

FAQs ON BDL RETIRED EMPLOYEES' HEALTH SCHEMES

1. Whether there is any Medical Scheme for retired employees?

Ans. Yes, there are three (3) Medical Schemes for BDL Retired Employees namely (Post Superannuation Medical Benefit) PSMB Scheme – I, II & III.

2. Who are eligible under Scheme?

Ans. The following are eligible under the scheme:

PSMB – I: Executives and Non-Executives retired prior to 01st Jan 2007 are eligible under this scheme.

PSMB – II: Executives retired on or after 01st Jan 2007 are eligible under this scheme. *(minimum 15 years service is mandatory to be an eligible member under this scheme)*

PSMB – III: Non-Executives retired on or after 01st Jan 2007 are eligible under this scheme *(minimum 15 years service is mandatory to be an eligible member under this scheme)*

3. What is the medical coverage under these schemes?

Ans. The medical coverage under the schemes is as under:

Table 1.0

Schemes	Category	Coverage for inpatient Treatment	Coverage for Outpatient Treatment
PSMB – I, II & II	Non – Executives	Rs. 4.00 lakhs	Rs. 20,000/-
	Executives		
	Grade I to IV	Rs. 4.00 lakhs	Rs. 20,000/-
	Grade V & VI	Rs. 5.00 lakhs	Rs. 25,000/-
	Grade VII & above	Rs. 6.00 lakhs	Rs. 30,000/-

4. How can I register under the Scheme?

Ans. To register under the schemes, the retired employee has to submit an application form (available in our website i.e. www.bdl-india.com) along with necessary enclosures such as Govt. issued Identity & Address proofs, Service Certificate and Bank account details etc.,

5. What are the documents to be produced at the time of admission in hospital?

Ans. You have to produce the Medical Card issued by the TPA / Insurance Company along with any Govt. issued Photo Identity proof at recognized hospitals.

6. How can I claim my Out Patient Bills?

Ans. You can claim your outpatient bills as per the eligibility shown in point-3. To claim your bills, you are required to send original bills and prescription along with OP claim form to the following address:

M/s Medi Assist Insurance TPA Pvt. Limited, #603, 6th floor, Aditya Trade Centre, Ameerpet, Hyderabad – 500 038.

7. Do I need to renew my Membership every year? If so, when?

Ans. Yes, You have to renew your membership every year during the month of June.

8. Do I require submitting a fresh application and photographs to renew my membership?

Ans. Not required. However, you need to submit an application to renew your membership. The application can be submitted online by clicking the link <http://210.212.213.195:8080/REMI/survival/login.php> or can be submitted duly filled-in hard copy to Welfare Department.

9. Who is the contact person to contact in emergency?

Ans. The administration of the Schemes endorsed to TPAs through Insurance Companies. The following are the persons to be contacted in case of emergencies / difficulties in availing the facilities / difficulties obtaining admission in designated hospitals or for any other quires:

For General Enquiries Helpline only for Hyderabad Clients – 18004191160
For specific enquiries, Mr. Mohd. Samiuddin, Team Head, CRM - 9866587656

10. Where can I avail inpatient treatment?

Ans. A booklet consisting the area wise list of hospitals is circulated along with your Medical Cards. However, the list of hospitals is available in Company website i.e. www.mediassist.com

11. What is the criterion for room eligibility at empanelled hospitals?

Ans. You are eligible upto and 1% of insured amount for ICU and 1% of insured amount as room rent.