

## CBROA Welfare Schemes: (Effective from 18.04.2024)

# I. <u>Medical Relief Scheme (Reimbursement of Hospitalization Expenses):</u>

#### Objective:

To assist the member/spouse by way of reimbursement of Hospitalization expenses for any ailment / disease /accident to the member or his /her spouse.

#### Eligibility:

All the life members are eligible for the scheme. The benefit of the scheme will be available one year after becoming a life member of the Association.

#### Other Provisions:

- 1. Maximum limit for each member is **Rs.30000/-** during his/her life time (a sub-limit of **Rs.10,000/-** would be made available for the spouse of the member, **provided he/she is our associate member**.
- 2. Minimum hospitalization expenses incurred must be Rs 3, 00,000/- (Rs Three Lakhs only) under single bill concept. Investigation / Medicine expenses incurred before and after 30 days of Hospitalization (Pre & Post) on the medical advice will be considered as hospitalization expenses for reimbursement purpose.
- 3. CBROA will reimburse **75% of the disallowed portion** over and above the hospitalisation bill of **Rs.3 lakhs,** subject to a **minimum claim of Rs.10000/-** and above (per hospitalisation bill).
- 4. Members may prefer any number of claims during his/her life time, including claim for his/her spouse, subject to the overall limit of Rs.30000/-
- 5. In respect of members who are not covered under any insurance scheme, but claiming the amount from CBROA, reimbursement will be made at **50%** of the amount over and above the minimum hospitalisation bill of Rs.3 lakhs, subject to a minimum claim of Rs.10,000/- and above on single bill basis.
- 6. Hospitalisation claims from CBROA shall be made within a reasonable period of **2 months** after discharge from the hospital.

Members claiming the reimbursement of Hospital expenses must provide the following information on plain paper and forward the same to CBROA, Bengaluru office along with Xerox copies of hospitalization / medicine bills & discharge summary.

### **II. Honoring of Members who have attained the age of 75+,90+.100+ years:**

Members who have attained the age of 75+ years, 90+ years and 100+ years will be honored at Biennial Conference/various meetings conducted at different cities/places. In case if the members are unable to attend such conferences, meetings, our office bearers/activists will call on such members at their residences to felicitate them.



Email: cbroablr@gmail.com. Web site : cbroa.co.in

### Claim form for reimbursement of hospitalisation expenses from CBROA

1.	Name with Staff number	
2.	Address of Member & Mobile Number	
3.	CBROA Membership Number	
4.	Name of the Patient: (Member or Spouse)	
5.	If spouse, Associate Membership No.	
6.	Nature of ailment / treatment	
7.	Date of admission to Hospital	
8.	Date of Discharge from Hospital	
9.	Total Hospital Bill amount (including Pre & Post medicine bills amount)	
10.	Amount settled by Health Insurance Co.	
11.	Disallowed portion of claim amount by Health Ins. Co.	
12.	Details of previous claims Preferred with CBROA - if any	
13.	Canara Bank branch name with Account number (13 digits)	
14.	<ul> <li>Whether Photo copies of the following are attached?</li> <li>1. Hospital /other medical bills</li> <li>2. Hospital Discharge summery 3. 3.Sanction copy relating to Insurance settled amount.</li> </ul>	Yes / No

The above are true and correct to the best of my knowledge. Please permit me the eligible reimbursement.

#### Signature of Member with Date

PS: Please send the claim form along with documents mentioned under SI. No.14 to Canara Bank Retired Officers' Association, No. 1 & 70, 9<sup>th</sup> Main, 3<sup>rd</sup> Block, Jayanagar, Bangalore-560011