



The Canara Bank Retired Officers' Association (Regd)

(Affiliated to AIBPARC)

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Email: cbroablr@gmail.com, Web: www.cbroa.co.in

CBROA CIRCULAR 7/2024

DATE :13.10.2024

SUB: ENROLMENT TO GO DIGIT INSURANCE - SUPER TOP UP POLICY (OFFERED BY M/S K M DASTUR REINSURANCE BROKERS PVT.LTD.) - ONLINE SUBMISSION

REF: OUR CIRCULAR 6/2024 DATED 09.10.2024.

We kindly request all our **members** to go through the contents of this circular and all the annexures (policy details of Go Digit Insurance /brochures, FAQs) and fully understand the salient features of the super top policy of Go Digit Insurance Company and then take a call to subscribe basing on your health cover needs. **We reiterate that CBROA is only a facilitator for helping interested members to subscribe to the policy since the policy is issued in the name of CBROA for its members.**

Please go through the following before applying for super top policy:

Please note that only the members of CBROA should subscribe to the policy through the link, by selecting "CBROA" under column Association in the online form. Any non-member (officers only) who wish to avail the facility should first become member of CBROA.

I. Operational guidelines for retiree to avail super top policy of Go Digit for 2024-25 are as under:

- a) It is available in multiple slabs from 1 to 10 lakhs.
- b) It is standalone policy. It is not necessary for the retiree to take base policy to avail this policy. Threshold limit is Rs. 3 lakhs.
- c) Period covered under this policy is **from 1.11.2024 to 31.10.2025**
- d) Window to exercise this option will remain open from **14.10.2024 to 15.11.2024**. Those who subscribe to the policy up to 28.10.2024, will be covered from 1.11.2024 to 31.10.2025. Those who avail option from 29.10.2024 and up to 15.11.2024, they will be covered from 20.11.2024 to 31.10.2025 and shall be added to the same policy via an endorsement.
- e) The policy will be issued in the name of **CBROA -CANARA BANK RETIRED OFFICERS' ASSOCIATION** for the members of CBROA.
- f) Retirees who wish to avail the policy will be required to fill up online form giving required information in it. Detailed power point presentation giving guidelines to fill up the form is attached with the circular.

- g) Prescribed payment of premium may be made online through Debit/ Credit cards or online banking or RTGS. Payments can also be made by cheque. Cheques may be issued in the name of insurance company, **Go Digit General Insurance Limited**. Please write our Association code no. **462237** on the reverse of the cheque. Cheques can be deposited at the collection centres of broking firm, K. M. Dastur Reinsurance Brokers. List of collection centres is attached.
- h) This policy is being handled by M/s K. M. Dastur Reinsurance Broking Private Limited, Mumbai. Details of contacts of KMD officials (location wise) are available in the annexure. For any assistance for deposit of payment, you may please contact the concerned officials of your area/location mentioned in the KMD location list.
- i) Health Cards will be issued online and may be downloaded by the individuals. Detailed instruction in this regard will be issued separately shortly.
- j) Policy documents will be uploaded on web site of broking firm and insurance company for information and knowledge of the retiree.
- k) Since many retirees faced issues last year with 2 different TPA's during cashless, we have brought an improvement by doing away with the TPA in our super top up policy. Go Digit has taken the responsibility of processing claims directly. Go digit has a robust in-house team of claim processors and a tie up with over 13000 hospitals across the country who are attached to them through an online portal. This will reduce the turnaround time for claim settlement and increase efficiency as DIGIT gives cashless within 45 minutes.
- l) Cashless facility will be available at networking hospitals of Go digit. Please note that there are several hospitals which are de-empanelled (excluded). Retirees who will be availing the super top policy must be careful in getting admitted to only empanelled hospitals. In case, if they get admitted to any de-empanelled (excluded) hospitals, reimbursement of the claim will be rejected. List of network hospitals/excluded hospitals of Go digit is enclosed.
- m) To assist retirees in obtaining approval of Go Digit for cashless facility and to obtain necessary documents from TPA appointed by IBA, KMD has appointed team of personnel. Names and contact number of these officials shall be announced shortly. These officials shall be present at each of the KMD branches to give complete and thorough assistance. Further Go Digit will also give region wise personnel to guide retirees for every detail.
- n) Go Digit is a completely digital company, and claims can be submitted online via WhatsApp. There will be no requirement of hard copies. This will be considerably easy for the retirees. For those who cannot submit online hard copies will be accepted at KMD / Go digit offices.

LINK FOR ENROLLING TO SUPER TOP POLICY OF GO DIGIT:

We are furnishing the **link** for Online Application form (web-form). The link is also sent separately in all our WhatsApp groups. You can copy the link and open it in your laptop/mobile and submit the online enrolment form for subscribing to Super Top up policy of Go Digit. Please note that link will become available online from **14.10.2024**. For those who want to pay by cheques, they can submit the form **offline and deposit the cheque at KMD collection centres**.

Link for Online Application of Go Digit: <https://kmdpghi.pcnpl.com/login>

Important Message from M/s. Dastur:

It is always better to make payment online. Please note that all those retirees who want to pay by cheques should drop the cheques at **KMD collection centres** after submitting the forms offline. we shall be opening many more collection centres across India. Retirees should not directly deposit them in ICICI bank account, if they put in a wrong code or no code is mentioned, the cheques will be difficult to trace and reconcile. They may courier to our nearby centre. They may also pay during any of our meetings held.

Please note that payment of super top policy premium is directly made to Go digit. Hence, **CBROA is not responsible** for any wrong submission of applications offline/online or any wrong deposit of cheques and consequent rejection of applications.

With warm greetings,

J S Jagadeesh
General Secretary

ANNEXURES

1. GO DIGIT INSURANCE SUPER TOP UP POLICY - PRODUCT DETAILS

- Digit Health Plus Policy
- Premium Charts
- Enrollment Portal
- KMD Locations

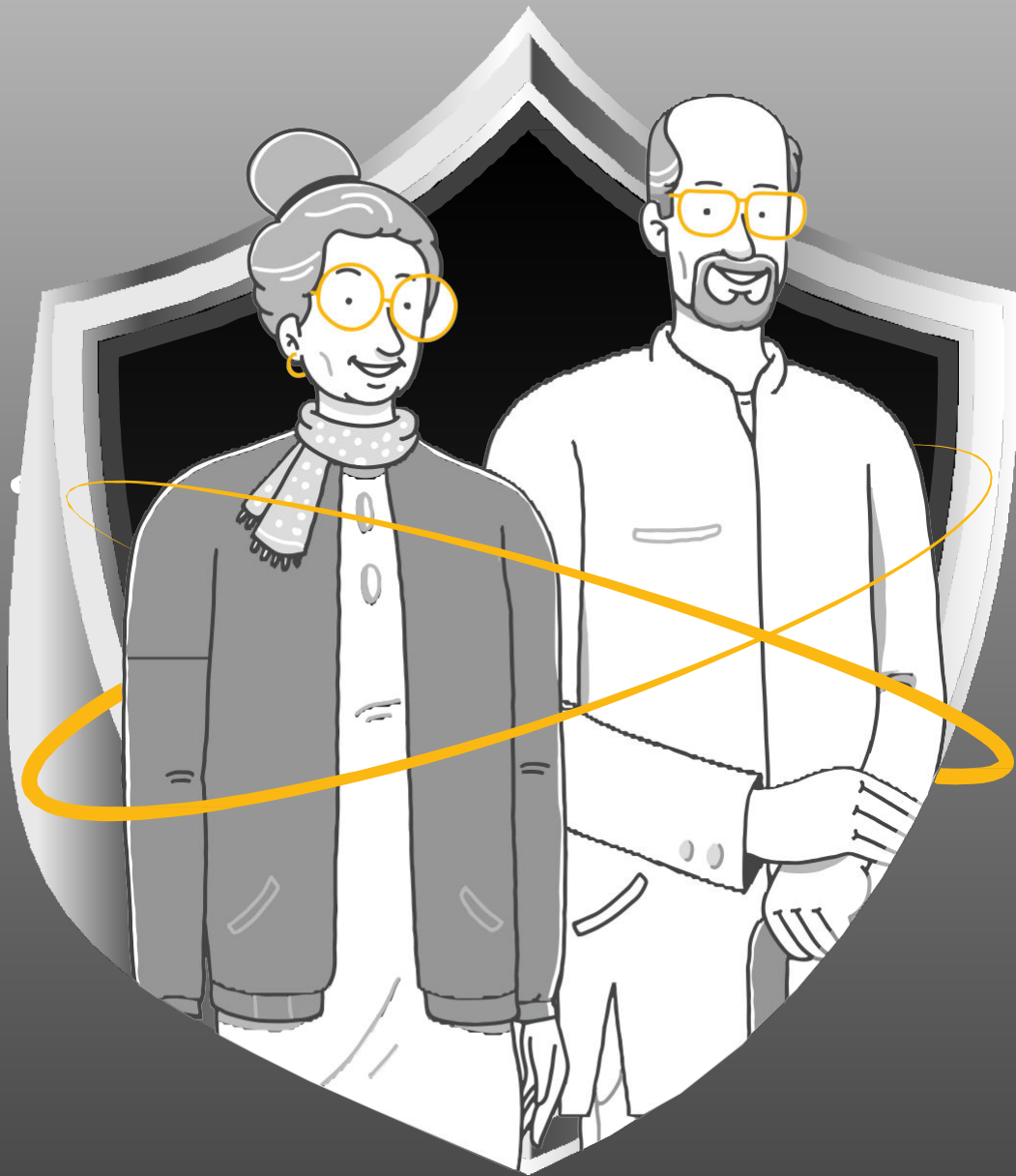
2. ENROLLMENT PORTAL FOR PENSIONERS

- Standalone Group Super Top Up Policy for Pensioners 2024-25

3. FAQ ON SUPER TOP UP POLICY OF GO DIGIT

digit HEALTH INSURANCE

Get extra support for your health with a *super top-up option* under
Digit Health Plus Policy
(Revision)



Digit Health Plus Policy (Revision)

UIN: GODHLGP21487V032021



Definition of Family	Option 1: (1+1) Self + Spouse Option 2: (1) Self
Age Restriction	No Age Limit
Pre and Post Hospitalization	Covered up to 30/90 days respectively max up to 100% of Sum Insured
Room Type Restriction	Single Standard AC Room for Normal room
ICU Charges	At Actuals
Pre-existing Diseases:	Covered from day one
01 to 03 year Waiting Period for Specific ailment:	Waived
30 Days Waiting Period:	Waived
Ambulance charges	Ambulance charges covered up to 1% of Sum Insured up to a maximum of ₹2,500 per case in case of emergency only
Day Care Cover	As per Standard Cover
Alternative Medicine	AYUSH Treatment covered if treatment is taken in Government & Govt Recognized hospitals subject to minimum 24 hrs of hospitalization
Modern Methods of Treatments (Advance Medical Treatments)	Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured- for below mentioned procedure A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound) B. Balloon Sinuplasty C. Deep Brain Stimulation D. Oral Chemotherapy E. Immunotherapy - Monoclonal Antibody to be given as injection F. Intra Vitreal Injections G. Robotic Surgeries H. Stereotactic Radio Surgeries I. Bronchial Thermoplasty J. Vaporization of the Prostrate (Green Laser Treatment or Holmium Laser Treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered
Cashless Facility	Yes
Claim Intimation	Within 7 days from date of admission
Claim submission	Within 30 days from date of discharge
Others	This is a top up policy and shall be triggered only after exhaustion of the base SI of a deductible of ₹3 lakh

PREMIUM CHARTS

Sum Insured (₹)	Premium including GST (₹)	
	Self + Spouse	Self only
100000	4,130	2,430
200000	6,610	3,887
300000	9,366	5,509
400000	13,765	8,097
500000	17,156	10,306
600000	26,301	16,052
700000	37,892	22,514
800000	62,505	37,312
900000	91,470	53,078
1000000	1,07,569	64,092

ENROLMENT PORTAL

<https://kmdpghi.pcnpl.com/login>



For Existing Users:
Enter your registered mobile number and continue with OTP

For New Users:
Click on Sign Up tab and enter your detail with Association Name

KMD LOCATIONS

Sr. No.	Location	Contact Person Name	Contact Person Cell	Contact Person Mail ID	Office
1	Mumbai	Gautam Tambe	8657933261	retiree.mediclaim@kmdastur.com	Cambata Building, 42, Maharshi Karve Road, 2nd Floor Mumbai-400020
		Suraj Trivedi	8957718282	retiree.mediclaim@kmdastur.com	
2	Chennai	Rajagopalan V S	9551734358	rajagopalan.vs@kmdastur.com	5th floor, Shanthiram Center, No 1 A, First Lane, Nungambakkam High Road, Nungambakkam, Chennai 600 034
3	Ahmedabad	Bhiku Solanki	6351555321	bhikhu.solanki@kmdastur.com	Sixth Floor-606, Shilp Epitome, B/S Infostrech, B/H Rajpath Club Road, Bodekdev, Ahmedabad-380054
		R B Diwankar	9099998737	ramesh.diwankar@kmdastur.com	
4	Baroda (Vadodara)	Arpita Patel	9712517498	arpita.patel@kmdastur.com	310, Gokulesh Complex, Above Sasumaa Restaurant, R C Dutt Road, Alkapuri, Vadodara – 390005 Landline Numbers: (0) 265 6598974
		Dr. Milap Vyas	9825623183	milap.vyas@kmdastur.com	
5	Chandigarh	Ravinder Kumar Bahl	9815913373	rkbahl@kmdastur.com	SCO 186-187, 2nd Floor, Cabin Number 205, Sector-8C, Madhya Marg, Chandigarh – 160008 Landline Number: (0) 172 4646625
6	Kochi	Mr. Binu Paul	9947203762	binu.paul@kmdastur.com >	4th Floor, Sherloff, Sahodaran Ayyappan Road, Opp. Metro Pillar No. 775, Kochi – 682 036 Landline Numbers : 0484 404 2292 0484 4046810 0484 485 9331
7	Kolkata	Tapas Chakraborty	9432366110	tapas.chakraborty@kmdastur.com	Suite No.6, 4th Floor, at 60B, Chowringhee Road, Kolkata, West Bengal – 700020 Landline Numbers : (0) 33 22892324
8	Gurgaon	Abhijit Aditya	9717110059	abhijit.aditya@kmdastur.com	305,307, 3rd Floor, DLF Galleria Tower, DLF City Phase- IV (NCR), Gurugram – 122002
		Amitesh Ahir	9899523556	amitesh.ahir@kmdastur.com	
9	Gurgaon (New)	Rajan Kumar	964381-6992	rajan.kumar@kmdastur.com	701-702 7th Floor Tower B Millenium Plaza Sushant Lok Gurugram Haryana 122009
		Dinesh	888216-7078	dinesh@kmdastur.com	
		Sanjay Kumar	892088-2350	sanjay.kumar@kmdastur.com	
10	Indore	Mayur Agarwal	9827220466	mayur.agarwal@kmdastur.com	311, Diamond Trade Centre, Dr. R S Bhandari Marg, Near Janjirwala Choraha, Indore 452001 (M P) Landline No:0731 3510655
		Mr. Deepak Dusija	9424873483	deepak.dusija@kmdastur.com	
11	New Delhi	Sahil Mehta	9873021477	Sahil.mehta@kmdastur.com	606, Sixth Floor, Antriksh Bhawan, 22, K.G.Marg, New Delhi-110001
		Bhupinder	8800750074	bhupinder.singh@kmdastur.com	
12	Pune	Sanjay Gaikwad	9175068359	sanjay.gaikwad@kmdastur.com	Office 7 Rachana Trade Estate, Plot No 84 S No105Law Collage Road Erandawana Pune 411004
		Amarsinh Bhapkar	9823971714	amar.bhapkar@kmdastur.com	
		Amod Deshpande	9422500672	amod.deshpande@kmdastur.com	
13	Thiruvananthapuram	Rejnish V S	9387657000	rejanish.vs@kmdastur.com	Malabar Province, Carmel Towers, Cotton Hill, Vazhuthacaud, Thiuvanthapuram – 695014
		S Sandhya	9961062277	sandhya.s@kmdastur.com	
14	Vijayawada	Mr. J Raghu Anirudh Gupta	9115555518	anirudh.gupta@kmdastur.com	Door No 54-15-9, 3rd Floor, Satyaraj Complex , Srinivas Nagar Bank Colony, NH5 Service Road, Vijayawada - 520 008, Andhra Pradesh, India
		Mr Madhav Rao	9000165166	madhavarao@kmdastur.com	

Sr. No.	Location	Contact Person Name	Contact Person Cell	Contact Person Mail ID	Office
15	Vishakapatnam	Mr. Pudipeddi Narasimha Murty Mr. K. Prasad	9949657906 7045242961	pn.murty@kmdastur.com Prasad.kintada@kmdastur.com	Flat No.406, Door No.10-1-9, Vinayagar Heights, Waltair Upln, Visakhapatnam-530003, Andhra Pradesh
		Mr. A Sriram	9246614099	sriram@kmdastur.com	
16	Bangalore	R Shylaja	8657941358	r.shylaja@kmdastur.com	510, 5th floor, Brigade Towers, 135, Brigade Road, Bengaluru – 560025 Landline Number: 080-41109953
		Prashant	8424046414	kc.prashanth@kmdastur.com	
		Jose	9886723259	jose.pj@kmdastur.com	
17	Hyderabad	Ashish Kumar	9985809090	ashishk.singh@kmdastur.com	8-2- 686/8/B/55/1, 2nd Floor, Gaumet Square, Banjara Hill, Road No.12, Hyderabad – 500034 Landline Number: (0) 40 23556629
		Sowjanya	8125909504	sowjanya.k@kmdastur.com	
18	Nagpur	Manoj Shendre	9527809887	manoj.shendre@kmdastur.com	501, 5th floor, Indu Yash - II , Plot No. 186, Dharampeth Extension, Near Ramnagar Square, Nagpur 440010
		B L Sonkar	7506345242	bl.sonkar@kmdastur.com	
19	Noida	Pulkit Saxena	8130376884	pulkit.saxena@kmdastur.com	108, IDHP Business Park, Sector 127, Noida-201303
20	Patna	Mr. Md Imran	9334330817	Md.Imran@kmdastur.com	506A, 5th Floor, Ashiyana Plaza, Budh marg, Patna, Bihar – 800001
21	Lucknow	Pawan Singh	7007996899	pawan.singh@kmdastur.com	Office No. -508 & 509, 05th Floor, Shalimar Titanium, Vibhuti Khand, Gomti Nagar, Lucknow – 226010
22	Guwhati	Asish Chakraborty	9674447702	asish.chakraborty@kmdastur.com	Royal Centre, New H.P. Petrol Pump, Opp. S.B. Deorath College, Bora Service, G.S. Road, Guwahati - 781007
23	Raipur	Prableen Chhatwal	7974419316	prableen.chhatwal@kmdastur.com	Flat No 217, Block D Avinash Capital Home, Phase 2, Saddu Mowa, Raipur, Chhattisgarh - 492001

Enrolment Portal for Pensioners

**Standalone Group SuperTop Up Policy
for Pensioners 2024 -25**

Login into - <https://kmdpghi.pcnpl.com/login>

Kindly note : that this is the testing phase, so we have not uploaded the existing data. Once all testing is done and we delete the testing data then we shall upload the existing Retires

For New Retiree

Login

Enter your mobile number below to login to your account

Mobile Number

Continue

Don't have an account? [Sign up](#)

Click on Sign Up tab

For Existing Retiree

Login

Enter your mobile number below to login to your account

Mobile Number

Continue

Don't have an account? [Sign up](#)

Enter your registered mobile number and continue

For New Retiree

Enter your information to create an account

User Type *

Retiree

First Name *

Enter First Name

Last Name *

Enter Last Name

Email

Enter Email

Mobile Number *

+91

Enter Mobile Number

Organization Name

Select option...

Association *

Select option...

Sign Up

Enter your detail with Association Name

Login

Enter your mobile number below to login to your account

Mobile Number

+1 (555) 555-5555

Continue

Don't have an account? [Sign up](#)

Enter your mobile number
and continue with OTP

Enrollment Page – Fill the Details



Hello, SURAJ



RETIREE

- Profile
- Products
- Payments

Profile

My Policies My Profile

First Name *

SURAJ

Last Name *

TRIVEDI

EMP ID / PF No. *

Enter EMP ID / PF No.

Retiree Organisation Name

UNION BANK

Association Name *

UNION BANK RETIRED EMPLOYEES ASSOCIATION GUJARAT

Date of birth *

Pick a date

Gender

Select option...

Enrollment Page – Click on Save

Email

surajtrivedi006@yahoo.com

Mobile Number *

+91



8957718282

State *

Select option...



Pincode *

Enter pincode

Address *

Enter address

Save

Select the Super Top-Up Sum Assured Amount – Self / Self + Spouse

Super Top Up Policy

Sum Insured

100000

Self 2430

Self + Spouse 4130

Click any one Self or Self + Spouse

Total Premium: ₹ 4130

Click here to check all STP Sum Assured Option from 01 lacs to 10 lacs

Super Top Up Policy

Sum Insured

100000

- ✓ 100000
- 200000
- 300000
- 400000
- 500000
- 600000
- 700000
- 800000
- 900000
- 1000000

Choose Sum Assured Amount

Click Here

Enrollment Page – Fill Spouse Name

The screenshot shows a web interface for KMD. In the top left corner is the KMD logo. In the top right corner, it says "Hello, SURAJ" next to a user profile icon. On the left side, there is a sidebar menu with the heading "RETIREE" and three items: "Profile", "Products", and "Payments". The main content area is titled "Beneficiary Details" and has two tabs: "Dependent Details" and "Nominee Details". Below the tabs is a section titled "Spouse" with three input fields: "Name *" containing "ABC", "Gender *" containing "Female", and "Date of birth *" containing "October 3rd, 2024". A dark blue button labeled "Save and Next" is located at the bottom right of the form and is highlighted with a red rectangular border.

After fill the spouse details and Click on **Save & Next**

Enrollment Page – Fill Nominee Name



Hello, SURAJ



RETIREE

- Profile
- Products
- Payments

Beneficiary Details

Dependent Details

Nominee Details

Nominee

Relation *

Mother

Name *

ABC

Gender *

Female

Date of birth *


October 4th, 2024

Save and Pay

After fill the Nominee details then Click on **Save & Pay**

Payment Page

- Select Payment mode (online/Offline)

Hello, SURAJ

RETIREE

- Profile
- Products
- Payments

Retiree Details

Name	Date of Birth
SURAJ TRIVEDI	October 1st, 2024
Gender	Premium
Male	₹ 4130

Super Top Up Policy

Sum Insured	Beneficiaries
₹ 100000	Self, spouse
Premium	
₹ 4130	

Amount Payable ₹ 4130 **Amount Paid ₹ 0**

Payment Modes

Online ▼

Check the box to confirm the displayed information.

Pay

Payment Page (by cheque)



RETIREE

- Profile
- Products
- Payments

Retiree Details

Name	Date of Birth
A B	January 1st, 1934
Gender	Premium
Male	₹ 8097

Super Top Up Policy

Sum Insured	Beneficiaries
₹ 400000	Self
Premium	
₹ 8097	

Amount Payable ₹ 8097

Amount Paid ₹ 0

Payment Modes

Offline

Cheque

NEFT

UPI

Cheque Number *

Enter Cheque Number

Amount *

8097

Bank Name (The bank name on the cheque) *

Enter Bank Name

Date *

October 5th, 2024

In Favour Of

CENTRAL BANK RETIRED EMPLOYEES ASSOCIATION, MUMBAI

Cheque Deposit Location

Enter Location

Cheque Photo

Upload File

- If you want to pay by cheque the select payment mode offline
- Fill the details of cheque and upload the photo of cheque

Payment Page (by cheque)



Payment Successful

Thank you for your payment. Your order is now being processed.

Order Number	#12345
Amount	₹95643
Payment Method	Visa ending in 1234
Transaction ID	ABC123

[Go to Home](#)

- After payment successful to Go digit then you have received a acknowledgement on your register email id.

Thank You

Sr. No.	Query	Response
1.	Can the Go Digit STP be availed by any retiree / pensioner / family pensioner?	<p>The Go Digit STP are open to all retirees / pensioner / family pensioner who want to avail them. The policy will be given through the pensioners association. Pensioner's ID proof will be required at the time of claim.</p> <p>ID Proof shall be anyone of the following</p> <ul style="list-style-type: none"> Pensioner's Id card Life Certificate Bank Certification that he is a retiree Certified Proof as Pension Fund Account Holder
2	Is there any difference in the GO Digit terms and conditions?	<p>The Go Digit policy is better than the standard covers available for individual policies wherein</p> <ul style="list-style-type: none"> • Pre-existing diseases are covered from day one. • The STP policy can only be triggered after exhaustion of the Annual (Policy period) Deductible limit of ₹ 3 lacs as admissible amount under the policy terms and conditions.
3	What is the Family definition in the policy?	<ul style="list-style-type: none"> • Option 1: (1 + 1) Retired Employee + Spouse • Option 2: Self Only <p>(Single Retiree can take the policy, if the spouse is covered elsewhere or has expired. In case the retiree has expired the Spouse can also take a policy)</p>
4	Please give complete information of the Go Digit Super top up policy	<ul style="list-style-type: none"> • A Super Top up policy from Go Digit General Insurance Ltd , has been introduced this year. This policy can be given to all retirees who have taken a policy anywhere be it their own Bank / Organization Insurance policy, through Bancassurance, own individual policy or they are covered along with their children either in a group policy or an individual policy. Even those persons who do not hold any base policy can take this super top up policy. • The Go Digit policy is a very unique policy having no limits/ cappings on any disease, ailment or expenditure with a sum insured of ₹ 1 lakh to ₹ 10 lakhs with a Deductible amount of 3,00,000. There is no capping on Room Rent amount, however, member need to get admitted to a maximum of single room A/C and all other charges are paid on actuals. In case, someone opts for higher room category, then proportionate deduction will apply.
5	What is the meaning of Deductible limit	<p>Deductible means the upper limit after which the claims get paid in a super top up policy.</p> <p>If a person has taken a Go Digit Super top up policy of 10 lakhs with a Deductible limit of 3 lakhs, then the Insurance Company will start paying the claims once the aggregate of all admissible claims Paid to the person from another insurance company exceeds 3 lakhs.</p>

6	Will there be cashless available in Go Digit Policy?	<ul style="list-style-type: none"> • Cashless can be availed in the Go Digit Super Top up policy once the base policy with any other insurer is exhausted or in case there is no base policy, when the admissible Deductible limit of 3 lakhs is reached. Go Digit will require the proof of claim paid from the previous insurer or in case of cashless, the authorization / approval letter of the TPA stating that the sum Insured is exhausted. If a claim is made under top up, In case of cashless under base policy, if post claim settlement under the base policy, BSI is still available, Go Digit will reserve the right to recover amount from the claimant up to the available BSI in base policy. • In case a retiree has any alternative policy with another Insurer, the hospital opted if on panel of Go Digit , cashless service would be available once the below documents are made available to the TPA appointed by Go Digit: <ul style="list-style-type: none"> • Copies of bill of the hospital where patient is admitted. • Other documents submitted to the previous insurer. • Settlement letter/ Authorization letter for 3 lakhs as there is a Deductible of ₹3 lacs to trigger Go Digit policy. <p>Please note that if any retiree has a base policy that is of a higher value than 3 lakhs the amount paid by Go Digit will be after deducting the entire amount paid from the Base policy. This is a fundamental premise of any insurance wherein an insured cannot profit out of an insurance policy by claiming higher than the amount paid by them.</p>
7	Who is the TPA.	This year in order to make it more efficient, we have done away with a Third-Party Administrator. Go Digit Insurance company will be directly settling the claims.
8	How the policies will work from 2 separate insurers especially when the terms and conditions are different with different insurers If the base policy is with ceilings / capping and Go Digit super top up is without ceilings/capping, then in what manner / system the Go Digit will process the claim under super top.	<p>The claims put up in each policy will be separately processed as per each policy terms and conditions</p> <p>Example: Mr. A, a retiree, has taken the base policy of ₹3.00 lac of another Insurance Company and along with that he has also taken the super top up of ₹4.00 lac of Go Digit Thus having a coverage of ₹7.00 lac by paying the premium If he is faced with a hospitalization bill of ₹7.00 lac, then the claim will be processed as below:</p> <p>Admissible amount from 7 lakhs will be calculated and only amount above 3 lakhs from the admissible amount will be considered under top up.</p> <p>The first ₹3 lakhs will be processed as per the terms and conditions of the base policy. If the ailment is a capped ailment, then the cappings will be applied. Once the ₹3 lakhs limit is reached. Go Digit will process the remaining ₹4 lakhs as per the terms and conditions of the Super Top up policy</p>

9	Certain other pointers on Cashless	<p>a) In case the Cashless is to be given from the base policy and the Top up policy during the same hospitalization. Then this cashless will be given from the top up on the basis of the final approval letter from the base policy which shows that cashless is given for more than 3 lakhs. Settlement letter shall not be asked.</p> <p>b) In case the approval of cashless in the base policy is for an amount lower than 3 lakhs, then if the final approval states sum insured limit exhausted, then Go digit shall give the approval without any settlement letter.</p> <p>c) In case a person does not hold a base policy, Go digit shall give the approval of the amount by deducting admissible 3 lakhs which is the Deductible limit.</p> <p>d) In case 3 lakhs is exhausted in a previous claim, then only the settlement letter of the previous claim shall be asked for the purpose of settlement of claim.</p> <p>e) If a person has no policy and is bearing the 3 lakhs on his own. The final bill and discharge card with payment receipt of the previous hospitalization is to be submitted stating that the person does not have a base policy.</p>
10.	Under GO DIGIT super top, there is room rent ceiling of single room AC. If the room rent will be higher than above ceiling, will the clause of pro-rata deductions will be applied on the other items.	<p>Yes. However, one must restrict themselves from going to a deluxe room. No insurance company pays for deluxe room in any policy. Insurance company pays to cover a health risk and not luxury.</p> <p>Pro-rata deductions will be applicable if the insured opts for a higher room than lowest single AC room at the admitting hospital.</p>
11	Under the clause for Modern treatments, there is a ceiling for reimbursement i.e. 50% of sum insured. For this purpose, sum insured will be taken - base + super top up policy or only of super top up policy.	<p>For Go Digit they will pay 50% of the Super top up sum insured. Base policy will pay separately as per their terms and conditions. Example if you have a base policy of 3 lakhs with an alternate Insurance company and a top up of 5 lakhs with GO Digit and you have a claim under advanced procedures of say 7 lakhs.</p> <p>The first ₹3 lakhs shall be paid from the base policy.</p> <p>In GO Digit Policy when you claim the balance of 4 lakhs you shall be eligible for maximum of 2.50 lakhs (i.e 50% of 5 lakhs Sum Insured)</p>
12	Post -hospitalisation claim for a retiree. Will it be available?	In the Go Digit STP policy the post hospitalization period is 90 days post discharge from the hospital. Pre-post hospitalization expenses will be considered only if the main claim is admissible under the policy subject to deductible limit and exhaustion of base sum Insured.
13	Does Go Digit super top up have any cappings in the policy.	There are no disease/ailment cappings / ceiling in the Go Digit policy. Even pre-existing diseases are covered from day one.

14	In policy guidelines, it is stated by Go Digit Gen Insurance Co that Deductible limit ₹ 3 lakhs SI with options from 1 Lakh to 10 Lakhs. Does it mean that one has to have base policy SI of ₹ 3 Lakhs.	<p>Even if you do not have a base policy of ₹ 3 lakhs , the initial expense of ₹ 3 lakhs will have to be borne by you and only after that Go Digit Super top up policy shall be triggered.</p> <p>For this purpose you will have to submit complete documents of the previous hospitalization. Please note that the previous hospitalization should be on or after the start date of the policy which in this case is 1st November. Any insured whose policy starts after 1st November. The start date shall be considered from the date on which the policy starts.</p>
15	How is the premium to be paid by the retiree in case he opts for Go Digit STP policy?	<p>1) The Retiree can login with their mobile number on our portal. Those retirees who have already taken the last year policy, their details will already be populated in the software and they will only have to put in their mobile number that they had submitted last year, and their information will be pulled. These persons will only have to check whether all information is correct and make a payment</p> <p>2) The online payment gateway will be given by Digit who will open an escrow account specially for the associations. This payment gateway will be linked to KMD portal. On a daily basis all the payments received by digit will be uploaded as a reverse file directly into our system, and the system will auto reconcile the same on the basis of a unique code generated as an identifier of that retiree and the association to which the retiree belongs.</p> <p>3) For offline payment cheques will have to be given in the name of Go Digit or NEFT or mobile transfers will be done directly into digits account. These offline payments shall also be given to us via upload and so far as the cheque number are captured properly, the reconciliation will be automatically done.</p>
16	What is the last date of joining the policy?	<p>Window to exercise this option will remain open from 10.10.2024 to 28.10.2024, they will be covered from 1.11.2024 to 31.10.2025. Those who avail option from 29.10.2024 and up to 15.11.2024, they will be covered from 20.11.2024 to 31.10.2025.</p>
17	Whether the premium paid by the retiree goes to the Association or Go Digit?	<p>This time we have ensured that the premium primarily directly goes to the Go Digit account to avoid difficulties in reconciliation. There is no need to transfer the amount to the Association who will then pay to the Insurance Company</p>
18	In the event of emergency admission to a hospital which is not in Preferred Provider Network, whether bank retirees have a benefit to get himself admitted on a cashless basis?	<p>The person can get admitted to any hospital in the network for cashless facility.</p> <p>Incase the hospital is not a network hospital than we will require a minimum of 24 hours to ensure cashless., subject to the hospital willing to extend cashless for the hospitalization expenses.</p>
19	In case of death of retiree/ spouse, whether there is provision for nomination to receive the claim amount without	<p>Affidavit is a mandatory claim requirement as per regulations. However, in case the spouse is covered in the policy, then the spouse automatically gets it without an affidavit.</p>

	Legal Heirship Certificate/Affidavit etc?	In case of death of Spouse, the retiree automatically gets paid as policy holder.
20	What are all the hospitalization expenses that come within the purview of Room Rent as per Go Digit Policy?	Bed Charges Nursing charges and RMO charges come under the purview of Room Rent. This is a standard definition as per IRDA
21	Whether concept of “Proportionate deduction” of other expenses applied, if the retiree opts for a room of higher Bed Charges in respect of Super Top-up Policy Claims also.	As long as a retiree takes lowest single room A/c at the admitting hospital, all expenses are covered. Incase they go to a higher room than those expenses which are linked to the higher room will be proportionately deducted. Medicines, Consumables and Investigations will be paid on actuals
22	Whether all new kinds of Approved Advanced Medical Procedures for e.g. Laser Surgery, Robotic surgeries, Stem Cell Therapy etc., for treatment of a disease is payable on hospitalization/day care surgery without Copay.?	There is no Co-pay in the policy. The amount is paid up to 50% of Sum Insured
23	Whether External and Durable Equipment covered under the policy?	If the external durable equipments are used in hospital. Rent is covered. However, purchase of these equipments and rental under domiciliary are not covered in the policy
24	Whether Ambulatory Devices are covered under the policy? If not, whether any other devices are covered?	Ambulatory devices are not covered as per IRDA. Any devices which are for external use are not covered in the policy. However, devices which are implanted within the body i.e. Pacemaker, Joint implants, Lens in a cataract operation, screws, plates, etc are covered in the policy
25	Whether there is inclusion of approved targeted therapies for treatment of Cancer and eye disorders under Day Care Treatment and on a standalone basis?	So long as the treatment is in daycare it is covered. If the same is on Outpatient basis it is not covered in the policy. This will be subjected to modern treatment Sum insured capping.
27	Whether there is inclusion of Intra Vitreal Injections for eye disorders other than ARMD also eligible for coverage benefit?	Yes, but will fall under the purview of Advance medical treatment
28	Is it mandatory to submit copy of Aadhaar Card of	KYC is compulsory as per the regulations. Masked Aadhar card will have to be submitted at the time of claim.

	claimant is to be submitted along with other claim documents as part of KYC compliance while seeking reimbursement of hospitalization expenses?	
29.	In the case of hospitalization treatment taken under other systems of medicines, whether the MIPs issued by Go Digit cover treatment taken in other than Govt. Hospitals?	No. Expenses done only at government and NABH full accredited hospitals will be covered after the Deductible of ₹ 3 lakhs is met with
30	Under Ayush Treatment, whether Naturopathy Treatment is eligible for coverage under Base/Super Top-up Policies?	AYUSH stands for Ayurveda, Yoga, Unani, Siddha and Homeopathy. Condition for coverage will be as per response in point 29. Naturopathy is not a part of the above and not a recognized system of treatment.
31.	Whether Single Retiree can take the Go Digit Super Top-Up, if the spouse is covered elsewhere or expired. In the case of a deceased retiree, whether the surviving spouse can take the Policy?	Yes to both the questions
32	What is the time limit within which intimation of Claim and also submission of claims with requisite documents should be made to Go Digit in respect of Super Top-up Policy?	Claims to be intimated within 7 days from admission and documents to be submitted within 30 days post discharge .
33	Whether the EXCLUSION of OBESITY disease still continues?	Yes.
34.	Under Cash Less Facility – If shifting of patient from earlier Hospital to another hospital is required – Whether it is allowed ?	Yes.