

Minutes of the meeting of the Central Committee of West Bengal Police Medical Insurance Fund held on 08.05.2015 in the Conference Room of CID, WB, Bhawani Bhawan, Kolkata.

Ms Suman Bala Sahoo, IPS, ADG (Welfare), WB presided over the meeting.

The following officers were present: -

1. Shri P. Nirajnayan, IPS, ADG (Admn.), WB.
2. Shri Mahender Singh Poonia, IPS, Spl. IGP (P & W), WB.
3. Shri K. K. Mallick, IPS, Spl. IG, EB, WB on behalf of SS, EB, WB.
4. Shri Tripurari Atharv, IPS, DIG (AP), Barrackpore.
5. Shri Farhat Abbas, IPS, CO, EFR 3rd Bn. & holding Addl. Charge of CO, EFR 1st Bn.
7. Indra Chakraborty, Addl. SP, Howrah Rural on behalf of SP, Howrah Rural.

The following points were discussed: -

1) Review of the last meeting held on 16.01.2015

Action Taken Report on the minutes of the last meeting held on 16.01.2015 was placed in the meeting by Spl. IGP (P & W), WB. The Committee appreciated the performance of the Insurance Agency and TPA.

2) Renewal of WBP Medical Insurance Policy for 2015 – 16.

Spl. IG (P & W), WB informed that 60633 Police Personnel / Ministerial Staff / Retired Persons have joined the said scheme this year. The following decisions were taken –

1. It was decided in the meeting that the said policy will be renewed.
2. A Top up policy (Higher Segment) will be introduced.
3. It was decided to invite tenders from Nationalised Insurance Companies by publishing the Tender notice in the West Bengal Police Website and daily news papers.

The following additional benefits for the current scheme will be proposed in the tender in addition to the existing terms and conditions in the current policy.

(i) Proposed sum insured will be increased from Rs. 2 Lakhs to Rs. 2.25 Lakhs.

(ii) Buffer of Rs. 2 Lakhs per family for 1).Heart disease 2). Brain disease 3).Chronic Kidney Disease 4). Chronic Liver Disease.5).Cancer 6). Organ transplant 7). Major Accident

(iii) On duty and off duty clauses have to be removed. PA policy cover of **Rs. 6,00,000/-** (Six Lakhs) as per the following table is being proposed-

Sl. No	Nature of Accident	Benefit
a)	Death due to accident	100% of sum insured
b)	Loss of two limbs	100% of sum insured
c)	Loss of one limb	50% of sum insured

d)	Permanent disablement	total	100% of sum insured
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- (iv) There will be no age limit for handicapped dependent son or brother.
- (v) **(a)** Policy will be opened for all retired police personnel up to the age 75 years for one year only,. **(b)** Handicapped dependent son /daughter to covered without age limit.
- (vi) Insurance Company and TPA will empanel more hospitals within and outside the state.
- (vii) Package rates will be for 23 common diseases only instead of 26 . sl. no. 20, 23 & 26 mentioned in pamphlet have to be removed.
- (viii) Additional 10% amount of current package rates will be kept for pre and post Hospitalisation Treatment meaning that all the existing package rates will be increased by 10%.
- (x) New born baby have to be covered from the day of the birth.
- (xi) Normal bed charge – Rs. 1,000/-
ICCU – Rs. 3,000/-
- (xi) In case of treatment of more than one disease simultaneously falling under packages, package rates applicable will be as follows- For First Disease -100 % ,For Second Disease -75% and For Third Disease 50%
- (xii) Insurance company and TPA will have to settle the claim within 45 days subject to submission of all required papers. Otherwise 1% per month of amount claimed may be levied as penalty.
- (xiv) Cashless treatment to be provided in both the Govt. and private empanelled hospitals.

Part – II

Main Features to be introduced in the Higher Segment (Top Up Policy)

- I) Sum insured have to be extended by Rs. 3,00,000/- in addition to sum insured Rs.2,00,000/- i.e. it will be Rs. 5,00,000/- (Five Lakhs) in total per family.
- II) Buffer amount for seven critical illnesses as mention in point no. 2 (iii) has to be extended by Rs.1, 00,000/- in addition to Rs.2, 00,000/- i.e. It will be Rs.3, 00,000/- (Three Lakhs) in total per family.
- III) Personal Accident cover has to be extended by Rs. 4, 00,000/- in addition to Rs.6,00,000/- i.e. It will be Rs.10,00,000/- (Ten Lakhs) in total.
- III) For treatment and bed charges Rates applicable for Preferred Provider Network Hospitals have to be applicable.
- IV) Cashless benefits have to be provided from all Hospitals/Nursing Homes throughout India enrolled in the network of TPA and Insurance Company.
- V) Other terms and conditions of main part of the policy will be applicable as they are.
- Suggestions for betterment of the Policy have been invited from the field units.

However, the policy will be finalised through negotiation with the Insurance Company getting the tender.

Spl.IG (P & W), WB informed that a Tender Opening Committee headed by DIG (AP), Barrackpore was formed and Central Committee was Tender Accepting Committee last year.

It was proposed that formation of both the Committees will be finalized with the approval of DG & IGP WB.

3) Settlement of the Claims

Claim statement submitted by the TPA on behalf of National Insurance CO. Ltd. was placed in the meeting by Spl. IGP (P & W), WB. As on 30.04.2015 Rs.24, 00, 74,847/- for 10,548 reimbursement claims for 2013-14 and Rs.18,61,68,852/- for 7,540 re-imburement claims for 2014-15 have been settled by the TPA. Rs.1,37,50,000/- against 35 claims for 2012-13 and Rs.81,00,000/- against 18 claims for 2013-14 and Rs. 30,00,000/- against 6 claims for 2014 - 15 under personal accident policy have also been settled by the National Insurance CO. Ltd. 27 re-imburement claims for 2013 - 14 and 468 claims for 2014 - 15 are pending with the TPA either in process or due to IR pending. 1 claim for 2012 - 13 and claim for 2013 - 14 and 5 claims for 2014 - 15 under PA Policy are pending with National Insurance CO. Ltd. The matter is being strongly pursued and it is expected that the claims will be settled shortly.

The Committee expressed its satisfaction with the performance of National Insurance Company and TPA Genins India Ltd. and decided that they will be requested to settle the pending claims immediately.

4) Empanelment of Hospitals / Nursing Homes outside the State

Spl. IGP (P & W) WB informed that as per our request the TPA has empanelled at least one hospital each located at Vellore, Bhubaneswar, Cuttack, Bokaro, Jamshedpur and Ranchi as per the following list -

Sl	Name of Hospitals / Nursing Homes	City
1	CMC, Vellore	Vellore
2	Vivekananda Hospital	Bhubaneswar
3	Shakti Hospital	Cuttack
4	Neelam Hospital Pvt. Ltd.	Bokaro
5	Ganga Memorial Hosital & Research Centre	Jamshedpur
6	Brahmananda Narayana Multispecialty Hospital	Jamshedpur
7	Shree Jagannath Hospital and Research Centre	Ranchi

It was decided by the Committee that more specialised hospitals located at Kolkata may be enrolled in the network of the TPA for providing cashless benefits to the members of the scheme. In this regards concerned Units-in-charge may be requested to survey the hospital(s) located in their respective jurisdictions and convince them to be enrolled in the network of the

TPA who will act as service provider for West Bengal Police Medical Insurance Policy. It was also decided that Units-in-charge may be requested to survey the performance of empanelled hospitals located in their Jurisdiction working for providing cashless benefits to the member of West Bengal Police Medical Insurance Policy . Shri Farhat Abbas, IPS, CO, EFR 3rd Bn. & holding Addl. Charge of CO, EFR 1st Bn. requested for empanelment of a hospital at Gauhati for treatment services to the family members of EFR.

Spl. IG (P & W), WB will take up the matter with incoming Insurance Company and TPA .

5) Audit of Fund for 2014 – 15

Spl. IG (P & W), WB informed that Audit Reports including Balance Sheet on accounts of WBP Medical Insurance Fund have been issued to all concerned. The said reports have also been put on West Bengal Police Website.

It was also decided that the audit of the fund for 2014 – 15 should be completed by 31st December, 2015 positively by selecting a suitable audit company with the approval of the Committee.

6) Utilization of Fund for the Welfare of members of the scheme

A list of Police Personnel who incurred expenditure more than sum-insured in normal case and sum-insured plus buffer where buffer is applicable was placed in the meeting for final decision to compensate them from West Bengal Police Medical Insurance Fund. Only one case out of three cases had been considered and the amount of compensation in respect of C/1443 Shib Sankar Biswas of Howrah Police Commissionerate Rs. 1,00,000/- (One Lakh) was approved . Remaining two cases in respect of Inspector Shibnath Kanjilal & ASI/462 Tirthankar Dasgupta both of IB, WB will be referred to the TPA for sanctioning of buffer reserve if applicable. Otherwise the matters will be placed in the next meeting.

It was suggested that terms and conditions may be imposed in granting of extra fund from WBP Medical Insurance Fund depending on the critical illness, age, financial circumstances etc. The Committee should decide the amount to be given from the Fund rather than fixing any upper limit. Spl. IG(P&W) will put up the draft terms and conditions soon for approval by the Committee in the next meeting.

7) Discussion of Income Tax issue of Mediclaim Policy.

Spl. IG (P&W), WB informed that the fund at present is earning interest of more than Rs. 20 Lakh annually meaning that the earning interest comes under the purview of Income Tax. He also informed that at present the TDS is being deducted @ 20 % on the interest earned on the by SIB Branch SBI. He proposed for formation of a Trust or a Society for smooth running of the Fund and settling of income tax issues . ADG (Welfare), WB mentioned by doing so we may also get exemption from income tax as this ~~is~~ Fund is for benevolent purpose.

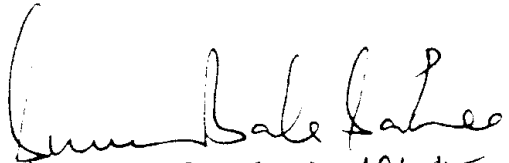
After thorough discussion on this issue it was unanimously decided that the matters will be put before the DG & IGP and thereafter final decision may be taken up in the next meeting. Meanwhile Spl. IG(P&W) will ascertain the modalities for registration as Trust or Society from the competent authority.

8) Reconstitution of the Central Committee of WBP Medical Insurance Fund.

ADG (Welfare), WB and ADG (Adm) suggested that the Central Committee of WBP Medical Insurance Fund may be reconstituted as per following structure-

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| i) | DG & IGP, WB | | President |
| ii) | ADG & IGP (Admn), WB | | Vice President |
| iii) | ADG & IGP (Welfare), WB | | Vice President |
| iv) | IGP (HQ), WB | | Member |
| v) | IGP (Welfare), WB | | Member |
| vi) | One Zonal IGP (on annual rotation basis) | | Member |
| vii) | DIG/Spl IGP (P & W), WB | | Member Secretary |
| viii) | DIG (AP), Barrackpore | | Member |
| ix) | One Range DIGP on annual rotation basis | | Member |
| x) | SP, South 24 Pgs | | Member |

Meeting ended with vote of thanks to and from the chair.


(Suman Bala Sahoo) 19/5/15
Addl. Director General &
Inspector General of Police, (Welfare)
West Bengal

- The Minutes of the Meeting have already been approved by DGP & IGP WB on 15.05.2015.