



बैंक ऑफ़ बड़ौदा Bank of Baroda

BCC:BR:108:194

29.04.2016

CIRCULAR TO ALL BRANCHES/ OFFICES IN INDIA

**ISSUED BY:
HRM DEPARTMENT, BCC, Mumbai**

Dear Sir / Madam,

Re: EX-GRATIA MEDICAL AID SCHEME

We refer to circular no. HO/BR/95/112 dated 12.06.2003 interalia advising about the revision in Ex-Gratia Medical Aid Scheme to Award Staff and Officers.

Further to implementation of Medical Insurance Scheme for Existing Employees w.e.f. 01.10.2015, it has now been decided to revise the prevailing Ex-Gratia Medical Aid Scheme.

The salient features of revised scheme are as under:

- ❖ Ex-Gratia Amount will be sanctioned @90% for self and 75% for dependent family.
- ❖ All the medical claims will be first reimbursed under Medical Insurance Scheme circulated vide circular No. BCC:BR:107:487 dated 01.10.2015 and thereafter under Corporate Buffer. The remaining amount will be considered under Ex-Gratia Medical Aid Scheme on case to case basis.
- ❖ Bank will maintain annual corpus of Rs. 10/- crores for Ex-Gratia Medical Aid Scheme.

The detailed policy incorporating the revised changes (including the above changes) is enclosed as **Annexure A**.

With the revision of the Ex-Gratia Medical Aid Scheme as above, the coverage for reimbursement of Medical Expenses of Employees of our Bank can be summarised as under:

SCHEMES	Maximum Reimbursement under different Schemes subject to the applicable terms & conditions (in Rs.)	
	Officers & Dependent Family	Award Staff & Dependent Family
Under Medical Insurance Scheme for Existing Employees.	4/- lacs	3/- lacs
Corporate Buffer of the Medical Insurance Scheme.	4/- lacs	3/- lacs
Under Ex-Gratia Medical Aid Scheme	10/- lacs	10/- lacs

With this revision of the Ex-Gratia Medical Aid Scheme by the Bank, we are pleased to inform that our Bank's coverage for reimbursement of medical expenses of employees would probably be one of the best in the industry.

मा.सं.प्र.विभाग, बड़ौदा कार्पोरेट सेन्टर, सी-26, जी-ब्लॉक, बान्द्रा कुर्ला कॉम्प्लेक्स, मुंबई 400 051, भारत.
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We shall keep endeavouring to improve upon the employee benefits from time to time so that our employees remain happy and their family/ health requirements are duly taken care of.

All Branches / Offices may bring the contents of this circular to the notice of all the employees working in the Branch/Offices and also display a copy on the Notice Board.

Yours faithfully,

**(VINDHYA RAMESH)
GENERAL MANAGER (HRM)**

Encl. a/a

ANNEXURE-A**EX-GRATIA MEDICAL AID SCHEME****OBJECTIVE:**

To provide assistance to the serving employees of the Bank and their eligible dependents whose claims exceeds the sum insured under Medical Insurance Policy for Existing Employees and Corporate Buffer on case to case basis.

ELIGIBILITY:

- ❖ All Officers and Award Staff members in the service of the Bank and their family shall be eligible for ex-gratia medical aid.
- ❖ Family for the purpose of the scheme shall constitute of the spouse and dependent children of the concerned Officer / Award staff member.
- ❖ In case the spouse of the Officer/ Award staff member is also an employee of the Bank, the claim for ex-gratia medical aid for the family members can be made only by either of the two.
- ❖ In case, the spouse of the Officer/ Award staff member is in employment (other than in the Bank), claim in respect of the spouse/ dependent children and self can be made by the Officer/ Award staff member provided they are not covered for similar benefits by the employer of the spouse. In case where the spouse of an Officer/ Award staff member is employed and similar benefits are available, claim of ex-gratia medical aid shall be considered by the Bank to the extent of the amount of expenses not reimbursed by the employer of the spouse.
- ❖ Officers/Award Staff under suspension/against whom departmental inquiries are instituted would not be eligible for Ex-Gratia Medical Aid. Their claims will be considered for such period only on their acquittal on completion of the inquiry proceedings without any penalty.
- ❖ Officers/ Award Staff on Sabbatical Leave would not be eligible for Ex-Gratia Medical Aid during the period of Sabbatical Leave.

COVERAGE

EX-Gratia medical Aid shall be considered in respect of following diseases only: -

- ❖ With or without Hospitalization:

Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailment, Pleurisy, Leprosy, Tumours, Internal haemorrhage, Kidney ailment, Epilepsy, Parkinson's disease, Psychiatric disorder, Hepatitis-B, Haemophilia, Myaesthesia Gravis, Hepatitis-C, Wilson's Disease, Ulcerative Colitis, Epidermolysis, Bullous, Venous Thrombosis (Not caused by smoking), Aplastic Anaemia, Psoriasis and Third degree burn.



❖ Requiring Hospitalization:

Grievous accidents/injury cases, Malaria, Diptheria, Pneumothorax, Status Asthmaticus, Meningities, Encephalities, Brain/ Liver abscess, Jaundice.

- ❖ Any other life-threatening ailment involving high cost illness which resulted in complications during hospitalization treatment and expenses over & above sum insured, but not specifically covered above may also be considered for ex-gratia medical aid with Bank's doctor's recommendations, for which the competent authority will be GM in charge of HRM portfolio.

QUANTUM:

- ❖ In case, limit available under Medical Insurance Scheme & Corporate Buffer is exhausted, Ex-Gratia will be reimbursed in deserving cases @90% of remaining amount in case of self and 75% of remaining amount in case of dependents from the annual corpus of Rs. 10/- crores.

COMPETENT AUTHORITY:

- ❖ General Manager (HRM) - To decide sanction of Ex -gratia medical aid to the extent of Rs. 10/- lacs based on recommendation of concerned Region/Offices on case to case basis. GM (HRM) may also seek view of Bank's Chief Medical Consultant whenever required.
- ❖ The cases beyond Rs. 10/- lacs shall be referred to Executive Director for approval.

PROCEDURE FOR CLAIM OF REIMBURSEMENT UNDER SCHEME:

- ❖ All the medical bills shall be first considered under Medical Insurance Scheme and Corporate Buffer.
- ❖ On exhaustion of limit available under both the aforesaid schemes, Regional/Administrative Office shall forward the medical bills/papers, Claim form (Attached as **Annexure B**) alongwith their recommendations to Head Office, Baroda.
- ❖ After examining the claim by Head Office, same will be forwarded to Corporate Office with all relevant papers for final decision in the matter.
- ❖ The reimbursement under Ex-Medical Aid shall be subject to annual corpus availability only.
- ❖ The reimbursement under Ex-Medical Aid Scheme shall be decided on case to case basis and at sole discretion of Competent Authority.



ANNEXURE-B
EX-GRATIA MEDICAL CLAIM FORM

Dy. General Manager (HR Operations)
Head Office, Baroda
Date:

Sr. No.	Particulars	Details
1	Name of the Employee	
2	EC NO.	
3.	Office of the Employee	
4.	Name of the Patient	
5.	Relationship with the Employee.	
6.	Name & Address of Hospital.	
7.	Date of Admission. <i>& date of discharge (if applicable)</i>	
8.	Nature of Illness- Attach Discharge Certificate or if still in hospital, treatment summary till date.	
9.	Total Amount of Hospital Bill.	
10.	Amount settled by Insurance Company.	
11.	Details of claims made during Current Insurance Policy Period i.e. 01.10.201 till date.	Amount Name of patient Relationship Disease
12.	Medical Expenses Claimed under Corporate Buffer.	Amount Name of patient Relationship Disease
13	Medical Expenses Claimed under Ex-Gratia Medical Aid Scheme.	Amount Name of patient Relationship Disease

Signature of
Employee/Claimant

Seal of the Branch

Signature of Branch Head
Dated:

RECOMMENDATION OF THE REGION/OFFICE:

Dated

Seal of the
Region/Administrative Office

Signature of Regional
/Administrative Office head

