



# भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

बेटी बचाओ  
बेटी पढ़ाओ

CO.HRMD.EHS.No.S-13100/19-06-008/2025-2026

March 30, 2026

The Regional Director/ Principal Chief General Manager/  
CGM-in-Charge/Chief General Manager  
General Manager (O-in-C)/  
Principal, Training Establishments  
Reserve Bank of India

Dear Sir / Madam,

## **Group Mediclaim Policy for OPD to Pensioners – Policy Period April 01, 2026, to March 31, 2027**

Please refer to circular **CO.HRMD.EHS.No.S14753/19-06-008/2024-2025** dated March 28, 2025, regarding the Group Mediclaim Policy for the Financial Year 2025-2026 to cover OPD expenses of pensioners of age 60 years and above.

2. In this connection, the policy for the Financial Year i.e., April 01, 2026, to March 31, 2027, has been placed with New India Assurance Co. Ltd. The salient features of the policy are given in **Annex I**.

3. The policy will cover pensioners, spouse and eligible dependent children on a family floater basis. OPD expenses incurred by members will be reimbursed by the insurance company up to the limit of sum insured which depends on the grade of the employee. Details of grade-wise sum insured amount are provided in **Para V** in **Annex I**.

मानव संसाधन प्रबंध विभाग, केंद्रीय कार्यालय भवन (20 वी मंजिल), शहीद भगतसिंह मार्ग, मुंबई - 400 001,  
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हिन्दी आसान है इसका प्रयोग बढ़ाइए

4. There will be no additional reimbursement from the Bank. Claims will be entertained by the insurance company strictly to the extent of the sum insured during the policy year i.e., April 1, 2026, to March 31, 2027.

5. The insurance policy will be administered by **two** Third Party Administrators (TPAs). All claims pertaining to pensioners attached to respective offices will be settled by the designated TPAs, irrespective of the place where the treatment is taken. Contact details of location wise relationship managers of TPAs, the broker and ROs/CODs are given in **Annex II**. The discrepancies / issues under the policy should be escalated as given below:

First Level	Concerned TPA
Second Level	Insurance Broker of the Bank
Third Level	Concerned RO / COD
Fourth / Final Level	Employee Health Section, HRMD CO

6. The pensioner is not required to provide an intimation of treatment, however, claim is to be lodged with TPA within a period of **90 days** from the date of treatment taken by the pensioner or spouse or dependent children, by submitting original documents (except where exempted).

7. It may please be noted that GST charged by vendor, if any, will be reimbursed/paid by TPA/Insurance Company, provided it is within the overall sum insured.

8. Pensioners attaining age of 60 years during a particular month will be added in Group Medclaim Policy **from first day of the succeeding month** and in the event of death of a pensioner, his/ her spouse/ dependent children will continue to be covered. Similarly, the sum-insured for pensioners attaining age of 75 years during a particular month will be enhanced from **first day of the succeeding month**.

9. Frequently Asked Questions (FAQs) related to terms and conditions of the policy are given in **Annex III**.

10. The decision of the Bank is final in the issues associated with the settlement of claims under the policy.

11. The penalty for fraudulent or unethical practices, including the misuse of policy by beneficiaries, will be enforced in two stages. Upon the first instance of such misconduct, the beneficiary will be debarred from the policy for a period of three years. In the event of a second instance of misconduct, the beneficiary will be permanently expelled from the coverage of the Policy.

12. The contents of this circular may please be brought to the notice of all concerned.

Yours faithfully,



(Bipin Nair)  
General Manager

Enclosures:

- **Annex I**: Salient features of GMP-OPD 2026-27
- **Annex II**: Information on allotment of TPAs and Relationship Managers
- **Annex III**: Frequently Asked Questions (FAQs).
- OPD Treatment – [Claim Sheet](#) - Policy Year 2026-2027

**Salient features of GMP-OPD 2025-26**

**I. The policy covers the following:**

1. Medical consultations and tele-consultations required for wellbeing and disease control of the member. Medical consultations from General Physicians and Specialists under Allopathy as well as AYUSH are included.
2. Treatment modalities covered - Vaccinations, diagnostics and treatment procedures, dressings, foreign body removal, fracture reduction, psychotherapy, nutritional counselling, physiotherapy, occupational therapy, exercise therapy, ayurvedic therapies, yoga, rehabilitation services like pulmonary rehabilitation, physical rehabilitation post-accident/ stroke/ surgery, etc.
3. Diagnostics - Diagnostic procedures, lab investigations - biochemistry, pathology, radiological, etc. It covers suitable screening tests and health check-ups done to check the health status of the member/ spouse/ eligible dependent children.
4. Visual Aids/ Hearing Aids – Lenses - With frames/ contact lenses/ low vision aids, hearing aids, etc.
  - a) All types of lenses (bifocal/multifocal), frames and spectacles are covered subject to **prescription issued by a registered optometrist**.
  - b) Cosmetic treatment is not covered.
  - c) Sunglasses and riding glasses are not covered.
  - d) Repairing cost of hearing aids will be covered up to a cumulative limit of ₹10,000/-.
5. Orthopaedic Aids - Like walking sticks, wheelchairs, walkers.
6. Dental Treatment - As necessitated by the condition of the teeth and advised by a **qualified dentist**. It also covers dentures, implants & veneers.
  - a) There is no limit on the type of caps.
  - b) Includes braces, implants & other treatment along with prescribed medical justification.

- c) All dental procedures are covered including but not limited to dentures (including repairs)/bridges, crowns/ caps, scaling, cleaning, polishing, etc.
  - d) Treatment related to consultation, investigation etc., are covered.
  - e) Any Cosmetic treatment is not covered under policy.
7. Health Equipment - Health equipment aiding in treatment of a disease or maintenance of health like medical beds, recliners, CPAP machine, Nebuliser, Treadmill etc. are covered.
  8. Health Equipment Hiring - If the member needs to hire a medical aid, it will be covered for a period of not more than 180 days during the policy period.
  9. Home Health Care - Domiciliary treatment provided at home, either by a registered doctor or a registered nurse under guidance of a doctor. Home visits by qualified doctor and registered nurse are covered. Nurses should be from a registered nursing agency only.
  10. Health and Fitness Coach - If a member utilises the services of a health coach for treatment of disease or maintenance of health, such expenses are to be covered.
  11. Any activity undertaken by the beneficiaries, on the advice of doctor, to fight illness and improve the overall health of beneficiary are covered. Service to be availed subject to prescription provided by treating doctor and treatment is medically required.
  12. Consultations/documents provided should be attested/signed by the authorized doctor and not the consulting company.

## **II. Additional Features**

The policy also covers the following:

1. Consultation, investigation, and diagnostic fees across specialties (Allopathy as well as AYUSH).
2. Prescribed diagnostic tests and pharmacy expenses
3. Prescription to be provided by registered medical practitioner/doctor.

4. Appliances covered up to sum insured under the policy subject to prescription provided by the treating doctor and treatment is medically required. Doctor's prescription will not be required for appliances costing less than or equal to ₹5,000/-, which will be a cumulative limit for the year.
5. Hair and skin products required for medical conditions should be supported by a prescription from the treating doctor.
6. Vitamins & tonics are covered under doctor's prescription.
7. There will be no cap/ restriction on the number of medically justified treatments/ consultation or OPD procedure confinements per policy period.
8. De-addiction programmes are covered under the policy. Guidance of Central Office may be taken if any ambiguity arises in the claim.
9. Local ambulance charges for admission, transfer to another hospital and /or discharge under critical condition as advised by the doctor for only outpatient treatment are covered up to cumulative limit of ₹2,000/-.
10. In case of over the counter (OTC) medicines, prescription slip from the attending doctor may not be insisted upon if the cost of medicine is below ₹2,000/-. This facility will be available up to the cumulative limit of ₹2,000/- during the policy period i.e., from April 01,2026 – March 31, 2027. The above limit will include both allopathy and AYUSH medicines.
11. An indicative list of items covered under the OTC facility is specified in Point No. VII. This list contains essential medical supplies and other items required for managing various medical conditions, ensuring comprehensive support for the insured members.
12. Claims pertaining to yoga therapy will be admitted without a prescription slip up to the limit of ₹6,000/-, however, original bills will be required to be submitted. The facility will be available up to the cumulative limit of ₹6,000/- during the policy period i.e., April 2026 to March 2027. Claims beyond the above limit will be covered based on original prescription slips and bills from a registered institute.
13. A welcome booklet illustrating the terms and conditions, along with necessary forms, shall be provided to each member.

14. 24 hours help line (TPA will set up special help line numbers for RBI pensioners) will be available.
15. No member will be excluded from the policy, till explicitly mentioned by RBI through the monthly endorsement.
16. In such instances where both husband and wife have retired from Bank's service in different/same grades, they may utilise their entitlement independent of each other's grade wise limit provided both are pensioners above 60 years of age. Further, if the wife's limit has been fully exhausted, she is eligible to avail the unutilized limit of her husband in the capacity of his spouse and vice versa.

### **III. Exclusions**

1. Spectacles used for cosmetic purposes are excluded. Sunglasses and riding glasses are not covered.
2. Dentistry/ Ophthalmology – no cosmetic treatment is allowed.
3. Expenses that are medical in nature but incurred towards cosmetic body modifications.
4. Medical treatment required following any criminal act of the insured person.
5. Any travel/ transportation cost or expenses.

### **IV. Settlement of Claims**

1. Claims will be settled on both cashless as well as reimbursement basis through the designated TPA. To facilitate cashless services; updated list of network hospitals, diagnostic centres, and pharmacies etc. will be provided by the TPA.
2. In the case of reimbursement claims, a facility of paperless processing of claims based on documents uploaded by the retiree will also be provided; physical documents shall not be mandatorily required (However, original documents shall be retained by the pensioners and may be demanded for audit purpose). Reimbursement of claims shall be settled on actuals and shall not be restricted to network or discounted rates of the TPA.
3. No intimation of treatment is required to be provided. All documents are to be submitted within 90 days from the date of treatment taken by member or spouse or eligible

dependent children.

4. All bills must be supported by a copy of doctor's prescription, which must contain the registration number of the treating doctor.
5. Photocopies of doctor's prescription and investigation reports will suffice for claim processing. Originals of the same may be retained by the pensioners. However, in case of reimbursement claims, original bills are required to be uploaded/submitted.
6. Repudiation of claims shall be the sole discretion of Employee Health Section, HRMD, Central Office of RBI.

#### V. Grade-wise limits of Sum Insured

Sr. No.	Grade	Sum Insured (in ₹)	
		Age 60 to < 75 years	> Age 75 years
i.	Class IV	22,000	33,000
ii.	Class III	33,000	50,000
iii.	Grade A	44,000	66,000
iv.	Grade A (PP)	55,000	83,000
v.	Grade B	55,000	83,000
vi.	Grade B (PP)	66,000	99,000
vii.	Grade C	66,000	99,000
viii.	Grade C (PP)	77,000	1,16,000
ix.	Grade D	77,000	1,16,000
x.	Grade D (PP)	88,000	1,32,000
xi.	Grade E	88,000	1,32,000
xii.	Grade F	1,10,000	1,65,000

## VI. List of Appliances

The following thirty-four appliances are covered under the policy:

1. Spectacles
2. BP monitor apparatus
3. CPAP Machine - Apnea Cases, CAPD – (Continuous Ambulatory Peritoneal Dialysis)
4. Nebulizer / Spacer / Inhaler
5. Oxygen Cylinder / Oxygen & Accessories
6. Lumbar Roll and Ortho Belt
7. Kneecap
8. Ankle brace
9. Prosthetic support devices
10. Insole
11. Hearing Aid (Battery cost covered and repair cost up to a cumulative limit of ₹10,000/- is covered)
12. Hearing Aid (Including Cochlear)
13. Ambulatory Devices - Walker, Crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, Elastrocepe bandages, external orthopaedic pads, Urokit - Salvage Cystectomy, Leggings (Essential in Varicose Veins treatment), Torniquet, Binder
14. Commode Chair
15. Adult Diapers/ Bed Pan
16. Walking Stick
17. Wheelchair
18. Diabetes Monitor & Strips, Glucometer and Strips
19. Insulin Pump/ Novarapid
20. Negative Pressure Wound Therapy Kit & Elbow Splint
21. Gloves & Masks Based on Actuals
22. Medical beds / Nimbus bed / Waterbed / Air bed
23. Recliners

- 24. Artificial Limbs / Diabetic Footwear
- 25. Treadmill / Exercise Bike
- 26. Physiotherapy Machine
- 27. Thermometer
- 28. Oximeter
- 29. PPE kit
- 30. Steamer
- 31. Elastic Crepe Bandage
- 32. Heating Pad
- 33. Spine Supports like but not limited to Cervical Collar, Thoraco-lumbar Support, Lumbo-Sacral Support
- 34. Weighing machine

**VII. List of items covered under OTC**

Forty-two OTC items are covered under the policy

<b>Sr. No</b>	<b>Items **</b>	<b>Coverage</b>
1	Betadine	Yes
2	Isabgul	Yes
3	Iodex	Yes
4	Vicks	Yes
5	Zandu Balm	Yes
6	Vicks Vaporub	Yes
7	Dettol	Yes
8	OPD Registration Charges	Yes
9	Rubber Sheet	Yes, if bed-ridden
10	Volini Spray	Yes
11	Volini Cream	Yes
12	Vicks Inhaler	Yes

13	Gelusil	Yes
14	Home Visit Charges	Yes
15	Catherat	Yes, if bed-ridden
16	Infusion Set	Yes, if bed-ridden
17	Denture Powder	Yes
18	GST Charges	Yes
19	Pudin Hara	Yes
20	Ice Bag	Yes
21	Adulsa	Yes
22	ORS	Yes
23	Acetaminophen	Yes
24	Ibuprofen	Yes
25	Fexofenadine	Yes
26	Loratadine	Yes
27	Hydrocortisone Creams	Yes
28	Dextromethorphan	Yes
29	Pseudoephedrine	Yes
30	Bismuth Subsalicylate	Yes
31	Diphenhydramine	Yes
32	Enerzal	Yes
33	Loperamide	Yes
34	Candid	Yes
35	Betadine gargle	Yes
36	Multivitamin syrup	Yes
37	Belladonna patch	Yes
38	Bandage	Yes

39	Betadine cream	Yes
40	Biscondyle	Yes
41	Dimenhydrate	Yes
42	Needle and Syringe	Yes, with Injection/medicine

**Annex II****Allotment of TPAs**

Names of designated TPAs for the policy and Offices/Departments allotted to them are as under: -

<b>S.No.</b>	<b>Name of the TPA</b>	<b>Offices/Departments allotted</b>
1	MD-India Healthcare Services (TPA) Pvt. Ltd.	Bengaluru Bhopal Bhubaneswar CAB-Pune Chennai, RBSC Guwahati (Agartala, Aizawl, Gangtok, Imphal, Itanagar, Kohima, Shillong) Kochi Kolkata Nagpur Patna Thiruvananthapuram
2	Medi Assist Insurance TPA Pvt. Ltd.	Ahmedabad Mumbai (Central Office/ MRO/ Belapur) New Delhi Chandigarh Dehradun Hyderabad Jaipur Jammu/Srinagar Kanpur Lucknow Panaji Raipur Ranchi Shimla

**Escalation Matrix – Level I: Contact details of Relationship Managers - Location wise - TPA**

MD- India TPA				
Escalations:				
1. Ms. Gayatri Pardeshi: <a href="mailto:rbiopd@mdindia.com">rbiopd@mdindia.com</a> (Mob:8956660174)				
2. Ms. Sangeeta Mazumdar: <a href="mailto:sangeeta.m@mdindia.com">sangeeta.m@mdindia.com</a> (Mob: 9028154987)				
3. Mr. Sandip Mane: <a href="mailto:sandipm@mdindia.com">sandipm@mdindia.com</a> (Mob:7058096324)				
Sr. No.	Centre	Name	E- mail ID	Contact No.
1.	Bangalore	Mr. Navin Kumar	<a href="mailto:rbibanglore@mdindia.com">rbibanglore@mdindia.com</a>	7058034985
2.	Bhopal	Mr. Anil Lodhi	<a href="mailto:rbibhopal@mdindia.com">rbibhopal@mdindia.com</a>	8956129648
3.	Bhubaneswar	Mr. Satyajeeet Mishra	<a href="mailto:rbibhubaneswar@mdindia.com">rbibhubaneswar@mdindia.com</a>	7420072457
4.	CAB-Pune	Mr. Yuvraj D	<a href="mailto:rbicabpune@mdindia.com">rbicabpune@mdindia.com</a>	8799958170
5.	Chennai, RBSC	Mr. Dhanshekhar Mr. Vignesh K	<a href="mailto:chennairbi@mdindia.com">chennairbi@mdindia.com</a>	8939853163 9028154977
6.	Guwahati, (Agartala, Aizawl, Gangtok, Imphal, Itanagar, Kohima, Shillong)	Mr. Nayan Moni	<a href="mailto:rbiguwahati@mdindia.com">rbiguwahati@mdindia.com</a>	8956125903
7.	Kochi	Ms. Athira MP	<a href="mailto:rbikochi@mdindia.com">rbikochi@mdindia.com</a>	9349073897
8.	Kolkata	Mr. Anup Kumar Das Mr. Sayan Mukherjee	<a href="mailto:rbikolkata@mdindia.com">rbikolkata@mdindia.com</a>	7391054016 9028599271
9.	Nagpur	Mr. Prashant Sonule	<a href="mailto:rbinagpur@mdindia.com">rbinagpur@mdindia.com</a>	7391059594
10	Patna	Mr. Shiv Priya Kumar	<a href="mailto:rbipatna@mdindia.com">rbipatna@mdindia.com</a>	8956614674
11	Thiruvananthapuram	Mr. Praveen V	<a href="mailto:rbithiruvananthapuram@mdindia.com">rbithiruvananthapuram@mdindia.com</a>	9028154990

**Medi Assist TPA**

**Escalations:**

1. Ms. Amruta Limaye: [amruta.uday@mediassist.in](mailto:amruta.uday@mediassist.in) (Mob: 8904222634)
2. Ms. Smita Kavhar: [smita.kavhar@mediassist.in](mailto:smita.kavhar@mediassist.in) (Mob: 9513394148)
3. Ms. Nazia Sayed: [nazia.sayed@mediassist.in](mailto:nazia.sayed@mediassist.in) (Mob: 9035052397)

Sr. No.	Centre	Name	E- mail ID	Contact No.
1	Ahmadabad	Ms. Hasmita Dhummad	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	7043215576
2	MRO	Mr. Jatin Khadye	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	8433985662
3	COD	Mr. Mandar Salunkhe	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	9769497591
		Mr. Kumod Digambar	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	7619387090
4	Belapur	Mr. Darshan Yashwantrao	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	9513210883
5	New Delhi	Mr. Harkesh	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	9717703821
		Mr. Aman C	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	8976872845
6	Chandigarh	Mr. Amit Sharma	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	8288016870
7	Dehradun	Mr. Amit Sharma	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	8288016870
8	Hyderabad	Ms. Vedula Madhuri	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	8689828037
		Mr. Prashanth S	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	7337341484
9	Jaipur	Mr. Pankaj Saini	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	9610098732
10	Jammu / Srinagar	Mr. Amit Sharma	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	8288016870
11	Kanpur	Mr. Deepak Shukla	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	8448697077
12	Lucknow	Mr. Sameer Nigam	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	8448697101
13	Panaji	Ms. Bhagyashri Chougale	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	7498889251
14	Raipur	Mr. Tomeshwar Das	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	7304930169
15	Ranchi	Mr. Abir Banerjee	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	9606073676
16	Shimla	Mr Amit Sharma	<a href="mailto:rbiretirees@mediassist.in">rbiretirees@mediassist.in</a>	8288016870

### Escalation Matrix – Level II: Contact Details of Brokers

<b>M/s Marsh Insurance Brokers India Private Limited (Marsh).</b>			
<b>Level</b>	<b>Names</b>	<b>Email Id</b>	<b>Contact details</b>
L1	Mr. Saddamhusain Kazi	<a href="mailto:Saddamhusain.Kazi@marsh.com">Saddamhusain.Kazi@marsh.com</a>	8657416069
L2	Ms. Rupali Bhelsekar	<a href="mailto:rupali.bhelsekar@marsh.com">rupali.bhelsekar@marsh.com</a>	8655968123
L3	Mr. Abhishek Girkar	<a href="mailto:abhishek.girkar@marsh.com">abhishek.girkar@marsh.com</a>	8655842313

### Escalation Matrix – Level III: Contact Details of ROs / COD

<b>Regional Office / CODs</b>	<b>Sub Locations</b>	<b>Email id</b>
Ahmedabad		<a href="mailto:hmdahmedabad@rbi.org.in">hmdahmedabad@rbi.org.in</a>
Bengaluru		<a href="mailto:hmdbengaluru@rbi.org.in">hmdbengaluru@rbi.org.in</a>
Bhopal		<a href="mailto:hmdbhopal@rbi.org.in">hmdbhopal@rbi.org.in</a>
Chennai	Chennai RO	<a href="mailto:ceschennai@rbi.org.in">ceschennai@rbi.org.in</a>
		<a href="mailto:hmdchennai@rbi.org.in">hmdchennai@rbi.org.in</a>
	RBSC	<a href="mailto:rbscchennai@rbi.org.in">rbscchennai@rbi.org.in</a>
Nagpur		<a href="mailto:hmdnagpur@rbi.org.in">hmdnagpur@rbi.org.in</a>
Dehradun		<a href="mailto:hmddehradun@rbi.org.in">hmddehradun@rbi.org.in</a>
Kanpur		<a href="mailto:hmdkanpur@rbi.org.in">hmdkanpur@rbi.org.in</a>
		<a href="mailto:ceskanpur@rbi.org.in">ceskanpur@rbi.org.in</a>
Patna		<a href="mailto:hmdpatna@rbi.org.in">hmdpatna@rbi.org.in</a>
		<a href="mailto:cespatna@rbi.org.in">cespatna@rbi.org.in</a>
Mumbai (Central Office/MRO/Belapur)	Central Office	<a href="mailto:cadmaf@rbi.org.in">cadmaf@rbi.org.in</a>
	MRO	<a href="mailto:cesmumbai@rbi.org.in">cesmumbai@rbi.org.in</a>
	Belapur	<a href="mailto:samadhanbelapur@rbi.org.in">samadhanbelapur@rbi.org.in</a>
Chandigarh		<a href="mailto:hmdchandigarh@rbi.org.in">hmdchandigarh@rbi.org.in</a>
Jaipur		<a href="mailto:hmdjaipur@rbi.org.in">hmdjaipur@rbi.org.in</a>
Jammu/Srinagar		<a href="mailto:hmdjammu@rbi.org.in">hmdjammu@rbi.org.in</a>
Lucknow		<a href="mailto:hmdlucknow@rbi.org.in">hmdlucknow@rbi.org.in</a>
Ranchi		<a href="mailto:hmdranchi@rbi.org.in">hmdranchi@rbi.org.in</a>

Shimla		<a href="mailto:samadhanshimla@rbi.org.in">samadhanshimla@rbi.org.in</a>
CAB-Pune		<a href="mailto:medicalcabpune@rbi.org.in">medicalcabpune@rbi.org.in</a>
Hyderabad		<a href="mailto:hcmdhyderabad@rbi.org.in">hcmdhyderabad@rbi.org.in</a>
Kochi		<a href="mailto:hcmdkochi@rbi.org.in">hcmdkochi@rbi.org.in</a>
Panaji		<a href="mailto:hcmdpanaji@rbi.org.in">hcmdpanaji@rbi.org.in</a>
Thiruvananthapuram		<a href="mailto:hcmdthiro@rbi.org.in">hcmdthiro@rbi.org.in</a>
Agartala		<a href="mailto:samadhanagartala@rbi.org.in">samadhanagartala@rbi.org.in</a>
Aizawl		<a href="mailto:samadhanaizawl@rbi.org.in">samadhanaizawl@rbi.org.in</a>
Bhubaneswar		<a href="mailto:hcmdbhubaneswar@rbi.org.in">hcmdbhubaneswar@rbi.org.in</a>
New Delhi		<a href="mailto:hcmdnewdelhi@rbi.org.in">hcmdnewdelhi@rbi.org.in</a>
Gangtok		<a href="mailto:hcmdgangtok@rbi.org.in">hcmdgangtok@rbi.org.in</a>
Guwahati		<a href="mailto:hcmdguwahati@rbi.org.in">hcmdguwahati@rbi.org.in</a>
Imphal		<a href="mailto:samadhanimphal@rbi.org.in">samadhanimphal@rbi.org.in</a>
Kolkata		<a href="mailto:hcmdkolkata@rbi.org.in">hcmdkolkata@rbi.org.in</a>
		<a href="mailto:ceskolkata@rbi.org.in">ceskolkata@rbi.org.in</a>
Raipur		<a href="mailto:hcmdraipur@rbi.org.in">hcmdraipur@rbi.org.in</a>
Shillong		<a href="mailto:samadhanshillong@rbi.org.in">samadhanshillong@rbi.org.in</a>

#### Escalation Matrix – Level IV: Employee Health Section, HRMD CO

Email id	<a href="mailto:healthsection@rbi.org.in">healthsection@rbi.org.in</a>
Contact details	022-22602470 or 022-22602877

**FAQs - RBI OPD POLICY FOR PENSIONERS – POLICY YEAR 2026-27**

**1. What is OPD treatment?**

OPD treatment is for patients who do not require hospitalisation. OPD means an Out-Patient Department of a hospital. It is that section of the hospital where patients are provided medical consultations and other allied services.

**2. How does an OPD policy function?**

- OPD policy takes care of expenses on services like OPD consultations, diagnostics referred by consultants but not leading to in-patient department; pharmacy bills i.e., bills related to medicines, dental treatment, spectacles, hearing aids, etc.
- A member needs to pay the expenses for OPD treatment and then submit a reimbursement claim for the expenses incurred. (The exhaustive list of OPD Procedures/Treatment is available in **Annex I**).

**3. What is the difference between Group Mediclaim Policy-IPD for hospitalisation and OPD Policy of RBI?**

The Group Mediclaim Policy for hospitalisation (IPD) provides insurance coverage for expenses related to hospitalisation due to illness, disease, or injury, subject to a minimum of 24 hours hospitalisation and certain day care procedures. OPD Policy is for treatment undertaken where hospitalisation (including day care) is not necessary.

**4. Which is the insurance company for the RBI OPD Policy?**

New India Assurance Co. Ltd. is the insurer for the year 2026-2027.

**5. What is the Policy start date & end date?**

The Policy start date is April 1, 2026 & end date is March 31, 2027.

## **6. Who are the Third-Party Administrators (TPAs)?**

There are two TPAs for the Policy viz. MD India Healthcare Services (TPA) Pvt. Ltd. and Medi Assist Insurance TPA Pvt. Ltd. . For details, please refer **Annex-II**.

## **7. Who is covered under the policy?**

- The policy is available to all the pensioners (including those covered under NPS) of age of 60 years & above along with their spouse (irrespective of the age of spouse). The policy will additionally cover dependent children of eligible pensioners who have permanent or temporary physical / mental disability as defined under Rights of Persons with Disabilities Act 2016 and are incapable of being gainfully employed (as per overall definition under master circular on MAFS).
- Pensioners attaining the age of 60 years during the month will be covered from first day of the succeeding month.
- In the event of death of the pensioner, the spouse and eligible dependent children (who are getting the family pension) will continue to be covered under the policy. Family pensioners who have completed 60 years of age will be included under the policy. However, family pensioners who have not completed 60 years, will be eligible under OPD policy for reimbursement, provided the deceased pensioner would have crossed the age of 60 years during the policy period, had he/ she been alive.

## **8. What is the sum insured for dependent children?**

There is no separate sum insured amount. The eligible children will be covered within the overall monetary limit assigned to the pensioner/family pensioner under a family floater scheme.

**9. In case of pensioners who are above 60 and 75 years of age and are members of the MAF Policy but had not joined the dispensary facility, are they eligible for reimbursement under the new OPD Policy?**

All pensioners, irrespective of their MAF membership or availing of dispensary facility, are covered under the OPD policy.

**10. Whether those who opted for medical facilities under MAF Scheme, but are not pensioner, covered under the new OPD Policy?**

No.

**11. Whether retired CPF optees are covered under the new OPD Policy?**

No.

**12. Please clarify whether officers on Personal Promotion (PP) are eligible for entitlement for higher grade coverage?**

Yes, officers on Personal Promotion are eligible for entitlement of one higher grade coverage as given below.

<b>Grade</b>	<b>Eligible for entitlement</b>
Grade A - PP	Grade B
Grade B - PP	Grade C
Grade C - PP	Grade D
Grade D - PP	Grade E

**13. There are a few retirees who have fully dependent children. The Bank as a welfare measure had included them for MAF benefits. Whether benefits to fully dependent children are also extended under OPD policy?**

- i. From FY 2022-2023 onwards OPD Policy has been extended to dependent children (of eligible pensioners/family pensioners) who have permanent or temporary physical / mental disability as defined under Rights of Persons with Disabilities Act 2016 and are incapable of being gainfully employed.

“Permanent Disability” is defined as presence of any sensory, physical or mental disability of a severe order on a permanent basis. It is medically cognizable or diagnosable and is a reason why the person having the condition is not gainfully employable. The degree of severity of physical / mental disability should be certified by a Competent Medical Authority (Senior Medical Officer/ Medical Board at the Apex level / State Hospital Level). The disability certificate issued needs to be corroborated by BMO/BMC of respective offices.

- ii. It has been decided to extend the coverage under the OPD Policy to dependent children who have temporary physical / mental disability also. For this purpose, it has been decided to follow the definition of severity as laid down in applicable Master Circular on Pension.

The terms and conditions will be as given below:

- a) Before allowing the membership to any such son or daughter, the sanctioning authority shall satisfy itself that the handicap is of such a nature as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a medical officer not below the rank of a Civil Surgeon setting out, as far as possible, the exact mental or physical condition of the child. The minimum degree of disability should be 40% in order to be eligible for any concession / benefits under the OPD Policy.
- b) The person who is covered under the policy himself or as guardian of such son or daughter shall produce medical certificate once, if the disability is permanent and if disability is temporary, as provided in the certificate and if not provided in certificate, once in every five year, to the effect that he or she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled rendering him or her unable to earn a living.

**Note for Pensioners:** Requests, for adding dependent children should be routed to Employee Health Section, HRMD Central Office through local MAF desks of Regional Offices/CODs.

**Note for ROs/CODs:** Request, if any, received in this regard from eligible pensioners covered under OPD policy may be referred to Central Office together with the details of the case and the requisite certificate from the Competent Medical Authority.

**14. Whether ex-gratia recipients/CPF optee are covered under the OPD policy?**

No.

**15. Once a spouse/dependent child is covered under the policy due to age of pensioners crossing 60 years, will he/ she continues to be covered irrespective of age even after the demise of the pensioner?**

Yes, the spouse/dependent child will continue to be covered.

**16. What is a TPA-card?**

TPA cards have been discontinued. There is no requirement of TPA cards for the OPD Policy. All are requested to mention the respective Samadhan Number and PF Index Number at the time of submission of claims. All covered pensioners under the policy will be issued a welcome booklet giving details of the policy. In case the pensioner does not receive the welcome booklet within a month of commencement of policy, please approach the Regional Office/ COD from where the pension is being drawn.

**17. What should I do if I do not get my spouse's card?**

There is no requirement of TPA card. The claim can be made by quoting PF Index Number/ Samadhan Number of the respective pensioner.

**18. Do I have to enroll under the policy next year?**

No, all the members, spouses and eligible dependent children covered under the current policy will be automatically covered in the subsequent policy.

**19. Will the coverage continue in case of death of the member?**

Yes, the coverage will continue for the spouse and eligible dependent children in case of death of the member as mentioned in Question No. 7 above. Further, in case of death of employee and spouse, coverage will continue for the eligible dependent children.

**20. If I move locations, will my insurance policy still prevail?**

Yes, the OPD Policy will continue to be offered at the new location. Please inform the Regional Offices/ Central Office Departments where you are registered about the change of address. However, there will be no change in TPA during the year.

**21. What will happen if I exhaust my Sum Insured?**

There will be no additional reimbursement from the Bank. The claims will be entertained by the insurance company up to the grade wise prescribed limit.

**22. Whether treatment taken under all systems of medicine are considered under the policy?**

OPD policy apart from treatment under allopathy includes treatment taken from all registered AYUSH doctors such as Ayurvedic, Homeopathic and Unani. The policy covers yoga therapy taken from an approved yoga teacher and advised by treating doctor. Siddha therapy from approved practitioner, if it is part of treatment, will be covered. Cross system claims will not be considered e.g., allopathic treatment prescribed by ayurvedic practitioner or vice versa will not be covered.

**23. Whether the expenses over and above the hospitalisation policy (Pre and Post Hospitalisation expenses) are covered under OPD Policy?**

No, the two are separate policies, covered by two different schemes.

**24. Whether reimbursement of expenses on treatment under homoeopathic system is admissible on par with allopathic system?**

The OPD policy covers homeopathic medicines taken from both Government and private hospitals based on prescriptions obtained by certified treating doctor.

**25. It is not clear as to whether expenses incurred in joining an organized Yoga camp (for example: Patanjali Yoga Shivirs of Swami Ramdev) would be covered.**

- Yes, such expenses will be covered if prescribed by the treating doctor & yoga treatment is availed from a certified yoga teacher.
- The claims pertaining to yoga therapy will be admitted without prescription slip up to the limit of ₹6,000/-, however, original bills will be required to be submitted. The facility will be available up to the cumulative limit of ₹6,000/- during the policy period i.e., April 2026 to March 2027. Claims beyond the above limit will be covered based on original prescription slip and bills from registered institute.

**26. Whether all consultation, investigation or diagnostic fees across all specialties and prescription-based pharmacy expenses are covered under the OPD policy?**

Yes.

**27. Insurance limit is covered for spouse also, if the age of spouse is less than what is prescribed for employees, whether the admissible expenses incurred by spouse will be covered under the policy?**

Yes. It is covered under the policy irrespective of the age of spouse.

**28. Whether OPD Policy is applicable to pensioners who are on a visit to a foreign country or temporarily settled abroad.**

The policy is applicable to treatment taken in India only.

**29. Whether consultation fees of an MBBS doctor will also be reimbursed?**

Yes.

**30. If an individual retiree is unable, due to his/her ailments, to visit the nearest Bank's dispensary, whether the cost of medicines purchased by him/her, is reimbursable under the OPD policy?**

Yes.

**31. Whether Acupuncture and Acupressure treatments are eligible under the OPD policy?**

No.

**32. Are pre-existing diseases covered under the Policy?**

Yes, all pre-existing diseases are covered under the Policy.

**33. Are dental consultation/treatment/procedures covered?**

Yes, all dental treatments, as necessitated by the condition of the teeth and advised by a qualified dentist including dentures, implants & veneers are covered up to the limit applicable to grade under the policy. **No cosmetic treatment is covered under the policy.**

**34. Are vision related treatment/procedures covered?**

Yes, vision related consultation/treatment/procedures; all types of lenses (bifocal/multifocal), including spectacles are covered up to the limit applicable to grade under the policy. **However, cosmetic treatments, sunglasses & riding glasses are not covered.**

**35. Is there any limit to the number of treatments I can take under the OPD Policy?**

No, there is no limit to the number of treatments. One can claim the amount till the grade wise monetary limit is exhausted, provided the treatment/benefit availed is covered under the OPD policy.

**36. Can I claim my pre & post-hospitalisation expenses under this policy?**

No, pre & post – hospitalisation expenses should be claimed under the Group Medclaim policy for hospitalisation.

**37. What are the general policy exclusions?**

Please refer to the exclusions list given in Annex I.

**38. How do I file a claim under the OPD policy?**

Claims can be filed under either cashless or reimbursement basis. For details on cashless claims authorization, please refer to the information booklet shared by the designated TPA. Following are the instructions to file a reimbursement claim:

- Collect all the original documents post completion of the OPD treatment.
- Fill the OPD Treatment – Claim Sheet – Policy Year 2026-2027
- Submit or courier the claim documents in a sealed envelope to the address of the TPA as mentioned in the welcome booklet or claim documents can also be dropped in the boxes kept in the Bank's dispensaries.
- Consultations/documents provided should be attested/ signed by the authorized/ treating doctor. The attestation/ signature should include Doctor's Name, Degree, and Registration Number.

Following is the indicative list of documents which are required to be submitted/uploaded:

- Duly filled Claim form.

- Original payment receipts/bills.
- Doctor's prescriptions in original/ self-attested copy.
- All investigation reports in original/self-attested copy.
- All investigations to be supported by doctor's advice for the same.
- All pharmacy bills to be supported by doctor's advice for the same.

*Photocopies of investigation reports will suffice for claim processing; original reports shall be retained by the pensioners. In case of bills, it is mandatory to submit the same in original.*

In case of over-the-counter medicines, prescription slip from attending doctor may not be insisted upon if the cost of medicine is below ₹2,000/-. This facility will be available up to the cumulative limit of ₹2,000/- during the policy period i.e., from April 2026-March 2027. Further, in case of continuous or ongoing treatments such as diabetes, hypertension etc., original copy of prescription may be submitted/uploaded only once, thereafter, claims for the same may be made during the year by enclosing the self-attested copy of the same prescription.

### **39. What is a reimbursement claim?**

You need to pay all the expenses for the treatment and submit/upload all the original bills along with the claim form and the expenses will be reimbursed to you by the Insurance Company.

### **40. Within how many days should a claim be submitted?**

The claim should be submitted within **90 days** from the date of last treatment for a particular ailment. In case of a delay the claim is liable to be rejected. It may be noted that claims will be entertained on completion of treatment and any claim towards advance payment/ future treatment/ annual-monthly membership expenses will not be entertained. However, in case of long treatments going beyond a policy year, it may be ensured that the bills pertaining to a particular policy period are submitted during its validity period even if treatment is not completed.

**41. What is the minimum amount up to which I should submit the claim?**

It would be ideal for you to collect all the bills up to minimum of ₹5,000/- or on monthly basis and submit it collectively for administrative convenience.

**42. Who can assist me in case of any queries?**

Please refer the Escalation Matrix given in Annex 1.

**43. Can I continue to avail the medical benefits offered by RBI dispensaries?**

Yes.

**44. What is the limit on OPD policy?**

OPD floater cover per family (self, spouse, and eligible dependent children only) per annum is as per the below mentioned grades & age of the pensioner:

Sr. No.	Grade	Sum Insured (in ₹)	
		Age 60 to < 75 years	> Age 75 years
i.	Class IV	22,000	33,000
ii.	Class III	33,000	50,000
iii.	Grade A	44,000	66,000
iv.	Grade A (PP)	55,000	83,000
v.	Grade B	55,000	83,000
vi.	Grade B (PP)	66,000	99,000
vii.	Grade C	66,000	99,000
viii.	Grade C (PP)	77,000	1,16,000
ix.	Grade D	77,000	1,16,000
x.	Grade D (PP)	88,000	1,32,000
xi.	Grade E	88,000	1,32,000
xii.	Grade F	1,10,000	1,65,000

**OPD TREATMENT – CLAIM SHEET - Policy Year 2026-2027**

Name of Patient			
PF Number			
Samadhan ID			
Class and Grade			
Policy Number			
Claim for	SELF <input type="checkbox"/>	SPOUSE <input type="checkbox"/>	Dependent Children <input type="checkbox"/>
Address (in Block letters)			
Mobile Number			
E Mail ID			
Nature of Illness			
Period of Illness			

**Expenses Incurred** (Please fill each line separately for each bill)

<b>Type of Expenses</b>	<b>Bill Date</b>	<b>Bill Number</b>	<b>Name of Clinic/ Doctor/ Lab/ Pharmacy/ Other</b>	<b>Amount (Rs.)</b>	<b>Whether all original documents attached (Yes/No)</b>
Consultation					
Medicines					
Pathological & other tests					
Any other					

			Total Amount		

Place \_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_

(Signature of Insured)

**Note:** Please enclose the above documents in original along with the OPD claim sheet.

Please keep a copy of the claim sheet for future claims.

**ओपीडी उपचार - दावा शीट - पॉलिसी वर्ष 2026-27**

रोगी का नाम			
पी एफ नंबर			
क्लास एवं ग्रेड			
समाधान आईडी			
पॉलिसी नंबर			
दावा	स्वयं <input type="checkbox"/>	पति/पत्नी <input type="checkbox"/>	आश्रित संतान <input type="checkbox"/>
पता (ब्लॉक अक्षरों में)			
मोबाईल नंबर			
ईमेल आईडी			
बीमारी का प्रकार			
बीमारी की अवधि			

**किये गये खर्चे** (कृपया प्रत्येक बिल के लिये प्रत्येक पंक्ति अलग से भरें)

खर्च का प्रकार	बिल की तारीख	बिल नंबर	क्लिनिक का नाम/ डॉक्टर/ प्रयोगशाला/ फार्मसी/अन्य	रकम (रु.)	क्या सभी वास्तविक दस्तावेज जोड़े गये हैं (हां/नहीं)
सलाह					
दवाई					
पैथोलॉजी या अन्य जांचे					

अन्य					
			कुल रकम		

स्थान \_\_\_\_\_

दिनांक \_\_\_\_\_

\_\_\_\_\_ (बीमित के हस्ताक्षर)

**टिप्पणी:** कृपया उपर्युक्त दस्तावेजों की मूल प्रति ओपीडी दावा शीट के साथ लगाएं। आप भविष्य के दावों के लिये इस दावा शीट की प्रति रख सकते हैं।