

Human Resources Department, Central Office

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

STAFF CIRCULAR NO.7285

November 06, 2020

To: All Branches/Offices,

Highlights of the Staff Circular

- Extended window/ One-time exercise for joining in Medical Insurance Scheme. Extended window would be available for:
  - i) Left out retired employees/ family pensioners who were already covered in retiree policy for 2019-20 but failed to renew the policy in the first window made available in the month of October 2020 in terms of SC 7261 & SC 7270.
  - ii) For 'New Joinees'/ Retired employees (retirees)/ family pensioners who were not covered under Retiree Policy 2019-20 and wish to join the policy afresh in year 2020-21.
- Applicable Period of coverage under the policy:
  - a) Renewal of policy : 01-12-2020 to 31-10-2021
  - b) New joining in policy : 01-01-2021 to 31-10-2021
  - c) Last date of online/ manual application and deduction of premium amount.

Subject : Medical Insurance Scheme for Retired Employees/ Family Pensioners  
Policy Period 01.12.2020 to 31.10.2021 -  
Extended Window for Retired Employees/ Family Pensioners

1. Attention is hereby drawn to Staff Circular 7255 dated 06.10.2020, Staff Circular 7261 dated 09.10.2020 and Staff Circular 7270 dated 19.10.2020 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. were circulated.

*[Handwritten signature]*

2. As per the data available with this office, a total of 16183 retired employees/ family pensioners exercised their options in the first window made available in the month of October 2020 (Last date of submission of consent was 25.10.2020), paid the requisite premium amounts and consequently registered/ enrolled themselves successfully in Medical Insurance Scheme/ policy commencing w.e.f. 01-11-2020.

**EXTENDED WINDOW TO JOIN MEDICAL INSURANCE SCHEME:**

3. Bank was in receipt of request from several quarters for providing another window to retired employees/family pensioners to submit their consent to join the Medical Insurance Scheme. In view of the request placed by Bank the 'National Insurance Company Ltd' (NIC) has agreed to provide one last option/ window to retired employees/ family pensioners to join the Medical Insurance Scheme for the policy year 2020-21.
4. As informed by NIC, the following conditions would be applicable for all the retired employees/ family pensioners who opt for renewal of the medical insurance policy or join afresh in the policy year 2020-21 through this 'extended window':
  - This is one time exercise. No more extensions/ similar windows will be allowed/ made available during the policy period.
  - The policy coverage period for retired employees/ family pensioners who were covered in policy year 2019-20 and those who would renew their policies 'through extended window' will be 01/12/2020 to 31/10/2021.
  - For all new-joiner retired employees/ family pensioners, who were not covered in policy year 2019-20, **there will be a waiting period of 30 days for utilization of the Policy benefits from the commencement of the policy.** The policy coverage period for new-joiner retired employees/ family pensioners and joining the policy afresh 'through extended window' will be 01/01/2021 to 31/10/2021.
  - The period of 01.11.2020 to 31.12.2020 would be considered as 'break period' for all the new-joiner retired employees/ family pensioners and any treatment availed/ claim made between these dates would not be covered/ payable under the policy.

- There is no change in premium amount. Retired Employees/ Family pensioners opting to renew the policy or joining the policy afresh, through this extended window, will have to pay the full premium amount for enrolling themselves in the policy.

#The details on various graded options available to retired employees/ family pensioners in Base Policy and in Super Top Policy along-with the yearly premium rates applicable for all such graded options have been already circulated vide Staff Circular 7255 dated 06.10.2020. For ready reference of all concerned, the graded premium rates are provided once again in the form of Annexure I & Annexure II.

#### **Modalities/ Eligibility criterion for Medical Insurance Scheme for year 2020-21:**

5. The modalities/ eligibility criterion, already circulated vide SC 7255 dated 06.10.2020; SC 7261 dated 09.10.2020 & SC 7270 dated 19.10.2020 are reproduced herewith again for the benefit of retired employees/family pensioners:

- Retired employees, who retired from Bank's services either on Superannuation or voluntary retirement under Union Bank Employees' Pension Regulations or their family pensioners, are eligible to be covered under the ensuing IBA GMC Retirees policy for the year 2020-21. Employees retired under 'Compulsory Retirement'/ employees who resigned from the services of the Bank/ terminated employees &/ or their family pensioners are not eligible to be covered under the ensuing IBA GMC Retirees policy for the year 2020-21.
- As informed by National Insurance Company, all those retirees/ family pensioners who are not covered under the expiring Retirees Policy for 2019-20, can be covered under IBA GMC Retirees policy for the year 2020-21, subject to payment of requisite premium amount.
- Retiree/ Family Pensioner can opt for 'with/ without domiciliary' option in IBA GMC Retirees Policy 2020-21 irrespective of option chosen in the expiring retiree policy for 2019-20.
- Also, retirees/ family pensioners who are not covered/ had not opted for Super Top-Up policy in the policy year 2019-20, can avail Super Top-Up policy in the IBA GMC Retiree Policy for the policy year 2020-21, on payment of requisite premium amount.
- Also, the employees, who retired between the period of 01.10.2019 to 30.09.2020, will have option to join the Medical Insurance Policy for the policy year 2020-21, 'with or without domiciliary cover' irrespective of their option given at the time of retirement.

- Employees who superannuated under 'Award Staff/ clerical' cadre cannot opt for Rs.4 lacs Sum Insured in Base policy. They can choose Sum Insured only in the range of Rs.1 lac to Rs.3 lacs. However, officers can opt for any Sum Insured from Rs.1 lac to Rs.4 lacs in Base Policy.
- With Domiciliary Cover: Limited up-to 10% of the Basic Sum Insured/ base policy, applicable for both 'family floater' & 'single person' policy.
- As per the communication received from Insurance Company in respect of 'policy type', **married retired employees should mandatorily opt for 'family floater' policy only.**

**Special Note:** In case, a married retired employee has provided option for 'single person' policy, the application would be considered under 'family floater' policy and the applicable corresponding premium amount for such option would be deducted.

- For Retired Award Staff employees, Super Top-Up Policy is available only against Base Policy of Rs.3 lacs Sum Insured i.e. for employees superannuated under 'Award Staff/ clerical cadre' & who wish to avail the facility of Super Top-Up, the base policy chosen should not be less than Rs.3 lacs sum insured.
- For Retired Officers, Super Top-Up Policy is available only against Base Policy of Rs.4 lacs Sum Insured i.e. for employees superannuated under 'Officer cadre' & who wish to avail the facility of Super Top-Up, the base policy chosen should not be less than Rs. 4 lacs sum insured.

## REGISTRATION PROCESS: STEPS & PROCEDURE

### 6. MODES OF REGISTRATION:

- Online Registration:** For Retired employees / family pensioners who were already covered in retiree policy for 2019-20 but failed to renew the policy in the first window made available in the month of October 2020.  
{Policy coverage period - 01.12.2020 to 31.10.2021}
- Manual Registration:** For 'New Joinees' / Retired employees (retirees)/ family pensioners, who were not covered under Retiree Policy 2019-20 and wish to join the policy afresh in year 2020-21.  
{Policy coverage period - 01.01.2021 to 31.10.2021}

*a*

- ❖ **Note:** The data pertaining to retired employees from Union Bank, e-AB and e-CB, those who were covered under the Medical Insurance Scheme in year 2019-20 but failed to renew the policy in the first window in October, has been updated in the online portal and all such retired employees/ family pensioners are required to apply for renewal of the policy through the 'online portal' only.

a) **Online Registration/ Registration through 'Online Portal':**

- For Retired employees (retirees)/ family pensioners who were covered under the retiree Policy of 2019-20 & who wish to avail the benefit of 'extended window' to renew their policies, ***registrations would be allowed through online portal only.*** A specially designed portal, providing for various option(s) to continue in the policy/ withdraw from the 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), under the tab "Information for Retired Staff".
- The 'online portal' will be available on Bank's website from 06<sup>th</sup> November, 2020 to 22<sup>nd</sup> November, 2020 only.
- The 'steps/ procedure to be followed for online registration' have been provided in Annexure III.
- **Acknowledgment of submission:** Upon submitting the application/ consent, an acknowledgement receipt/ copy will be generated immediately. Retirees/ family pensioners are requested/ advised to keep a copy of the said acknowledgement receipt for future reference. There is option, either to "PRINT" the acknowledgement receipt or to save a copy as "PDF FILE", which can be better understood as under:-
  - **PRINT:** This command generates the acknowledgement receipt/ copy in printable format and the retiree/ family pensioner can take a 'print out' of the acknowledgement receipt.
  - **EXPORT TO PDF:** This command enables to save the acknowledgement receipt/ copy in the given computer in 'pdf format'.
- **Last Date of Online Registration:** The online registration portal will remain active on Bank's corporate website till 23:59 of 22.11.2020.
- **Special Note:**
  - For Retired employees/ family pensioners who were covered under the retiree Policy of 2019-20 and wish to renew their policies through this 'extended window/ option', **only 'online**

registration', to be carried out in the given portal on [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in), will be acceptable.

- Hard copy of consent/ withdrawal, will not be accepted for registration for such retired employees (retirees)/ family pensioners who were covered under the retiree policy of 2019-20.
- In case any consent/ withdrawal form has been submitted in hard copy or by email, either at branch or Central Office, in reference to the ensuing Medical Insurance Scheme for the policy year 2020-21, the same stands null and void.
- Bank will not be held responsible for any communication sent to any other E-mail ID or any instruction given to pension paying branch by the retiree/ family pensioner on the aforesaid matter.

**B. 'Manual Registration'/ Registration through 'Letter of Consent' form:**

- For Retired employees / family pensioners, those who were not covered under the retiree policy of 2019-20 & wish to join the policy afresh in year 2020-21 through 'extended window', **registrations would be allowed through submission of 'letter of consent' only.**
- All such Retired employees/ family pensioners are required to submit scanned copy of 'Letter of consent' only. The 'letter of consent' is to be scanned & mailed/ sent on the following email ID by **22<sup>nd</sup> November, 2020**, positively -

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

- The format of 'Letter of consent' is hereby made available in the form of **Annexure IV.**
- Only 'letter of consent' circulated vide Annexure - IV would be accepted and no other format/ representation/ application would be accepted for the purpose of "manual registration".
- 'Letter of consent' should be mandatorily sent on the aforesaid e-mail ID only. 'Letter of consent' formats sent on any other e-mail ID or through posts would not be accepted, at all.
- Option for online registration will not be available to such retirees/ family pensioners who had not opted for Medical Insurance Policy in the previous year policy period of 2019-20.
- Since, 'manual registration' process is not system driven, all the retired employees/ family pensioners, who wish to register themselves for the policy year 2020-21, are requested to send the 'letter of consent format

as per Annexure IV' well before the last date notified for submission of application.

7. **By Default Option on online portal:** In case no option is exercised by the insured 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.
8. List pertaining to retired employees/ family pensioners, those who would provide consent/ submit application either through online portal (for renewal) or through e-mail/ manual letter of consent (for new joinees), would be shared/ uploaded on Bank's Corporate website on regular intervals. Retired employees/ family pensioners are requested to refer to the bank's corporate website for regular updates on status of their applications.
9. The options opted/ exercised till **22.11.2020**, either through 'online portal' for retirees opting for renewal or through 'manual submission of letter of consent' for new joinees, will freeze at 23.59 hours of 22.11.2020 and deductions will be carried out immediately afterwards.
10. Provision of 'Form-C' (after Form-A & B), available on the 'online portal' 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.
11. The 'letter of consent' [Annexure-IV] once sent/ submitted by the retired employee/ family pensioner would be considered as 'final'. No further cancellation of the consent/ modification in the details of the retiree/ family pensioner or in the option/ policy type chosen will be entertained.
12. It is mandatory for a retired employee/ family pensioner to provide his/ her consent in terms of his/ her eligibility criteria, either through the 'online portal' or through 'submission of letter of consent' and pay the requisite premium amount accordingly, to continue/ enroll in the ensuing policy of 2020-21.

#### **DEDUCTION OF PREMIUM AMOUNT:**

- Retired employees (retirees)/ Family pensioners who provide consent, as per their eligibility, either through 'online portal' (for renewal of policy) or through 'submission of letter of consent' (for new joinees), are required to keep sufficient balance (as per corresponding premium amount) in their mandated account {account number

provided in consent} till 17.00 hours of 25<sup>th</sup>November, 2020, without fail, so as to effect debit of the premium amount.

- Debit of premium amount will be carried out on all days from 23.11.2020 to 25.11.2020, only. No deduction/ debit will be effected beyond 25<sup>th</sup>November, 2020.
- In case the debit of premium amount fails due to shortage of funds in the mandated account or in event of the mandated account being frozen/ dormant/ closed/ in-active etc or the debit in the mandated account has been disabled/ freezed due to any other reason, the Insurance coverage to such retiree staff/ family pensioner will stand discontinued and the Bank will not be responsible for non availability of benefits/ facilities under the Medical Insurance Policy for the year 2020-21.

### 13. Period of Coverage under the policy:

S.NO	RENEWAL/ NEW-JOINING THROUGH EXTENDED WINDOW	PERIOD OF COVERAGE
01	For Retired Employees/ family pensioners renewing the policy for year 2020-21 (already covered under policy year 2019-20)	01-12-2020 to 31-10-2021
02	For New-joiner retired Employees/ family Pensioners joining the policy 2020-21 afresh (not covered under policy year 2019-20)	01-01-2021 to 31-10-2021

14. The facilities of cashless hospitalization in all the tie-up hospitals and the facility of reimbursement including domiciliary will continue uninterrupted upon renewal of policy and as per the option exercised by the concerned retiree/ family pensioner either through 'online portal' or through 'letter of consent' as stated above.

15. As per information received from the Indian Banks' Association vide their letter no. HR&IR/Med/GMB/2019-20/9163 dated September 14, 2020, the policy for retired employees for the year 2020-21 has been renewed by 'National Insurance Company Ltd' as per the existing terms & conditions, incorporated in the 10<sup>th</sup> Bi-partite settlement/ Joint Note dated 25.05.2015.

16. For details on all the other modalities/ terms & conditions applicable for Medical Insurance Scheme for the year 2020-21 kindly refer to Staff Circular





7255 dated 06.10.2020, SC 7261 dated 09.10.2020, SC 7270 dated 19.10.2020.

### PROVISION OF LOAN

17. 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 - SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY MEDICAL INSURANCE PREMIUM has been formulated by the Bank. The details on the 'special scheme' along-with the 'application cum sanction note format' have been circulated vide SC 7272 dated 19.10.2020 and Corrigendum Letter No 12319 dated 21.10.2020.
18. **Last Date to Avail Loan: The loan facility is to be availed on or before 31.12.2020.**
19. **All the retired employees/ family pensioners are requested to co-operate with us and ensure completion of the exercise within the set timelines.**
20. **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. DurgaNagalakshmi, Manager)

Landline No:- 040-23252148

E-mail ID: [healthins@unionbankofindia.com](mailto:healthins@unionbankofindia.com)

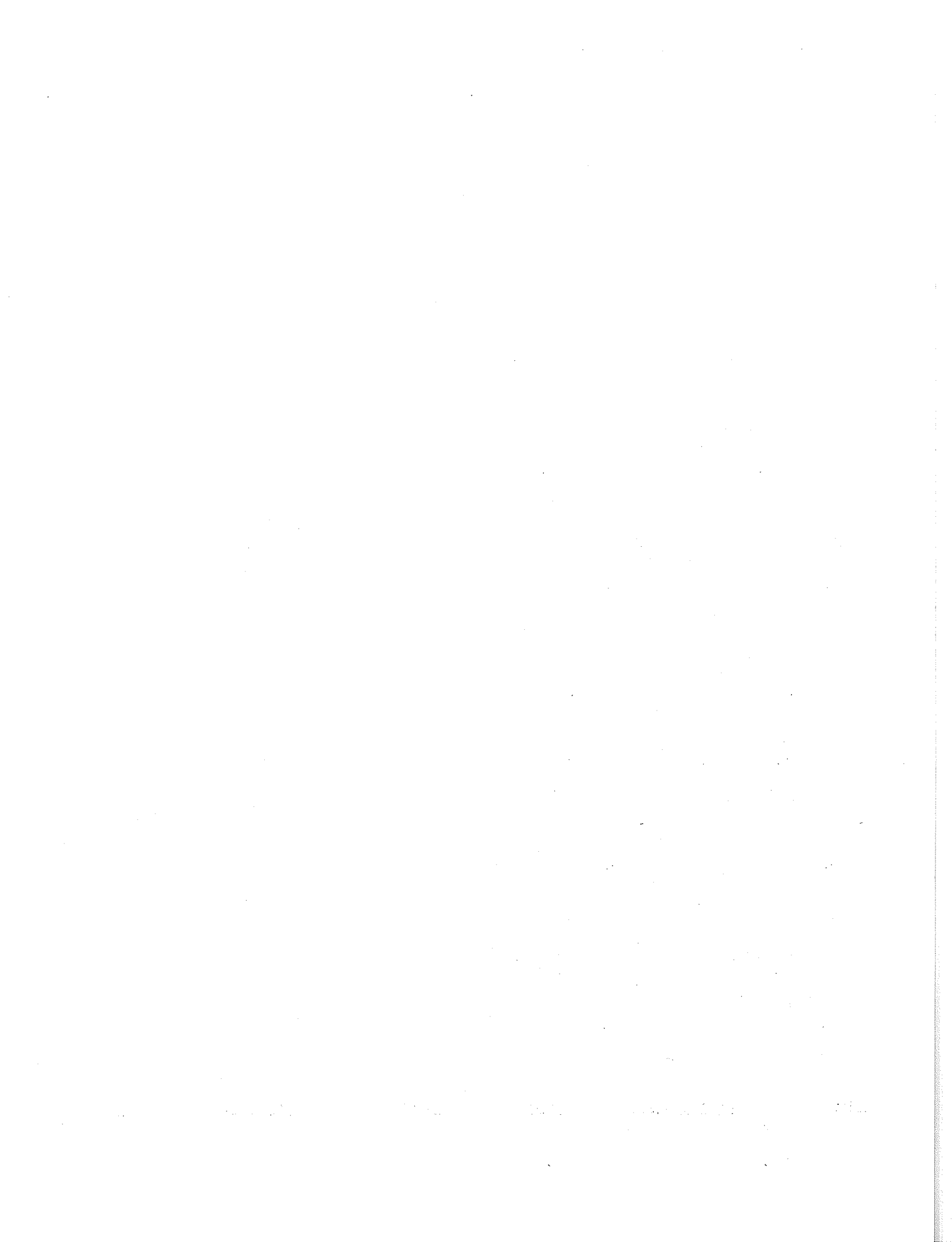
**c) Union Bank of India, HR Annex, Head Office, Mangalore -**

(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)



Annexure I to SC 7285



CENTRAL OFFICE, MUMBAI

Premium rates, as proposed & quoted by National Insurance Company (NIC), for Medical Insurance Scheme of Retired Employees, for the policy year 2020-21 are as follows:

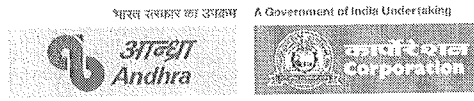
**Premium Rates for Base Policy {including GST}**

For Clerical/ Sub staff (Award Staff) cadre				
Options	Without Domiciliary		With Domiciliary	
	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
300000	24199	14520	60054	36032
200000	16133	9680	40036	24021
100000	10890	6534	27024	16215

For Officer cadre				
Options	Without Domiciliary		With Domiciliary	
	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
400000	32264	19358	80067	48040
300000	24199	14520	60054	36032
200000	16133	9680	40036	24021
100000	10890	6534	27024	16215



Annexure II to SC 7285



CENTRAL OFFICE, MUMBAI

Premium rates, as proposed & quoted by National Insurance Company (NIC), for Medical Insurance Scheme of Retired Employees, for the policy year 2020-21 are as follows:

**Premium Rates for Super Top-Up Policy {including GST}**

For Clerical/ Sub staff (Award Staff) cadre		
Options		
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
400000	5243	3146
300000	4194	2517
200000	3408	2045
100000	2097	1258

For Officer cadre		
Options		
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
500000	6554	3932
400000	5243	3146
300000	4194	2517
200000	3408	2045
100000	2097	1258



## *Annexure III to SC 7285*

### STEPS FOR ONLINE REGISTRATION: FOR RETIRED EMPLOYEES/ FAMILY PENSIONERS ALREADY COVERED UNDER THE EXPIRED MEDICAL INSURANCE POLICY OF 2019-20 AND WISH TO RENEW THE POLICY FOR 2020-21 THROUGH EXTENDED WINDOW

- Go to Union Bank of India's Corporate Website, [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). This site can be accessed through any computer having internet facility.
  - After accessing the corporate website ([www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)), follow the below mentioned path :-  
  
    "About Us {available on top row of Corporate website home page} >> HR >> Training System >> Information for Retired Staff"
  - Click on "Online Registration of option for Medical Insurance for Retired Employee - **Staff Circular 7285: Click Here To Apply**".
  - 'Home Page' will be displayed with caption - 'Medical Insurance Policy for Retired Employees; Policy Year 2020-21'.
  - Retired Employee/ family pensioner is required to go through the categories provided on 'home page' in form of 'option I' and 'option II'.
  - The retired employee/ family pensioner is then required to click on anyone of the below mentioned 03 icons:
    - Union Bank of India
    - e-Andhra Bank
    - e-Corporation Bank
- Note:** Icons signify 03 amalgamated banks and the concerned retired employee/ family pensioner is to click on the 'Bank icon' in which the concerned employee served prior to amalgamation.
- 'Clicking on any one of the 03 bank icons' would re-route/ open a 'New Page'.
  - 'New Page' will be displayed with caption - 'For Submission/ Resubmission of Option'.
  - Enter your **PF number** (in case of e-AB & e-CB retired employees/ family pensioners, PF Number allocated post amalgamation is to be entered), **date of birth** and **valid Mobile Number** on the page and click on "Click here to get OTP". 'Bank name' would be auto-populated on the page on the basis of the bank icon selected on 'home page'.

- OTP (one time password) generated will be sent to the entered mobile number. This OTP is to be given against the desired field to proceed for online registration. After entering OTP, the retiree/ family pensioner is required to click on 'Add Option' button.
- **Retired Employee/ family pensioner is required to go through all the instructions given on the home page carefully, before proceeding further.**

#### SUBMISSION OF OPTION - FORM-A

- Upon providing the OTP & clicking on 'Add Option' button, 'Submission of Option-Form A' will be displayed.
- 'Form A' can be submitted either by the retired employee (retiree) for self & spouse (family floater), or the spouse/ widow/ widower of the deceased retired employee (single person) or the single retiree after demise of his/ her spouse (single person), and the same would be required to be chosen from the below mentioned 02 'consent options' provided on 'Form A' itself.
  - Consent for Self and spouse (Family Floater) - **Number of Insured 02**
  - Consent for self- **Number of insured 01**

**\* Married retirees/ retired employees should mandatorily opt for 'family floater' policy only.**

- Based on the 'consent option' selected, requisite tabs would be displayed on rest of the portion of 'Form A'.
  - a) In case the consent form/ Form A is chosen for a 'family floater' policy, the retired employee/ retiree is required to provide information on 'designation at retirement', 'account number', 'mobile number' & 'e-mail id', rest all the other details/ fields viz. name of the retired employee, date of birth, marital status, spouse name, date of birth of spouse would be auto-populated on Form-A.
  - b) In case the consent form/ Form A is chosen for a 'self/ single person' policy, the single retiree or the spouse/ widow/ widower of the deceased retired employee is required to provide information on 'designation at retirement', 'marital status', 'account number', 'mobile number' & 'e-mail id', rest all the other details/ fields viz. name of the retired employee, date of birth, spouse name, date of birth of spouse would be auto-populated on Form-A.
- **Submission of Option:**
  - A) **Continuation:-** Based on the information circulated vide Staff Circular 7255 dated 06.10.2020 on 'provision of graded options' in the 'sum insured amount' for both basic policy and super top-up policy, online

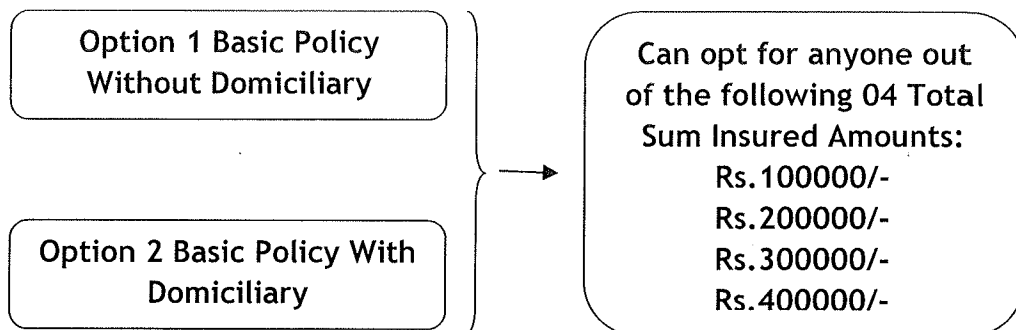
registration provides following options to select from, to continue in the policy for the year 2020-21:

i) Either 'Basic Policy without domiciliary' or 'basic policy with domiciliary'

&/ or

ii) Super Top-Up Policy, if desires so.

**Basic Policy**



**Details on Option 1 & 2 (Basic Policy) (Amt in Rs.)**

Option 1 Basic Policy Without Domiciliary		
Opt for anyone SI	Without Domiciliary	
Total SI	Single Insured	Family Floater
A. 100000/-	6534/-	10890/-
B. 200000/-	9680/-	16133/-
C. 300000/-	14520/-	24199/-
D. 400000/-	19358/-	32264/-

**Option 2 Basic Policy With Domiciliary.**  
Domiciliary will be 10% of Sum Insured (SI); for details refer SC 7255

Opt for anyone SI	With Domiciliary	
Total SI	Single Insured	Family Floater
A. 100000/-	16215/-	27024/-
B. 200000/-	24021/-	40036/-
C. 300000/-	36032/-	60054/-
D. 400000/-	48040/-	80067/-

- Since, 'Award Staff/ clerical' cadre retired employees/ family pensioners can choose Sum Insured in Base policy, only in the range of Rs.1 lac to Rs.3 lacs, the option for Rs.4 lacs would be 'disabled' for such retirees/ family pensioners.

**Option 3. Super Top-Up Policy**  
**Details (Sum Insured Amounts to chose from)**

Sum Insured	Single Person	Family Floater
A. 100000/-	Rs. 1258/-	Rs. 2097/-
B. 200000/-	Rs. 2045/-	Rs. 3408/-
C. 300000/-	Rs. 2517/-	Rs. 4194/-
D. 400000/-	Rs. 3146/-	Rs. 5243/-
E. 500000/-	Rs. 3932/-	Rs. 6554/-

- Since, Super Top Up Policy would only be available to ‘Award Staff/ clerical cadre’ retired employees/ family pensioners who would opt for not less than Rs.3 lacs Sum Insured in Base Policy, the option for super top-up policy would be disabled accordingly on the basis of the option chosen for the basic policy. For details please refer SC 7255 dated 06.10.2020.
- Furthermore, Super Top Up Policy would only be available to ‘Officer cadre’ retired employees/ family pensioners who would opt for not less than Rs.4 lacs Sum Insured in Base Policy, the option for super top-up policy would be disabled accordingly on the basis of the option chosen for the basic policy. For details please refer SC 7255 dated 06.10.2020.
- Also, since, ‘Award Staff/ clerical’ cadre employees/ family pensioners can choose Sum Insured in Super Top-Up policy, only in the range of Rs.1 lac to Rs.4 lacs, the option for Rs.5 lacs would be ‘disabled’ for such retirees/ family pensioners.
- Please refer to SC 7255 dated 06.10.2020 for more details on salient features of Super Top-Up policy.

**B) Refusal/ Withdrawal:** Retired employee (retirees)/ family pensioners who are presently covered under the Medical Insurance Policy but wish to discontinue the same are required to choose this option.

The retired employee/ family pensioner is required to choose any of the desired option as provided above and click on “submit button”.

**IF NO OPTION IS RECEIVED FROM THE RETIRED EMPLOYEE/ FAMILY PENSIONER THEN IT WILL BE PRESUMED/ TREATED AS EXIT FROM THE POLICY.**

**MODIFICATION OF OPTION - FORM B**

- **Modification of Option:** If, the retired employee/ family pensioner has already submitted his/ her option in the portal and wish to change his/ her previous option, upon second/ third login, the computer will redirect to ‘Form B’ automatically.



- **Resubmission of Option-Form B** will contain details pertaining to the retired employee/ family pensioner which would be auto-fetched from 'Form A'.
- The option chosen previously through 'Form A' will also be displayed on the portal/ page along with date. Upon modifying the option, the retired employee/ family pensioner is required to click on submit button.
- Kindly note that 'only' following modifications are allowed through **Form B**:
  - i) Opting from 'Without Domiciliary' to 'With Domiciliary' in Basic Policy
  - ii) Opting from 'With Domiciliary' to 'Without Domiciliary' in Basic Policy
  - iii) Change of option in 'without domiciliary' coverage (from various graded options)
  - iv) Change of option in 'with domiciliary' coverage (from various graded options)
  - v) Change of option in Super Top-Up policy (from various graded options)
  - vi) Opting for Withdrawal.
- Kindly note that no change/ modification is allowed in the 'policy type chosen' or any 'other detail' pertaining to the retired employee/ family pensioner through '**Form-B**'.
- **Modification of Option through 'Form B' would be allowed for maximum 02 times only.**

### **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.**

- **Additional Benefit:** 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 ]
  - ii) Cadre i.e. whether 'Officer/ Clerk/ Sub-staff'
  - iii) Marital status
  - iv) Account Number
  - v) Mobile Number
  - vi) E-mail ID
  
- The retired employee/ family pensioner, after making the allowed modifications (as provided above) is required to choose any of the desired option (also provided above) and click on "submit button".
  
- 'Form-C' would invariably be the last & final chance for a retired employee/ family pensioner for submission of option through online portal.



7. I hereby submit my option: (**Choose any one option from A and B according to your cadre**)

**A) For Clerical/ Sub staff (Award Staff) cadre : (Choose any One Option) - Basic Policy**

Sum Insured	Retirees without Domiciliary		Retirees with Domiciliary	
	Family Floater	Single Person	Family Floater	Single Person
300000	<input type="checkbox"/> Rs 24,199/-	<input type="checkbox"/> Rs 14,520/-	<input type="checkbox"/> Rs 60,054/-	<input type="checkbox"/> Rs 36,032/-
200000	<input type="checkbox"/> Rs 16,133/-	<input type="checkbox"/> Rs 9,680/-	<input type="checkbox"/> Rs 40,036/-	<input type="checkbox"/> Rs 24,021/-
100000	<input type="checkbox"/> Rs 10,890/-	<input type="checkbox"/> Rs 6,534/-	<input type="checkbox"/> Rs 27,024/-	<input type="checkbox"/> Rs 16,215/-

**Super Top-Up Rates: (Choose any One Option) – Super Top-Up Policy**

Sum Insured	Family Floater	Single Person
400000	<input type="checkbox"/> Rs 5,243/-	<input type="checkbox"/> Rs 3,146/-
300000	<input type="checkbox"/> Rs 4,194/-	<input type="checkbox"/> Rs 2,517/-
200000	<input type="checkbox"/> Rs 3,408/-	<input type="checkbox"/> Rs 2,045/-
100000	<input type="checkbox"/> Rs 2,097/-	<input type="checkbox"/> Rs 1,258/-

**B) For Officer cadre : (Choose any One Option) - Basic Policy**

Sum Insured	Retirees without Domiciliary		Retirees with Domiciliary	
	Family Floater	Single Person	Family Floater	Single Person
400000	<input type="checkbox"/> Rs 32,264/-	<input type="checkbox"/> Rs 19,358/-	<input type="checkbox"/> Rs 80,067/-	<input type="checkbox"/> Rs 48,040/-
300000	<input type="checkbox"/> Rs 24,199/-	<input type="checkbox"/> Rs 14,520/-	<input type="checkbox"/> Rs 60,054/-	<input type="checkbox"/> Rs 36,032/-
200000	<input type="checkbox"/> Rs 16,133/-	<input type="checkbox"/> Rs 9,680/-	<input type="checkbox"/> Rs 40,036/-	<input type="checkbox"/> Rs 24,021/-
100000	<input type="checkbox"/> Rs 10,890/-	<input type="checkbox"/> Rs 6,534/-	<input type="checkbox"/> Rs 27,024/-	<input type="checkbox"/> Rs 16,215/-

**Super Top-Up Rates: (Choose any One Option) – Super Top-Up Policy**

Sum Insured	Family Floater	Single Person
500000	<input type="checkbox"/> Rs 6,554/-	<input type="checkbox"/> Rs 3,932/-
400000	<input type="checkbox"/> Rs 5,243/-	<input type="checkbox"/> Rs 3,146/-
300000	<input type="checkbox"/> Rs 4,194/-	<input type="checkbox"/> Rs 2,517/-
200000	<input type="checkbox"/> Rs 3,408/-	<input type="checkbox"/> Rs 2,045/-
100000	<input type="checkbox"/> Rs 2,097/-	<input type="checkbox"/> Rs 1,258/-

8. Accordingly, I authorize the Bank to debit my above mentioned account/ mandated account on any date after (as per date mentioned in SC 7285 dated 06.11.2020) for the required premium to ensure availability of Insurance cover.

9. I hereby confirm that I have carefully gone through the guidelines circulated vide Staff Circular 7255 dated 06.10.2020, SC 7261 dated 09.10.2020, SC 7270 dated 19.10.2020 & SC 7285 dated 06.11.2020 and understood the contents provided therein completely.

Place \_\_\_\_\_  
 PF Number \_\_\_\_\_ (Mandatory)  
 Contact No \_\_\_\_\_ (Mandatory)  
 Name of Retiree \_\_\_\_\_ (Mandatory)  
 E-Mail address \_\_\_\_\_ (Mandatory)  
 Date \_\_\_\_\_  
 Signature \_\_\_\_\_ (Mandatory)

*Note: Kindly ensure to submit duly complete form in all respects. Kindly also ensure to provide accurate & correct information in the consent form. Incomplete Form/ form with in-correct information will be rejected.*

*Refer SC 7255 dated 06.10.2020, SC 7261 dated 09.10.2020, SC 7270 dated 19.10.2020 & SC 7285 dated 06.11.2020 for details.*