



## The Canara Bank Retired Officers' Association (Regd)

Central Office: 1 & 70, 9<sup>th</sup> Main, 3<sup>rd</sup> Block, Jayanagar, Bangalore

Email: [cbroabl@gmail.com](mailto:cbroabl@gmail.com). Web: <https://cbroa.co.in>

### **CBROA Welfare Schemes: (Effective from 29.11.2024)**

#### **I. Medical Relief Scheme (Reimbursement of Hospitalization Expenses):**

##### **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 lifetime (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 hospitalization bill concept. However, in case of critical illnesses like cancer, kidney ailments etc the treatment is for a longer period of time. Hence, in such cases, expenses regarding treatment given up to **one year** may be consolidated and claimed for the purpose of reimbursement. 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** and above (per hospitalisation bill) subject to a **minimum reimbursement of Rs.7500/-** in respect of members and **Rs.5000/-** in respect of spouses of members.
4. Members may prefer any number of claims during his/her lifetime, 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 reimbursement of Rs.7500/-** in respect of members and **Rs.5000/-** in respect of spouses of members.
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 submit the claim form 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 the members are unable to attend such conferences or meetings, our office bearers/activists will call on such members at their residences to felicitate them.



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### 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.	Whether <b>Photo copies</b> of the following are attached? 1. Hospital /other medical bills 2. Hospital Discharge summery 3. 3.Sanction copy relating to Insurance settled amount.	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 Sl. No.14 to Canara Bank Retired Officers' Association, No. 1 & 70, 9<sup>th</sup> Main, 3<sup>rd</sup> Block, Jayanagar, Bangalore-560011**