

Clarifications regarding IBAs Group Medical Insurance Scheme*

I had clarified certain issues of IBA insurance few days back. Many members are still seeking clarification regarding the terms and conditions of the policy.

Whatever the terms and conditions like room rent, ICU charges, coverage of pre-existing diseases etc were there for the retirees when the scheme was introduced holds good for current year's policy, which is a combined policy for both serving as well as retired employees/officers. The only change is regarding the definition of Single person's cover.

In other words, same terms and conditions applicable to the base policy of 4 lakhs issued by IBA during earlier years holds good this year too.

Room rent - Rs 5000/- ICU charges- Rs. 7500/- and all other terms conditions

Further, please note that there are absolutely no restrictions/caps/sublimit! Please don't compare this year's policy with last year's policy. Hence no need to take up Top up policy as it was done last year.

Go Digit Super Top up Policy

Many members are seeking clarification regarding taking super top policy of Go digit.

Please note that Go digit super top up policy has a threshold limit of Rs. 3 lakhs. Hence, those who are taking base policy under IBA (Rs. 4 lakhs) or if you are having any other health insurance cover can also take super top up policy of Go digit.

Further, please note that you needn't take IBA top up to subscribe to Go digit Super top up. It is enough if you have base policy of IBA.

Both the IBA and Go digit Super top will commence from 1.11.2024. Hence, it doesn't matter which one you take first.

Hope the above clarifications would suffice.

With regards

J S Jagadeesh
General Secretary, CBROA
17.10.2024