic Pulmonary Disease |
| 59 | Chronic Bronchitis |
| 60 | Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment. |

Annexure III

| Day care procedures | |
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| ENT: Operation of the ear | |
| 1 | Stapedotomy or Stapedectomy |
| 2 | Myringoplasty (Type -I Tympanoplasty) |
| 3 | Tympanoplasty (closure of an eardrum perforation) |
| 4 | Reconstruction and other Procedures of the auditory ossicles |
| 5 | Myringotomy |
| 6 | Removal of a tympanic drain |
| 7 | Mastoidectomy |
| 8 | Reconstruction of the middle ear |
| 9 | Fenestration of the inner ear |
| 10 | Incision (opening) and destruction (elimination) of the inner ear |
| ENT: Procedures on the nose & the nasal sinuses | |
| 11 | Excision and destruction of diseased tissue of the nose |
| 12 | Procedures on the turbinates (nasal concha) |
| 13 | Nasal sinus aspiration |
| ENT: Procedures on the tonsils & adenoids | |
| 14 | Transoral incision and drainage of a pharyngeal abscess |
| 15 | Tonsillectomy and / or adenoidectomy |
| 16 | Excision and destruction of a lingual tonsil |
| 17 | Quinsy drainage |
| OPHTHALMOLOGY: Procedures on the eyes | |
| 18 | Incision of tear glands |
| 19 | Excision and destruction of diseased tissue of the eyelid |
| 20 | Procedures on the canthus and epicanthus |
| 21 | Corrective surgery for entropion and ectropion |
| 22 | Corrective surgery for blepharoptosis |
| 23 | Removal of a foreign body from the conjunctiva |
| 24 | Removal of a foreign body from the cornea |
| 25 | Incision of the cornea |
| 26 | Procedures for pterygium |
| 27 | Removal of a foreign body from the lens of the eye |
| 28 | Removal of a foreign body from the posterior chamber of the eye |
| 29 | Removal of a foreign body from the orbit and eyeball |
| 30 | Operation of cataract |
| 31 | Chalazion removal |
| 32 | Glaucoma Surgery |
| 33 | Surgery of Retinal Detachment |
| Procedures on the skin & subcutaneous tissues | |
| 34 | Incision of a pilonidal sinus |
| 35 | Other incisions of the skin and subcutaneous tissues |
| 36 | Surgical wound toilet (wound debridement) |
| 37 | Local excision or destruction of diseased tissue of the skin and subcutaneous tissues |
| 38 | Simple restoration of surface continuity of the skin and subcutaneous tissues |
| 39 | Free skin transplantation, donor site |
| 40 | Free skin transplantation, recipient site |
| 41 | Revision of skin plasty |
| 42 | Restoration and reconstruction of the skin and subcutaneous tissues |

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| 43 | Chemosurgery to the skin |
| 44 | Excision of Granuloma 17 |
| 45 | Incision and drainage of abscess |
| Procedures on the tongue | |
| 46 | Incision, excision and destruction of diseased tissue of the tongue |
| 47 | Partial glossectomy |
| 48 | Glossectomy |
| 49 | Reconstruction of the tongue |
| Procedures on the salivary glands & salivary ducts | |
| 50 | Incision and lancing of a salivary gland and a salivary duct |
| 51 | Excision of diseased tissue of a salivary gland and a salivary duct |
| 52 | Resection of a salivary gland |
| 53 | Reconstruction of a salivary gland and a salivary duct |
| Procedures on the & face | |
| 54 | External incision and drainage in the region of the th, jaw and face |
| 55 | Incision of the hard and soft palate |
| 56 | Excision and destruction of diseased hard and soft palate |
| 57 | Incision, excision and destruction in the th |
| 58 | Plastic surgery to the floor of the th |
| 59 | Palatoplasty |
| Trauma surgery and orthopedics | |
| 60 | Incision on bone, septic and aseptic |
| 61 | Closed reduction on fracture, luxation or epiphysiolysis with osteosynthesis |
| 62 | Suture and other Procedures on tendons and tendon sheath |
| 63 | Reduction of dislocation under GA |
| 64 | Arthroscopic knee aspiration |
| 65 | Aspiration of hematoma |
| 66 | Excision of dupuytren's contracture |
| 67 | Carpal tunnel decompression |
| 68 | Surgery for ligament tear |
| 69 | Surgery for meniscus tear |
| 70 | Surgery for hemarthrosis /pyoarthrosis |
| 71 | Removal of fracture pins/nails |
| 72 | Removal of metal wire |
| 73 | Joint Aspiration - Diagnostic / therapeutic |
| Procedures on the breast | |
| 74 | Incision of the breast |
| 75 | Procedures on the nipple |
| 76 | Excision of breast lump /Fibro adenoma |
| Procedures on the digestive tract | |
| 77 | Incision and excision of tissue in the perianal region |
| 78 | Surgical treatment of anal fistulas |
| 79 | Surgical treatment of haemorrhoids |
| 80 | Division of the anal sphincter (sphincterotomy) |
| 81 | Ultrasound guided aspirations |
| 82 | Sclerotherapy |
| 83 | Therapeutic Ascetic Tapping |
| 84 | Endoscopic ligation /banding |
| 85 | Dilatation of digestive tract strictures |
| 86 | Endoscopic ultrasonography and biopsy |

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| 87 | Replacement of Gastrostomy tube |
| 88 | Endoscopic decompression of colon |
| 89 | Therapeutic ERCP 18 |
| 90 | Nissen fundoplication for Hiatus Hernia /Gastro esophageal reflux Disease |
| 91 | Endoscopic Gastrostomy |
| 92 | Laparoscopic procedures e.g. cholecystectomy, appendicectomy etc. |
| 93 | Endoscopic Drainage of Pseudo pancreatic cyst |
| 94 | Hernia Repair (Herniotomy / herniorrhaphy / hernioplasty) |
| Procedures on the female sexual organs | |
| 95 | Incision of the ovary |
| 96 | Insufflation of the Fallopian tubes |
| 97 | Dilatation of the cervical canal |
| 98 | Conization of the uterine cervix |
| 99 | Incision of the uterus (hysterotomy) |
| 100 | Therapeutic curettage |
| 101 | Culdotomy |
| 102 | Local excision and destruction of diseased tissue of vagina and Pouch of Douglas |
| 103 | Procedures on Bartholin's glands (cyst) |
| 104 | Endoscopic polypectomy |
| 105 | Myomectomy , hysteroscopic or laparoscopic biopsy or removal |
| Procedures on the prostate & seminal vesicles | |
| 106 | Incision of the prostate |
| 107 | Transurethral excision and destruction of prostate tissue |
| 108 | Open surgical excision and destruction of prostate tissue |
| 109 | Radical prostatovesiculectomy |
| 110 | Incision and excision of periprostatic tissue |
| Procedures on the scrotum & tunica vaginalis testis | |
| 111 | Incision of the scrotum and tunica vaginalis testis |
| 112 | Operation on a testicular Hydrocele |
| 113 | Excision and destruction of diseased scrotal tissue |
| 114 | Plastic reconstruction of the scrotum and tunica vaginalis testis |
| Procedures on the testes | |
| 115 | Incision of the testes |
| 116 | Excision and destruction of diseased tissue of the testes |
| 117 | Orchidectomy- Unilateral / Bilateral |
| 118 | Orchidopexy |
| 119 | Abdominal exploration in cryptorchidism |
| 120 | Surgical repositioning of an abdominal testis |
| 121 | Reconstruction of the testis |
| 122 | Implantation, exchange and removal of a testicular prosthesis |
| Procedures on the spermatic cord, epididymis and Ductus Deferans | |
| 123 | Surgical treatment of a varicocele and hydrocele of spermatic cord |
| 124 | Excision in the area of the epididymis |
| 125 | Epididymectomy |
| 126 | Reconstruction of the spermatic cord |
| 127 | Reconstruction of the ductus deferens and epididymis |
| Procedures on the penis | |
| 128 | Procedures on the foreskin |
| 129 | Local excision and destruction of diseased tissue of the penis |

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| 130 | Amputation of the penis |
| 131 | Plastic reconstruction of the penis |
| Procedures on the urinary system | |
| 132 | Cystoscopical removal of stones |
| 133 | Lithotripsy 19 |
| 134 | Haemodialysis |
| 135 | PCNS (Percutaneous nephrostomy) |
| 136 | PCNL (Percutaneous Nephro-Lithotomy) |
| 137 | Tran urethral resection of bladder tumor |
| 138 | Suprapubiccytostomy |
| Procedures of Respiratory System | |
| 139 | Brochosopic treatment of bleeding lesion |
| 140 | Brochosopic treatment of fistula /stenting |
| 141 | Bronchoalveolar lavage & biopsy |
| 142 | Direct Laryngoscopy with biopsy |
| 143 | Therapeutic Pleural Tapping |
| Procedures of Heart and Blood vessels | |
| 144 | Coronary angiography (CAG) |
| 145 | Coronary Angioplasty (PTCA) |
| 146 | Insertion of filter in inferior vena cava |
| 147 | TIPS procedure for portal hypertension |
| 148 | Blood transfusion for recipient |
| 149 | Therapeutic Phlebotomy |
| 150 | Pericardiocentesis |
| 151 | Insertion of gel foam in artery or vein |
| 152 | Carotid angioplasty |
| 153 | Renal angioplasty |
| 154 | Varicose vein stripping or ligation |
| OTHER Procedures | |
| 155 | Radiotherapy for Cancer |
| 156 | Cancer Chemotherapy |
| 157 | True cut Biopsy |
| 158 | Endoscopic Foreign Body Removal |
| 159 | Vaccination / Inoculation - Post Dog bite or Snake bite |
| 160 | Endoscopic placement/removal of stents |
| 161 | Tumorembolisation |
| 162 | Aspiration of an internal abscess under ultrasound guidance |