



मानव संसाधन प्रभाग, प्रधान कार्यालय,
प्लॉट सं 4, सेक्टर 10, द्वारका, नयी दिल्ली
HUMAN RESOURCES DIVISION HEAD OFFICE,
PLOT No. 4, SECTOR 10, DWARKA, NEW DELHI

TO ALL BRANCHES/OFFICES.

04.06.2026

ADVISORY

CLARIFICATION REGARDING HOSPITALISATION, DAYCARE AND DOMICILIARY TREATMENT COVERED UNDER IBA GROUP MEDICAL INSURANCE POLICY FOR SERVING AND RETIRED EMPLOYEES FOR POLICY PERIOD 2025-26 EFFECTIVE FROM 01.11.2025 TO 31.10.2026

The IBA Group Medical Insurance Policy is a Uniform Health Insurance Scheme extended to all employees (Serving & Retired) of Banks, as per the terms of the Bipartite Settlement and Joint Note signed between IBA and the Unions/Associations.

The policy is administered through an Insurance Company and implemented with the help of an empanelled Third-Party Administrator (TPA) for claim processing and hospital network management. For the current policy period (2025-26) effective from 01.11.2025 TO 31.10.2026 National Insurance Co. Limited (NICK) has been selected as the lead insurer and Heritage TPA Pvt Ltd. is the Third-Party Administrator.

To address the concerns of the employees (Serving & Retired) regarding difficulties faced in claim processing under IBA GMI Policy and to clarify the roles and responsibilities of all stakeholders i.e. Bank, TPA & Insurance Company, a detailed advisory with **checklist for claim lodgement** were circulated vide HRMD Circular No. 837/2025 dated 22.07.2025 .The terms and condition mentioned in the said circular for claim lodgement process with mandatory checklist remains the same for the current policy period 2025-2026.

The bank pays substantial premiums to secure comprehensive medical insurance coverage for the welfare of our employees. It has been brought to our notice that staff members are facing difficulties in lodging claims and understanding policy coverage, resulting in financial hardships. To ensure a smooth, hassle-free claims process and to enhance awareness, the detailed list of policy coverage available in case of Hospitalisation, Daycare and domiciliary treatment (domiciliary only in case of serving employees) eligible treatments is annexed herewith for ready reference.

The following are the type of expenses that is covered under the IBA GMI Policy for all the employees.

S. No	Type of Medical Claims	Policy Guidelines
1.	Hospitalisation Claims	Hospitalisation treatment means medical procedures or surgeries that require admission in a hospital/Nursing home for a minimum period of 24 hours.



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2.	Day-Care Claims	Day care treatment means medical procedures or surgeries that require hospitalisation but are completed in less than 24 hours. List of such day care treatment is annexed as Annexure I
3.	Domiciliary Claims (Not covered under IBA GMI Policy 2025-2026 for retired employees)	Medical expenses in case of some diseases need domiciliary treatment as certified by the attending medical practitioner which does not require hospitalisation is also covered under IBA GMI Policy. List of such domiciliary treatment is annexed as Annexure II .

Kindly note that all the hospitalisation and daycare expenses can be claimed as cashless as well as reimbursement while domiciliary treatment can be claimed as reimbursement only.

All Serving and Retired employees are advised to familiarize themselves with the terms of the policy already uploaded vide HRMS Notice dated 11.12.2025 and Retiree Notice board dated 05.02.2026 respectively.

All employees (Serving & Retired) are requested to take note of this advisory to maximize the benefit available under IBA GMI Policy.

**Amarendra Kumar
(General Manager)**

Day Care treatment List

Sr. No	Treatment Name	Sr. No	Treatment Name
1	Adenoidectomy	21	Haemo dialysis
2	Appendectomy	22	Fissurectomy/Fistulectomy
3	Ascitic/Pleural tapping	23	Mastoidectomy
4	Auroplasty not Cosmetic in nature	24	Hydrocele Surgeries
5	Coronary/Renal Angiography	25	Hysterectomy
6	Coronary angioplasty	26	Inguinal/ventral/umbilical/femoral hernia
7	Dental Surgery	27	Parenteral Chemotherapy
8	D&C	28	Polypectomy
9	Excision of cyst/granuloma/lump/tumor	29	Septoplasty
10	Eye Surgery	30	Piles/Fistula Surgeries
11	Fracture including hairline fracture/dislocation	31	Prostate surgeries
12	Radiotherapy	32	Sinusitis surgeries
13	Chemotherapy	33	Tonsillectomy
14	Lithotripsy	34	Liver aspiration
15	Incision and drainage of abscess	35	Sclerotherapy
16	Varicocelectomy	36	Varicose Vein Ligation
17	Wound Suturing	37	All scopes along with biopsies
18	Functional Endoscopic Sinus Surgery.	38	Lumbar Puncture
19	Operations/Micro Surgical operations on the nose, mouth, middle ear/internal ear, tongue, face, tonsils & adenoids, salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs.	39	Treatment for Age related Macular Degeneration (ARMD) and Intra Vitreal Injections for eye disorders other than ARMD also.
20	Approved targeted therapies for treatment of Cancer in day care and on standalone basis. (Immunotherapy-Monoclonal Antibody Cancer treatment on standalone basis).	40	Hormonal therapy for cancer and Immunotherapy for non-cancer.

ANNEXURE -II**DOMICILIARY TREATMENT LIST**

Sr No.	Treatment Name	Sr No.	Treatment Name
1.	Accidents of Serious Nature	34.	Malaria
2.	Addison's Disease	35.	Multiple Sclerosis/Motor Neuron Disease
3.	All Animal/reptile/Insect bite or sting	36.	Muscular dystrophies
4.	All Seizure disorders	37.	Myasthenia gravis
5.	Any organ related (chronic) condition	38.	Non-Alcoholic Cirrhosis of Liver
6.	Aplastic Anaemia	39.	Osteoporosis
7.	Arthritis	40.	Paralysis
8.	Autoimmune Myositis	41.	Parkinson's Disease
9.	Autoimmune vasculitis	42.	Pernicious Anemia
10.	Cancer	43.	Physiotherapy
11.	Cardiac Ailments	44.	Pleurisy
12.	Celiac Disease	45.	Polio
13.	Cerebral Palsy	46.	Psoriasis/Psoriatic Arthritis
14.	Chronic obstructive Pulmonary Disease, Chronic Bronchitis, Asthma	47.	Psychiatric disorder including Schizophrenia and Psychotherapy
15.	Chronic Pancreatitis	48.	Purpura
16.	Connective tissue disorder	49.	Rheumatoid Arthritis (RA)
17.	Diabetes and its complications (including Type 1 diabetes)	50.	Sickle cell disease, systemic lupus erythematosus (SLE)
18.	Diphtheria	51.	Sjogren's syndrome
19.	Epidermolysis bullosa	52.	Sleep apnea syndrome (not related to obesity)
20.	Expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukaemia	53.	Status asthmaticus, sequalea of meningitis
21.	Glaucoma	54.	Swine flu
22.	Grave's Disease	55.	System Lupus Erythematosus

23.	Growth disorders	56.	Thalassemia
24.	Hashimoyo's Thyroiditis	57.	Third Degree burns
25.	Hemophilia	58.	Thrombo embolism venous thrombosis/venous thrombo embolism (VTE)
26.	Hepatitis B, Hepatitis-C	59.	Tuberculosis
27.	Hypertension	60.	Tumor
28.	Hypothyroidism, hyperthyroidism	61.	Typhoid
29.	Inflammatory Bowel Disease	62.	Ulcerative Colitis
30.	Kidney Ailment	63.	Varicose veins
31.	Leprosy	64.	Venous Thrombosis (not caused by smoking)
32.	Leukemia	65.	Wilson's disease
33.	Haemorrhages caused by accidents	66.	All strokes leading to paralysis.