

## **PAI & TL Insurance & Additional benefits to TN State Civilian Permanent Employees**

SPECIAL OFFERING TO REGULAR/PERMANENT EMPLOYEES (CIVILLIANS) OF TAMILNADU STATE GOVT.				
Eligibility Gross Salary Band	I	II	III	IV
	(Gross Salary Upto Rs. 50,000/-	More than Rs. 50,000 to Rs.1 lakh	More Than Rs. 1 lakh to Rs. 2 lakh	More than Rs. 2 lakh
<b>Free Total Personal Accidental Ins. Cover</b> to Salary A/c Holder [Salary AC + Credit Card (EASY VARIENT) + Debit Card (Rupay Platinum)]  <u>PLUS</u>  *In Rs. 1999/- : PAI from Niva Bupa Health Insurance Company limited (Annually)	<b>On Duty:</b> Rs. 125 Lakh+ Rs. 5 Lakh+ Rs. 2 Lakh+ Rs. 30 lakh*  <b>=Rs. 162 lakhs</b>  <b>Off Duty:</b> Rs. 100 Lakh+ Rs. 5 Lakh+ Rs. 2 Lakh+ Rs. 30 lakh*  <b>= Rs. 137 lakhs</b>			
<b>Special Top Up Health Insurance &amp; PAI from tie up partner in Discounted rate</b>	<u>PAI</u> Cover for primary Salary account holder: <b>Rs. 30 Lakh</b>  Plus  <u>Top up Health Insurance:</u> <b>Rs. 30 lakh</b> with <b>Rs. 3 Lacs</b> deductible  <b>(TOP UP HEALTH INSURANCE PREMIUM Rs. 1999/-incl of taxes to be borne by Salary Ac holder)</b>  Coverage: 2A+2C; Entry Age: Adult-18 to 65 year & Child-91 Days to 21 yr.			
<b>Free Air Accident Cover</b>	<b>Rs. 200 Lakh</b>			
<b>Free PAI-(PTD-Permanent Total Disability) Cover</b>	Rs. 100 Lakh			
<b>Free PAI- (PPD-Permanent Partial Disability) Cover</b>	Upto Rs. 75 Lakh (As per the percentage of disability as per IRDAI Guidelines)			
<b>Free Group Term life (GTL) Insurance Cover</b>	<b>Rs. 15 lakh</b>			
<b>Free HOSPI CASH Facility at ZERO COST</b>	<b>Rs.60,000/-</b>			
<div><div>➤ Comprehensive Hospital Cash Coverage, providing Daily Cash Benefits during Hospital stays due to illness or accidents for maximum of 30 days once in a year.</div><div>➤ With Waived Waiting Periods &amp; additional ICU Benefits this is a prized offering for all <b>BOB Tn state govt employees.</b></div><div>➤ Daily cash amount of Rs. 2000/- would be provided under in patient hospitalization due to the sickness for every 24 hours of hospitalization &amp; hospitalization due to accident for every 24 hours of hospitalization.</div></div>				

<b>Free Add-on Cover</b>  (Applicable in case of eligible PAI claims on Accidental Death)	Girl Child marriage (age 18 to 25 years)- 10 % additional limit of Base PAI			<b>Maximum Rs. 10 Lakh</b>
	Higher Education Cover-10 % additional limit of Base PAI (Above 10+2 standard)			<b>Maximum Rs. 10 Lakh</b>
	Plastic Surgery/Burn- Additional Limit of base PAI cover			Maximum upto Rs. 2 Lakh
	Transportation of imported medicine- Additional Limit of base PAI cover			Maximum upto Rs. 2 Lakh
1) All above benefits are eligible after Execution of MOU & If the salary is coming in account on regular basis i.e. Monthly basis. 2) Also, GTL will be applicable w.e.f. date of addition of account with the appointed insurance Company and not from the date of providing data by the Govt. Of Tamilnadu)				
<b>Life Time Free Personal Accidental Insurance (PAI) Cover on Credit Card</b>  (Issued on specific request & as per Eligibility Criteria)	<div>➤ Select Credit Card: PAI Rs. 5 Lakh Non air &amp; Rs. 15 Lakh Air.</div> <div>➤ Premier Credit Card: PAI Rs. 10 Lakh Non air &amp; Rs. 50 Lakh Air.</div> <div>➤ Eterna Credit card: PAI Rs. 10 Lakh Non air &amp; Rs. 100 Lakh Air.</div>			
<b>LIFE TIME FREE CREDIT CARD</b> (Annual Fee & Renewal Fee waived)	<b>Life time Free Select</b>	<b>Life time Free Select</b>	<b>Life time Free Premier/Eterna</b>	<b>Life time Free Premier/Eterna</b>
<b>Free PAI on Debit Card</b> (Issuance on written request of customer) - <b>Details As per Annexure- III</b>	<div>➤ <b>Rupay Platinum: PAI Rs. 2 Lakh</b> (Issued to Upto Gross Salary 1 Lakh Category)</div> <div>➤ <b>Visa Sapphire Card: Nil</b> (Issued to Gross Salary Band More than 1 Lakh)</div>			
<b>Debit Card Variant</b>	RUPAY PLATINUM CARD	RUPAY PLATINUM CARD	VISA SAPPHIRE CARD	VISA SAPPHIRE CARD
<b>Debit Card Issuance and Renewal charges</b>	<b>LIFETIME FREE</b>			
<b>ATM Usage</b>	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from all Bank's ATMs			
<b>Free Cheque Leaves, Demand Draft, Banker cheque, RTGS/ NEFT, IMPS/ UPI, Transaction Charges, SMS / Email Alerts</b>	<b>FREE UNLIMITED</b>			
<b>Discount on Depository Services / Demat AMC (1st Year AMC is Free)</b>	50%	75%	100%	100%
<b>Discount on Issuance / Renewal Fee of Prepaid cards / Gift cards</b>	50%	50%	75%	100%
<b>Discount on Annual Locker Rent (Subject to Availability)</b>	20%	30%	40%	50%

Additional Discount on Locker Charges	Additional Discount of 5% if Customer has availed Auto Loan from BOB & further Additional Discount of 10% if availed Home Loan from BOB.			
Spouse Account	Zero Balance Saving account with Life Time Free Rupay Platinum Debit Card.			
Family Accounts (upto -4- Accounts)	Zero Balance Saving account with Free Rupay Classic Debit Card			
ADD On Credit Cards to family member	Life time Free Select	Life time Free Select	Life time Free Premier	Life time Free Premier
Waiver in Processing Charges on Home Loans. Subject to recovery of Minimum Charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc)	50%	50%	100%	100%
Concession in rate of Interest in Retail Loans (Home, vehicle, Education & Personal Loan)	Concession upto 0.25% in ROI based on CIBIL Score <i>(Subject to sanction from the competent authority from our Top management)</i>			
Inbuilt overdraft facility				
Available immediately after	3 Salary Credits	2 Salary Credits	1 Salary Credits	1 Salary Credits
Amount of Overdraft-Average of (rounded off to ‘000)	Last-3- Salary Credit	Last-2- Salary Credit	1 <sup>st</sup> Salary Credit	1 <sup>st</sup> Salary Credit
Maximum Amount of Overdraft	Rs. 2.00 Lakh	Rs. 3.00 Lakh	Rs. 3.00 Lakh	Rs. 3.00 Lakh
Overdraft is to be adjusted in full	Once in 90 days of availment			
Waiver in processing charges on Auto, Education & personal Loans	50 %	50%	100%	100%
Loyalty Rewards	Loyalty Points for Transactions through our Debit card, Bob world, Net banking, UPI, etc. Through Loyalty REWARDZ Program.			
Auto Sweep Facility FFD in Salary ac	Sweep Facility available on Specific Request -Flexi Fixed Deposit for period of 181 days with attractive rate of Interest @5.60 % (variable time to time) and whenever Amt. required automatically back to Saving ac from FFD.			
PAI Cover after retirement till 70 Years	PAI will be continued and made available to employees even after retirement upto 70 years of age subject to routing of pension through our Baroda Govt. employees salary accounts.			
National Pension Scheme	Available			
Public Provident Fund (PPF)	Available			
Sukanya Samruddhi Scheme	Available			
Mutual Funds – Baroda BNP Paribas Mutual fund	Available			
Digital Platform	BOBWORLD- Mobile Banking application where more than 250 services are available.			

<b>SPECIAL OFFERING TO REGULAR/PERMANENT EMPLOYEES (NON-CIVILLIANS) OF TAMILNADU STATE GOVT (Police; Fire &amp; Rescue; Forest &amp; State paramilitary Forces etc. )</b>	
<b>Free Personal Accidental Insurance Cover</b> to Salary A/c Holder	Free with Salary A/c: <b>Rs. 125 Lakh</b> + Free with Vikram Credit Card ( <i>off Duty</i> ): <b>Rs. 20 Lakh</b> + Free with Yoddha Rupay Debit card: <b>Rs. 10 Lakh</b> + *Niva Bupa SPP PLAN-(Rs. 1999/-(incl taxes) Annually: <b>Rs.30 Lakh</b> (SPP INSURANCE COST TO BE BORNED BY SALARY AC HOLDER) <b>=Rs. 185 lakh</b>
<b>Special Top Up Health Insurance &amp; PAI from tie up partner in Discounted rate</b>	<u>Top up Health Insurance</u> : <b>Rs. 30 Lakh</b> with <b>Rs. 3 Lacs</b> deductible  <b>(TOP UP HEALTH INSURANCE PREMIUM Rs. 1999/- incl of taxes to be borne by Salary Ac holder)</b> Coverage: 2A+2C; Entry Age: Adult-18 to 65 year & Child-91 Days to 21 yr.
<b>Free PAI - (PTD-Permanent Total Disability) Cover</b>	<b>Rs. 125 Lakh</b>
<b>Free PAI - (PPD-Permanent Partial Disability) Cover</b>	Upto <b>Rs. 93.75 Lakh</b> (As per the percentage of disability as per IRDAI Guidelines)
<b>Free Group Term life (GTL) Insurance Cover</b>	<b>Rs. 15 lakh</b> (The cover will commence automatically on crediting of first salary in SB186 A/c)
1) All above benefits are eligible after Execution of MOU & If the salary is coming in account on regular basis i.e. Monthly basis. 2) Also, GTL will be applicable w.e.f. date of addition of account with the appointed insurance Company and not from the date of providing data by the Govt. Of Tamilnadu)	
<b>Life Time Free Personal Accidental Insurance (PAI) Cover- Off Duty on VIKRAM Credit Card</b> (Issued on specific request & as per Eligibility Criteria)	<b>Rs. 20 Lakh</b>
<b>Credit Card Charges</b>	<b>LIFE TIME FREE CREDIT CARD</b> (Annual Fee & Renewal Fee waived)
<b>Debit Card Variant</b>	<b>YODDHA RUPAY CARD</b>
<b>Free PAI on Debit Card</b> (Issuance on written request of customer)	<b>Rs. 10 Lakh</b>
<b>Complimentary domestic and international lounge access</b>	Two Free <b>Domestic</b> Lounge access in a quarter and Two Free Access per year for <b>International</b> Lounges.
<b>Debit Card Issuance and Renewal charges</b>	<b>LIFETIME FREE</b>

<b>ATM Usage</b>	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from all Bank's ATMs
<b>Free</b> Cheque Leaves, Demand Draft, Banker cheque, RTGS/NEFT, IMPS/ UPI, Transaction Charges, SMS / Email Alerts	<b>FREE UNLIMITED</b>
<b>Discount on Depository Services / Demat AMC</b>	Upto 100%
<b>Discount on Issuance Fee of Gift/Travel cards</b>	Upto 75%
<b>Discount on Annual Locker Rent (Subject to Availability)</b>	Upto 50%
<b>Spouse Account</b>	Zero Balance Saving account
<b>ADD On Credit Cards to family member</b>	<b>Life time Free VIKRAM Card</b>
<b>Waiver in Processing Charges under Home Loan, Auto loan, Education Loan, Mortgage Loan &amp; Personal Loan</b>	Upto 100% waiver on processing charges
<b>Salary Overdraft</b>	Up to ₹ 3 Lakhs - Available immediately after two salary credit. (Maximum ₹ 3 Lakhs i.e. average of last two months net salary credited in account)
<b>Overdraft is to be adjusted in full</b>	Once in 90 days of availment
<b>Loyalty Rewards</b>	Loyalty Points for Transactions through our Debit card, Bob world, Net banking, UPI, etc. Through Loyalty REWARDZ Program.
<b>Auto Sweep Facility FFD in Salary ac</b>	Sweep Facility available on Specific Request -Flexi Fixed Deposit for period of 181 days with attractive rate of Interest @5.60 % (variable time to time) and whenever Amt. required automatically back to Saving ac from FFD.
<b>National Pension Scheme (NPS)</b>	Available
<b>Public Provident Fund (PPF)</b>	Available
<b>Sukanya Samruddhi Scheme (SSA)</b>	Available
<b>Mutual Funds – Baroda BNP Paribas Mutual fund</b>	Available
<b>Digital Platform</b>	BOBWORLD- Mobile Banking application where more than 250 services are available.

**Free HOSPI CASH Facility at ZERO COST- KNOW HOW**

- Comprehensive Hospital Cash Coverage, providing Daily Cash Benefits during Hospital stays due to illness or accidents for maximum of 30 days once in a year.
- With Waived Waiting Periods & additional ICU Benefits this is a prized offering for all **BOB Tn state govt employees.**

**Section 1: Sickness Hospital Cash**

Daily cash amount of Rs. 2000/- would be provided under in patient hospitalisation due to the sickness for every 24 hours of hospitalization.

**Section 2: Accident Hospital Cash**

Daily cash amount of Rs. 2000/- would be provided under in patient hospitalisation due to accident for every 24 hours of hospitalization.

**ICU Hospital Cash due to Sickness and Accident:**

If admitted to ICU due to illness or accident, we provide 200% of the Sickness Hospital Cash amount for every 24 hours, of chosen benefit amount i.e. Rs.2000/-.

**T&C / Applicable Waiting Periods:**

30 days Waiting Period - **Applicable**

First 24 Months Waiting Period - **Waived Off**

Pre-existing Disease Waiting Period - **Waived Off**

Policy Period 1 Year

Hospital cash cover for a maximum of **30 Days.**

## Details of **Super Protect Plus-Top up Health Cum PAI Insurance Policy** Specially for Government of Tamilnadu Salary Account Holders (For Both Civilian & Non Civilian Employees)

### **Product Brief:**

**Bank of Baroda** along with our Channel Partner, **M/s Niva Bupa Health Insurance Ltd.** has designed a customized Group Health Insurance plan for **Government of Tamilnadu Salary Account Holders**, which will work as a Top up plan with a pocket friendly pricing. This product has Hospitalization benefits and inbuilt Accident Insurance. The product introduces to cover customers with higher sum assured at minimum amount. The objective of this product is to cover all families so that in case of any unforeseen incident their savings will not be impacted.

This is an exclusive product at a premium of only **Rs.1999/-** offering hospitalization benefits, accident insurance, and coverage for modern treatments. It includes a sum insured of **INR 30 lakhs** with a **deductible of INR 3 lakhs**, and covers pre and post-hospitalization expenses, organ transplants, and emergency ambulance services.

Premium to be paid by the Employees.	Top Up Health Insurance	<b>FREE</b> Additional Personal Accidental Insurance Cover (To Primary Ac Holder)
<b>Rs 1999/-</b> (Inclusive of all taxes up to 2 Adults & 2 Child)	<b>Rs. 30 Lakhs</b>	<b>Rs. 30 Lakhs</b>

### **KEY FEATURES:**

- ✓ Entry Age Adult -18 yrs to 65 yrs.
- ✓ Sum insured – Health Insurance Top Up Rs. 30 Lac & 3 Lacs Deductible
- ✓ Plan type -1A to 2A+2C
- ✓ Premium of Rs.1999/- including all taxes only for all plans (1A, 2A, 1A+1C, 1A+2C, 2A+1C, 2A+2C)
- ✓ Personal Accident Death Cover- Rs.30.00 lacs for primary insured Person
- ✓ Inpatient hospitalization - covered up to sum insured
- ✓ Single private room & ICU covered up to Sum insured
- ✓ 536 major day care procedures covered.
- ✓ 30 days pre and 60 days post hospitalization expenses covered.
- ✓ Modern Treatment up to Sum Insured.
- ✓ Organ transplant & domiciliary treatment covered up to S.I.
- ✓ Emergency Ground Ambulance Within India- Rs 1000/- Per Hospitalization.
- ✓ Initial waiting period – 30 days | Specific waiting period- 24 Months | PED- 24 Months ✓ Lifetime renewable policy for all the customer however the entry age is 18-65 years & Child 91 Days to 21 Years.
- ✓ Accompanying Person accommodation cover- Rs.1000/day (Maximum 10 days).
- ✓ Cashless Hospital Network of more than 9000 hospitals in India.

**Waiting period:** Initial waiting period – 30 days; Specific Disease waiting period- 24 Months; Pre-existing disease waiting period- 24 months

**Claim Process for Cashless & Reimbursement:** Both Cashless Facility & reimbursement facility can be availed. The complete list of Network Providers is available on Niva Bupa website and can also be obtained by contacting over the telephone.

**Cashless Request:** In order to avail Cashless Facility, the following process must be followed:

**Process for Obtaining Pre-Authorization**

- For Planned Treatment: Niva Bupa must be contacted to pre-authorize Cashless Facility for planned treatment at least 72 hours prior to the proposed treatment. Once the request for pre-authorization has been granted, the treatment must take place within 15 days of the pre-authorization date at a Network Provider.
- In Emergencies If the Insured Person has been Hospitalized in an Emergency, Niva Bupa must be contacted to pre-authorize Cashless Facility within 48 hours of the Insured Person's Hospitalization or before discharge from the Hospital, whichever is earlier.
- All final authorization requests, if required, shall be sent at least six hours prior to the Insured Person's discharge from the Hospital.
- Each request for pre-authorization except for Health Check-up and e-Consultation must be accompanied with completely filled and duly signed preauthorization form including all of the following details:
  - The health card (if applicable) Niva Bupa have issued to the Insured Person at the time of inception of the cover under the Policy (if available) supported with KYC document;
  - The Policy Number
  - Name of the Policyholder
  - Name and address of Insured Person in respect of whom the request is being made
  - Nature of the Illness/Injury and the treatment/Surgery required
  - Name and address of the attending Medical Practitioner
  - Hospital where treatment/Surgery is proposed to be taken
  - Date of admission
  - First and any subsequent consultation paper/Medical Record since beginning of diagnosis of that treatment/Surgery
  - Admission Note
  - Treating Medical Practitioner certificate for disease/event history with justification of Hospitalization.

Once the request for pre-authorization has been granted, the treatment must take place within 15 days of the pre-authorization date.

For Cashless Facility Hospitalization, Niva Bupa will make the payment of the amount assessed to be due, directly to the Network Provider.

**Reimbursement:** For all claims for which Cashless Facility have not been pre-authorized or for which treatment has not been taken at a Network Provider, Niva Bupa shall be informed of the claim along with the following details within 48 hours of admission to the Hospital or before discharge from the Hospital, whichever is earlier.

i. The Policy Number; ii. Name of the Policyholder; iii. Name and address of the Insured Person in respect of whom the request is being made; iv. Nature of Illness or Injury and the treatment/Surgery taken; v. Name and address of the attending Medical Practitioner; vi. Hospital where treatment/Surgery was taken; vii. Date of admission and date of discharge; viii. Any other information that may be relevant to the Illness/ Injury/ Hospitalization.



**Claims Documentation:** Niva Bupa shall be provided with all necessary documents in respect of all claims at Your/Insured Person's expense within 30 days of the Insured Person's discharge from Hospital (in the case of Pre-hospitalization Medical Expenses and Hospitalization Medical Expenses) or within 30 days of the completion of the Post-hospitalization Medical Expenses period (in the case of Post-hospitalization Medical Expenses).

**Address:**

Niva Bupa Health Insurance, 2<sup>nd</sup> Floor, Plot No D-5, E block, Sector 59, Noida, Uttar Pradesh 201301

**Claim status can be viewed on:** [www.nivabupa.com](http://www.nivabupa.com), Section- Niva Bupa Assist, You can login using your registered mobile number and OTP and track your claim status

**Claims escalation Matrix:** SPOC- 1.Mr. Hari Ph :9176611532 Email id: [Hari.K1@nivabupa.com](mailto:Hari.K1@nivabupa.com)  
1.Mr. Syam Ph: 9912277977 Email id: [Syam.Kondaka@nivabupa.com](mailto:Syam.Kondaka@nivabupa.com)

**General Exclusions:**

- General, standard and specific exclusion with regard to policy can be viewed in Niva Bupa Health Plus Policy document available at Niva Bupa website.

**Important Points:**

- The above features are a general summary of product features. For all information & other terms and conditions, please refer to Niva Bupa Health Plus Policy document available at Niva Bupa website.
- Experience a seamless and efficient claim settlement process with clearly defined turnaround times.
- Our dedicated in-house team at Bank of Baroda is assigned to coordinate and manage claims with the insurance company.
- The bank will provide your organization with a comprehensive claim status dashboard, offering a panoramic view of all pending claims and their precise statuses.
- Our Team members from Zonal & Regional office will be very much glad to respond to any clarifications /query/ assistance with regard to the overall product offering.

**OTHER DETAILS:**

<b>OP COVERAGE</b>	NO
<b>INPATIENT COVERAGE</b>	UPTO BASE SI
<b>ROOM FACILITY</b>	UPTO SINGLE PVT ROOM CAN BE TAKEN
<b>ICU CHARGES</b>	UPTO BASE SI
<b>DAY CARE TREATMENTS</b>	536 DAY CARE TREATMENTS ARE INCLUDED
<b>ORGAN TRANSPLANT</b>	UPTO BASE SI
<b>ALL HOSPITAL CASES WILL COVER</b>	ALL CASES WILL COVER AS PER IRDA INSTRUCTION

**FAQ on Top UP Health Insurance & PAI cover**

**1. What is the entry age?**

- Entry age is 18-65 (Child 91 Days to 21 Years)

**2. What is the Maximum health coverage under Super protect Plan?**

- Maximum coverage is 30 lakhs (with 3 lakhs deductible)

**3. Is It a Deductible Policy?**

- Yes, first 3 lakhs has to borne by the customer from base policy/own their own

**4. If the claim is for Rs.33.00 lakhs how much will the customer get as claim?**

- Customer will get Rs.30.00 lakhs as claim after deducting 3 lakhs

- 5. Is it an individual policy or Family policy?**  
➤ *It is a family policy. It can be up to 2 adult and 2 children*
- 6. Can Parents be added in the policy?**  
➤ *Parents cannot be added.*
- 7. Should the first 3 lakhs expenses be in a single bill?**  
➤ *No, it can be multiple also during the policy period, only thing is that customer needs to have clear proof of both cash receipts, all bills/ other insurance company claim settlement letter etc.*
- 8. Is there waiting period for specific illness?**  
➤ *Yes, 24 months*
- 9. What is the policy tenure & premium amount?**  
➤ *1 year. Premium is Rs.1999/- inclusive of all taxes*
- 10. Is there any accidental death coverage?**  
➤ *Yes, 30 lakhs for primary person only.*
- 11. Is there any initial waiting period?**  
➤ *Yes, 30 days*
- 12. Is the premium same for individual as well as for family?**  
➤ *Yes, premium is same for individual & family.*
- 13. Is there any co-payment to be done by customer during claim settlement?**  
➤ *No. No co-payment to be done by customer.*
- 14. Is Pre-existing diseases covered in the policy?**  
➤ *No, Pre-existing disease holders are not offered policy.*
- 15. If there is a third child in family, can it be covered?**  
➤ *No. Only 2 Adults & 2 children can be covered.*
- 16. After the Policy person retires, can the policy be continued?**  
➤ *Yes, the policy can be continued beyond retirement also.*
- 17. Does the customer need to submit application form?**  
➤ *Yes, Enrolment form to be signed by Primary holder.*
- 18. Can the policy be renewed & what is the procedure?**  
➤ *Yes, Policy can be renewed every year. However, no SI for the moment. Customer has to renew on his own.*