

West Bengal Police Directorate
Bhabani Bhawan, Kolkata-27.

Memo No. 441 (67) Wel/MI
Wel/MI 6-14

Dated. 23.02-2015

To

.....
.....
.....

Subject : - Proper functioning of WBP Medical Insurance Policy and WBP
Sahayak Medical Insurance Policy guidelines there of.

As you aware that West Bengal Police Medical Insurance Policy for police personnel from the rank of DGP to constable/ ministerial staff was launched on 1.8.2004 and WBP Sahayak Medical Insurance Policy for HG/NVF/VPV/Casual Workers (getting Rs.2000/- per month) on 30.08.2013. The above two policies are renewed from time to time. The same have also been renewed this year i.e. 2014-15. For successful functioning of the said policies, role of the unit heads is of prime importance. In this regards I have to write you that --

1. Special care should be taken to bring all Police personnel / Ministerial staff under WBP Medical Insurance Policy and all HG/NVF/VPV/Casual Workers under WBP Sahayak Medical Insurance Policy.
2. Premium should be collected from all members in time and it should be remitted to West Bengal Police Directorate by **transferring immediately** to central account bearing SB account no. 11143673982 for police personnel/ ministerial staff and 32598131252 for HG/NVF/VPV/ casual Worker in State Bank of India, Specialized Institutional Banking Branch, Stand Road, Kolkata-700001 Code no.-14524.
3. Money receipt should be issued to all members against payment of premium and members cards as and when received from the TPA should be distributed to the members immediately.
4. Unit heads must take personal interest and initiative in enrolment of all the employees and smooth running of the scheme. An officer of the rank of Dy. S. P and above should be made nodal officer for this scheme and other welfare measures. A dedicated unit under the control of one smart SI should be the there in every unit for successful running of this scheme.

5. At the time of renewal of the Policies, every member should be given information Brochure of the scheme. Sufficient copies of information Brochure should be collected from representative of the TPA.
6. Awareness programmes about these up to police station/out post/camp level should be organised and senior officers like SP/CP/CO/Addl. SP/Dy.SP should make aware and motivate the employees to join this scheme by taking the lead role and attending all the awareness meetings.
7. Unit Heads may decide to make all police personnel members of the policy by adopting a resolution to this effect in the meeting of unit Police Welfare Board. **To avoid inconvenience to the members premium amount should be collected centrally except from the employees who have given unwillingness in written .**
8. Consolidated list of family particulars of enrolled members should be sent to WBPD within one month from the date of renewal. Form 'A' for family particulars Form 'B' for assignment should be filled up by the all members of the scheme and it should be kept in safe custody in Reserve Office .Form B should bear the name and rank of at least Dy. S. P. Rank official attesting it and should have signatures, name and full address of two witnesses.
9. Reimbursement claim for medical treatment should be sent to the office of TPA through sector representative of the TPA within 15 days after completion of treatment. The claim must contain all the required documents. The representatives of the TPA should not be forced to receive the claim without required documents. The check list of documents for reimbursement claim is as under :-
 - (a) Admission advice in prescription (b) Original break-up bill(s) of hospital (C) Original money receipt (d) Discharge summary of hospital (e) Copy of Pathological test report supported with prescription(s) (f) Copy of cancelled cheque
10. A senior officer of Dy. S.P Rank should check the genuinely of the claim before handing it over to the TPA. In case of Claims of Dy. S.P and above , it should be checked by his next senior. In case of unit head, he himself give the declaration that the claim is genuine and has not been preferred earlier.
11. Periodical review meetings for settlement of pending claims should be organised with the TPA. At least 3-4 meetings should be organised in an insurance year.
12. List of pending claims should be sent to WBPD with the copies to the Insurance company and TPA within 1st week of every month.

13. List of accepted and rejected claims along with reasons and explanations should be collected from the TPA with the reason of rejection/deduction and it should be conveyed to the members concerned.
15. Proposal for buffer, where it is applicable should be sent to WBPD with the documents like original application of claimant, copy of Bill/Voucher/Money receipt/ Prescription/ Discharge Certificate.
16. For extra grant from West Bengal Police Medical Insurance Fund, Original application of claimant with the documents and recommendation of unit heads as per the instructions vide this office Org no.673/Wel/MI/Wel/MI 153-13(Pt.III) Dt. 7.3.14, Org. No. 713 Wel/MI/Wel/MI 153-13 (Pt.III) Dt. 27.03.14 & Org. No. 3 Wel/MI/Wel/MI 6-14 dt. 07.01.2015 should be sent to Spl. IG (P & W), WB.
17. For sanctioning of personal Accident claim under Mediclaim Policies intimation messages should be sent to WBPD within 24 hours and to NIC Ltd. within 72 hours with details i.e. (i) Nature of accident (ii) Place of accident (iii) Actual date of accident and date of death (iv) Whether the deceased was member of the policy (v) Death is accidental or normal after occurring the incident in case of accident.
18. Proposal for sanctioning of personal accident claim should be sent to WBPD with documents within 15 days after occurrence the incident along with requisite documents as conveyed earlier. Monthly report regarding PA claim should be sent to WBPD within 1st week of every month. Check list of documents for PA Claims is as under :-
 - (a) Forwarding letter mentioning that the said constable was under coverage of the policy at the time of accident. (b) Filled up PA Claim Form with Banking Status of Legal Heir of the Deceased and application of legal heir. (c) Attested copy of incident report. (d) Attested copy of investigation report. (e) Attested copy of FIR. (f) Attested copy of Command Certificate or Certificate to be issued by Head of the Unit about on or off duty. (g) Attested copy of Post Mortem Report. (h) Attested copy of Death Certificate. (i) Attested Copy of Identity Card of deceased and Claimant issued by the TPA. (j) Filled up original Assignment Form (Form no. 'B') or if 'B' Form is not filled up then i) legal heir certificate ii) Court Notary Affidavit of other legal heir(s), if any regarding no objection. (k) Copy of a cancel cheque.
19. Bank Account in State Bank of India should be opened and the accounts should be operated jointly by the officers not below the rank of Dy. S.P and Inspector respectively.
20. Bank Account / Cash Book / Cash related transaction should be maintained. It this regards Org. No. 1213 Wel/MI/Wel/MI 6-15 dt 03.11.14 should be followed.
21. Audit of the accounts of the fund should be done every year by a reputed Audit Firm.

22. The membership will be from the unit from which first installment has been deducted and that unit will be responsible for sending the data of that member. After departure of any member on transfer to other district / unit the intimation should be sent to this office. If any claim arises , on claim form it should be clearly mentioned from which unit the first instalment was deducted the claim is being submitted from which unit.
23. Appeal regarding claims / policy matter etc. should be communicated to this office under proper recommendation, signature, rank and name of the unit head.

(M. S. Poonia)
Special Inspector General of Police
Planning & Welfare
West Bengal