



The Canara Bank Retired Officers' Association (Regd)

4th Floor, Express New City Complex, 13, N. R. Road, Kalasipalya, Bengaluru-560002. e-mail: cbroablr@gmail.com. Web: <https://cbroa.co.in>

I. Medical Relief Scheme (Reimbursement of Hospitalization Expenses) w.e.f. 09.04.2025

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.

Maximum Limit under the Scheme:

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.**

Threshold Limit:

Minimum hospitalization expenses incurred must be **Rs 3, 00,000/- (Rs Three Lakhs only)** under single hospitalization bill concept. Investigation / Medicine expenses incurred pre and post hospitalisation (up to 30/90 days respectively, however, in respect of cancer and kidney ailments up to 365 days post hospitalisation expenses) will be considered as hospitalization expenses for reimbursement purposes.

Other provisions:

- a) In respect of members who are covered under medical insurance scheme, 100% of the disallowed portion over and above the hospitalisation bill of Rs.3 lakhs and above (per hospitalisation bill) will be reimbursed.
- b) In respect of members who are not covered under any insurance scheme, reimbursement will be made at 50% of the amount over and above the hospitalisation bill of Rs.3 lakhs and above (per hospitalisation bill).
- c) Each claim under the scheme is subject to a minimum **reimbursement of Rs.5000/-** For Example, if the reimbursable amount is Rs.4,500, no reimbursement will be made!
- d) Members may prefer **maximum 6 (six) claims** during his/her lifetime, including claim for his/her spouse, subject to the overall limit of Rs.30000/-
- e) Hospitalisation claims shall be made within a reasonable period of **6 months** after discharge from the hospital/settlement of insurance claim. (However, reimbursement may be considered before discharge, if the interim bill exceeds more than Rs. 3 lakhs, during the hospitalisation period).

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 of Rs.3 lakhs & above.

1.	Name with Staff number	
2.	Address of the 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.	Please note to attach photo copies of: 1. Final hospitalisation bill with discharge summary 2. Insurance settlement letter 3. Bills pertaining to pre & post hospitalisation, if any (Please do not send/ attach any other hospitalisation reports)	

The above is 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 our central office at Bengaluru.