

Human Resources Department, Central Office

#239, Union Bank Bhavan, Vidhan Bhavan Marg, Nariman Point, Mumbai-400021

STAFF CIRCULAR NO. 7270

October 19, 2020

To: All Branches/ Offices,

**Highlights of the Staff Circular**

- Clarification on availability of Super Top-Up Policy in terms of the option chosen in Base Policy for officers.
- Provision of 'Resubmission options' for all Retired Employees/ Family Pensioners:
  - a) Renewal: Through online portal by providing consent - "Form-C"
  - b) New Joinees: Manually through 'Letter of Consent' (to be scanned & mailed)

Subject : **Medical Insurance Scheme for Retired Employees/ Family Pensioners**  
**Policy Period 01.11.2020 to 31.10.2021**

1. Attention is hereby drawn to Staff Circular 7255 dated 06.10.2020 & Staff Circular 7261 dated 09.10.2020 vide which various details on 'Medical Insurance Scheme' for Retired Employees/ family pensioners for the policy year 2020-21 viz. information on graded options, information on premium rates, details on the terms & conditions as formulated by the National Insurance Company, step-wise procedure/ process to be adopted for registration in the policy, viz. through 'online portal' & through 'manual consent' etc. have been circulated.
2. **Super Top-Up:** The Insurance Company vide e-mail has communicated one major correction in the terms & conditions applicable to the Super Top-Up policy which is mentioned below :

- ❖ For **Retired Officers**, Super Top-Up Policy is available only against Base Policy of Rs.4 lacs Sum Insured.

Consequently, the information provided on the terms & conditions of Super Top-Up Policy on Page No. 3 of SC 7255 dated 06.10.2020 is hereby corrected as per the e-mail received from the National Insurance Co. The corrected terms are provided below:

- Super Top up policy is only available to Retiree Award Staff who opt for not less than Rs.3 lacs Sum Insured in Base Policy and is only available to Retiree Officers who opt for not less than Rs.4 lacs Sum Insured in Base Policy.
- In case, the Retiree Award Staff opts for Base Policy with sum insured of not less than Rs.3 lacs, the retiree can opt for Super Top-Up Policy with a Sum Insured ranging from Rs.1 lac to Rs.4 lacs.
- In case, the Retiree Officer opts for Base Policy with sum insured of not less than Rs.4 lacs, the retiree can opt for Super Top-Up Policy with a Sum Insured ranging from Rs.1 lac to Rs.5 lacs.

{**Note:** The condition applicable for Base Policy viz: employees superannuated under 'Award Staff/ clerical' cadre cannot opt for Rs.4 lacs Sum Insured in Base policy but only in the range of Rs.1 lac to Rs.3 lacs, whereas retiree officers can opt for any Sum Insured from Rs.1 lac to Rs.4 lacs in Base Policy; is being reiterated for necessary information of all concerned}

**Provision of one-time 'Re-submission of Option' - Both through 'Online Portal' & manually through 'Letter of consent'**

3. A specially designed portal, providing for various option(s) to continue/ withdraw from the ensuing policy year 2020-21 has been made live on Union Bank of India's Corporate Website - [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) since 09/10/2020. Complete information on the portal & the step-wise procedure for registration was communicated vide Staff Circular 7261 dated 09.10.2020. Information was also provided on the process of 'manual registration' for "new joinee" retirees/ family pensioners in the policy vide the said staff circular.
4. It is evident from the latest communication received from the National Insurance Company that, all such retiree officers/ family pensioners who may have opted for sum insured of Rs.3 lacs in Base Policy and were allowed to opt for Super Top-Up policy, have been rendered ineligible to opt for Super Top-Up Policy, consequent to the receipt of the communication.
5. As per the data available with this office, a total of **10220** retired employees/ family pensioners have already exercised their options through 'online portal' till 19/10/2020; 3.00 PM. The list pertaining to all such employees is now available on the website - [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). This is to be noted that all retired officers who have opted Super Top Up against Basic Policy of Rs.3.00 lacs have been removed from the aforesaid list, as they are required to resubmit their option.

6. **Resubmission of option:** All such retiree officers/ family pensioners are now required to resubmit their option either through “Online Portal” (for renewal) or through “Letter of Consent” (for new joinees) for registration/ continuation in the ensuing policy for the year 2020-21.

7. In view of the above, the competent authority has decided to :-

A) **Provide option for re-submission of consent through ‘Form C’ by accessing the ‘online portal’, to all the Retired Employees/ Family Pensioners.** [Annexure-I]

- **Resubmission of Option-Form C:** If the retired employee/ family pensioner has already submitted his/ her option in the online portal through Form A and has also utilized his 02 chances to modify the options through Form B and now wishes to make following modifications:-

- Option exercised in Base Policy
- Option exercised in Super Top-Up Policy

can do so, by logging into the portal for the fourth time. The computer will redirect to ‘Form C’ automatically. **Form C will be the last and final chance of submission of option.** [Annexure II]

- **Additional Benefit:** Bank is in receipt of request from several quarters for providing with option to change the policy type from “Single” to “Family Floater” and vice versa. Policy type has been introduced for the first time for the ensuing policy and being the first of its kind option, it is observed that several retirees have made erroneous choice. Keeping in view the difficulties being faced by retired employees, Form C, would also allow modifications/ corrections in the following points:-

- i) Selection of policy type i.e. whether ‘Family Floater or Single policy’. [Annexure III]
- ii) Cadre i.e. whether ‘Officer/ Clerk/ Sub-staff’
- iii) Marital status
- iv) Account Number
- v) Mobile Number
- vi) E-mail ID

The ‘Form C’ has been specially designed for those retirees/ family pensioners who have already exercised their options through Form-A & B (online portal) and wish to make further modifications/ corrections in the details. However, it will be available for access to all the retired employees/ family pensioners, i.e those who are yet to submit their option.

B) Provide option/ one more chance for Re-submission of 'Letter of Consent', manually, to all the 'new joinee' retirees/ family pensioners who have already exercised their options.

❖ All retired officers willing to join the policy afresh and have opted for Basic Policy of Rs.3.00 lacs followed by Super Top Up are required to submit fresh option through 'Letter of consent'.

❖ 'New Joinee' retirees/ family pensioners (description provided in SC 7255 dated 06.10.2020 & 7261 dated 09.10.2020), who are yet to carry out 'manual registration' till the release of this circular, would not be eligible for the benefit of 're-submission option'.

#### 8. Special Note.

I) This provision of option for re-submission, either through 'Form C' or through 'Letter of consent' would be the last & final chance for a retired employee/ family pensioner for submission of option. Requests for any further modification either in the details of the retiree/ family pensioner or in the option/ policy type chosen will not be entertained.

II) Also, as per the communication received from Insurance Company in respect of 'policy type' married retirees/ retired employees should mandatorily opt for 'family floater' policy only.

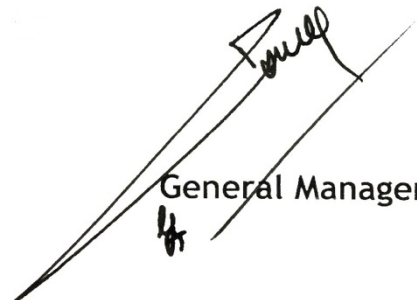
9. **Last Date for Online/ Manual Registration:** The online registration portal will remain active on Bank's corporate website till 23:59 of 25.10.2020. The last date by which the 'letter of consent', applicable for manual registration, should reach this office is also 25<sup>th</sup> October, 2020. The letter of consent is to be scanned and mailed/ sent to the following e-mail ID -

[medicclaim.retirees@unionbankofindia.com](mailto:medicclaim.retirees@unionbankofindia.com)

10. **By Default Option on online portal:** In case no option is exercised by the retiree/ family pensioner, through 'online portal' it will be presumed that, retiree/ family pensioner has opted to **EXIT** from the ensuing policy for the year 2020-21.

11. It is mandatory for a retired employee/ family pensioner to provide his/ her consent in terms of his/ her eligibility criteria, viz. through the 'online portal' (for renewal)/ 'submission of letter of consent' (for new joinees) and pay the requisite premium amount accordingly, to continue in the ensuing policy of 2020-21.

12. Other than the 'correction' elucidated in this Staff Circular, rest all the other terms and conditions provided in SC 7255 dated 06.10.2020 & SC 7261 dated 09.10.2020, would remain same.
13. **Provision of Loan:** In order to provide financial assistance to the retired employees of the Bank and to enable them to pay the Medical Insurance Premium, a special scheme under retail loans was formulated by the Bank last year viz. SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY MEDICAL INSURANCE PREMIUM. This year, too, the management has consented to continue with the loan facilities to the retirees and the details pertaining to the said scheme would be issued through a separate circular.
14. **All the retired employees/ family pensioners are requested to co-operate with us and ensure completion of the exercise within the set timelines.**
15. **Contact Details:** For any kind of query regarding 'Medical Insurance Scheme for Retired Employees' for the policy period 2020-21, team members may be contacted on the following numbers &/ or e-mail IDs:
- a) **Union Bank of India, Central Office, Mumbai -**  
Landline Nos:- 022-22896239/ 22896245/ 22896235/ 22896255  
IP Nos: 116252/ 116253/ 116250/ 116254  
E-mail ID: [staffmedicclaim@unionbankofindia.com](mailto:staffmedicclaim@unionbankofindia.com)
- b) **Union Bank of India, HR Annex, Head Office, Hyderabad**  
(Contact Person - Ms. Durga Nagalakshmi, Manager)  
Landline No:- 040-23252148  
E-mail ID: [healthins@unionbankofindia.com](mailto:healthins@unionbankofindia.com)
- c) **Union Bank of India, HR Annex, Head Office, Mangalore -**  
(Contact Person - Ms. Prabha M D Sequeira, Senior Manager)  
Landline No:- 0824-2861545  
E-mail ID: [welfare@unionbankofindia.com](mailto:welfare@unionbankofindia.com)

  
General Manager (HR)