

Human Resources Department, Central Office

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

STAFF CIRCULAR NO. 7511

October 05, 2021

To: All Branches/Offices,

Highlights of the Staff Circular

- Steps & procedure for submission of application for renewal of policy.
- Steps & procedure for registration as new joiner in the policy.
- Information on last date of application and deduction of premium amount. The last date for application, for both renewal of policy & joining the policy, is 24th October, 2021.

Subject : Group Medical Insurance Policy for Retired Employees/Family Pensioners Policy Period 01.11.2021 to 31.10.2022 - Commencement of Registration Process

1. Attention is hereby invited to Staff Circular 7506 dated 30th September, 2021 vide which, details/ salient features on 'Group Medical Insurance Policy' for retired employees/ family pensioners pertaining to policy year 2021-22, have been circulated. The said staff circular was specifically issued to provide information to all the retired employees/ family pensioners on the following two major points:-

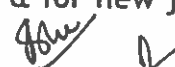
- A) Continuation of provision of 'graded options' in Base Policy and Super Top-Up Policy, for the ensuing Medical Insurance Scheme for the year 2021-22.
- B) Information on Premium Rates, as quoted by 'National Insurance Co Ltd' for all such graded options.

2. In continuation to the details circulated vide SC 7506 dated 30.09.2021, detailed information on 'the registration process' and on 'deduction of premium amount' is provided hereunder.

REGISTRATION PROCESS:

3. Mode of Registration: Online - For both, renewal of policy & for new joining in policy.





4. Eligible 'retired employees/ family pensioners': Who can apply:-

- a) Retired employees (retirees)/ family pensioners already covered under the expiring retiree policy of 2020-21.
- b) 'New Joinees'/ retired employees (retirees)/ family pensioners, not covered under expiring retiree policy of 2020-21.

5. Online Registration/ Registration through 'Online Portal':

- For both, retired employees (retirees)/ family pensioners already covered under the expiring retiree policy of 2020-21 & for new joinees/ retired employees (retirees)/ family pensioners, willing to join afresh in policy of 2021-22, **registrations would be allowed through online portal, only**. A specially designed portal, providing for various option(s) to continue in or withdraw from the ensuing policy year 2021-22 has been made live on Union Bank of India's Corporate Website - www.unionbankofindia.co.in, under the tab "Information for Retired Staff".
- The 'online portal' will be available on Bank's website from 06.10.2021 till 23:59 hours of 24.10.2021, only.
- Detailed information on 'steps/ procedure to be followed for application/ registration through online portal':
 - Retired employees/ family pensioners already covered under expiring policy to refer to Annexure I - For renewal of policy.
 - New Joinees retired employees/ family pensioners, not covered under expiring policy, to refer to Annexure II - For joining afresh in the policy.
- **Acknowledgment of submission:** Upon submitting the application, an acknowledgement receipt/ copy will be generated immediately. Retired employees/ 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/ copy or to save a copy as "PDF FILE" [Annexure XIII], which can be better understood as under:-
 - **EXPORT TO PDF:** This command enables to save the acknowledgement receipt/ copy in the given computer in 'pdf format'.
 - **PRINT:** This command generates the acknowledgement receipt/ copy in printable format and the retired employee/ family pensioner can take a 'print out' of the acknowledgement receipt.
- **Last Date of Online Registration:** The online registration portal will remain active on Bank's corporate website till 23:59 of 24.10.2021.

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• **Special Note:**

- For both - retired employees/ family pensioners already covered under the expiring retiree policy of 2020-21 & new joinees/ retired employees/ family pensioner who wish to join the policy afresh, only 'online application/ registration', carried out through the portal available on Bank's corporate website - www.unionbankofindia.co.in, will be acceptable.
 - Hard copy or scanned copy of consent/ withdrawal, will not be accepted for application/ registration, either for retired employees/ family pensioners already covered under the expiring policy or for new joinees/ retired employees, who wish to join the policy afresh.
 - In case, any consent/ withdrawal form has been submitted in hard copy or scanned copy (by e-mail), either at branch or Central Office, in reference to the ensuing Group Medical Insurance Scheme for the policy year 2021-22, the same stands null and void.
 - Bank will not be held responsible for any communication sent to any E-mail ID or any instruction given to any pension paying branch by the retired employee/ family pensioner on the aforesaid matter.
6. **By Default Option on online portal:** In case, no option is exercised by the retired employee/ family pensioner through 'online portal', it will be presumed that, retired employee/ family pensioner has opted to EXIT from the ensuing policy for the year 2021-22 or does not wish to renew/ join the policy.
7. The options opted/ exercised through 'online portal', till **24.10.2021**, will freeze invariably at **23.59 hours of 24.10.2021** and deductions will be carried out immediately afterwards. Request(s) for any further modifications, either in any of the details of the form or in the option chosen, will not be entertained after **24.10.2021** at any cost.
8. It is mandatory for a retired employee/ family pensioner to provide his/ her consent in terms of his/ her eligibility criteria, through the 'online portal' and pay the requisite premium amount accordingly, to continue in the ensuing group medical insurance policy of 2021-22.

DEDUCTION OF PREMIUM AMOUNT:

- Retired employees/ family pensioners who provide consent, as per their eligibility, through the 'online portal', are required to keep sufficient balance (as per corresponding premium amount) in their mandated account {account number provided in consent} till 18.00 hours of 29th

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October, 2021, without fail, so as to effect debit of the premium amount.

- Debit of premium amount will be carried out on all days from 25.10.2021 to 29.10.2021, only. No deduction/ debit will be effected beyond 29th October, 2021.
 - Being a time bound exercise and to ensure Medical Insurance coverage to the retired employees/ family pensioners with effect from 00.00 hours of 01.11.2021, premium will be remitted to the Insurance Company on 30.10.2021, itself {31st October being a 'Sunday'}.
 - 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 retired employee/ family pensioner will stand discontinued and the Bank will not be responsible for non-availability of benefits/ facilities under the ensuing Medical Insurance Policy for the year 2021-22.
9. **Policy Period:** All the retired employees/ family pensioners who join the ensuing Medical Insurance Policy for the year 2021-22, through 'online portal', will be provided coverage for the period from 01.11.2021 to 31.10.2022, subject to payment of full premium amount.
10. 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 retired employee/ family pensioner, through 'online portal' for the period of 01.11.2021 to 31.10.2022.
12. All the retired employees/ family pensioners are requested to co-operate with us and ensure completion of the exercise within the set timelines.
13. For ready reference of all concerned, the graded premium rates, as circulated vide SC 7506 dated 30.09.2021 are provided once again in the form of Annexure XIV & Annexure XV. All branches/ offices are hereby advised to display the Annexure XIV & XV of this circular on their notice boards prominently.
14. In line with the advisory issued vide Staff circular no. 7503 dated September 28, 2021, on 'rendering of satisfactory services to retired members', Pension paying branches & HR officials posted at regional offices are expected to provide complete support & guidance to the retired employees/ family pensioners and on the details/ procedure to be followed

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for smooth registration for Group Medical Insurance policy, for the policy year 2021-22.

15. All the other terms & conditions, as circulated vide Staff Circular No. 7506 dated 30.09.2021, will remain unchanged.

16. **Contact Details:** For any kind of query, regarding application/ registration for 'Group Medical Insurance Policy for Retired Employees' for the policy period 2021-22, team members may be contacted on the following numbers:

a) Union Bank of India, Central Office, Mumbai -

(Contact Person - Mr Pankaj Gupta, Manager)

Landline Nos :- 022 - 22896255/ 22896245/ 22896235

IP Nos: 116252/ 116253/ 116250/ 116254/ 116263/ 116264

b) Union Bank of India, HR Annex, Head Office, Hyderabad

(Contact Person - Ms. Durga Nagalakshmi, Manager)

Landline No :- 040 -23252148

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

(Contact Person - Ms. Prabha M D Sequeira, Senior Manager)

Landline No :- 0824 - 2861545


GENERAL MANAGER (HR)


Annexure I to SC 7511

STEPS FOR RENEWAL OF POLICY: FOR RETIRED EMPLOYEES/ FAMILY PENSIONERS ALREADY COVERED UNDER THE EXPIRING MEDICAL INSURANCE POLICY OF 2020-21

- Go to Union Bank of India's Corporate Website, www.unionbankofindia.co.in. This site can be accessed through any computer/ mobile having internet facility.
- After accessing the corporate website (www.unionbankofindia.co.in), follow the below mentioned path :-
"About us {available on top row of Corporate website} >> HR >> Training System >> Information for Retired Staff" [Annexure III]
- Click on "Online Registration for renewal of Policy - Staff Circular 7511: Click Here to Apply".
- 'Login Page' will be displayed with caption - 'Medical Insurance Policy for Retired Employees Policy Period 2021-22 & sub-caption - 'For Submission/ Resubmission of Option'. [Annexure IV]
- *Retired Employee/ family pensioner is required to go through all the instructions given on the login page carefully, before proceeding further.*
- Retired employee/ family pensioner would be required to enter PF number, date of birth and valid Mobile Number on the page and click on "Click here to get OTP". In case of e-AB & e-CB retired employees/ family pensioners, PF Number allocated in Union Bank of India, post amalgamation is to be entered.
- 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 renewal of the policy. After entering OTP, the retired employee/ family pensioner is required to click on 'Add Option' button.
- Upon providing the OTP & clicking on 'Add Option' button, 'Submission of Option-Form A' will be displayed. [Annexure V]
- 'Form A' can be submitted either for a 'family floater' policy by the retired employee, or for a 'single' policy by the retired employee or the surviving spouse and, the same would be required to be chosen from the below mentioned 02 'consent options' provided on 'Form A' itself.
 - Family Floater (Consent for Self and spouse both) - Number of Insured 02
 - Single (Consent for either self or surviving spouse) - Number of insured 01# if the retired employee & spouse both are alive, the retired employee would mandatorily be required to opt for 'family floater' policy and 'family floater' premium has to be paid.



- Based on the 'consent option' selected, requisite tabs would be displayed on rest of the portion of 'Form A'.
 - a) In case the Form A is chosen for a 'family floater' policy, the retired employee is required to provide information on designation at retirement, account number, mobile number & e-mail id (enabled fields), 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, and would be disabled. Retired employee is not allowed to make any changes/ modify details other than designation, account number, mobile number & e-mail id. [Annexure VI]
 - b) In case the Form A is chosen for a 'single' policy, following two radio buttons would appear:-
 - i) Self
 - ii) Surviving Spouse
- In case, the retired employee choses 'self', the retired employee would be required to provide information on designation at retirement, account number, mobile number & e-mail id (enabled fields). Name of the retired employee & date of birth would be auto-populated on Form-A, and would be disabled. Retired employee is not allowed to make any changes/ modify details other than designation, account number, mobile number & e-mail id. [Annexure VII]
- In case, the single policy is chosen for 'surviving spouse' option, the surviving spouse would be required to provide information on designation at retirement (designation of deceased retired employee at the time of retirement), account number, mobile number & e-mail id [enabled fields]. Name of the surviving spouse & date of birth would be auto-populated on Form-A, and would be disabled. Surviving spouse is not allowed to make any changes/ modify details other than designation, account number, mobile number & e-mail id. [Annexure VIII]

{It is to be mandatorily ensured that, the account number provided, either for 'family floater' or for 'single' policy, is a 'valid' account number, to effect debit of the premium amount}

It is the sole responsibility of the retired employee/ surviving spouse to provide true & accurate data/ details while submitting option through the online portal and Bank would not be held responsible for any wrongful information/ inaccurate declaration made by the retired employee/ surviving spouse while submitting the option through the online portal.



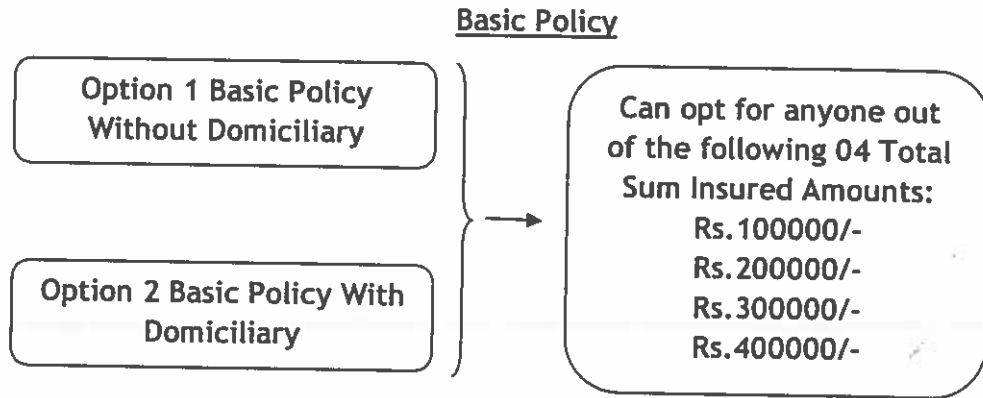
• **Submission of Option:**

A) **Continuation:-** Based on the information circulated vide Staff Circular 7506 dated 30.09.2021 on 'provision of graded options' in the 'sum insured amount' for both base/ basic policy and super top-up policy, online registration provides following options to select from, to continue in the ensuing policy [Annexure IX]:

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

&/ or

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



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/-	9911/-	15248/-
B. 200000/-	14316/-	22025/-
C. 300000/-	22024/-	33884/-
D. 400000/-	28112/-	43249/-

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/-	17566/-	27024/-
B. 200000/-	29388/-	45213/-
C. 300000/-	42319/-	65107/-
D. 400000/-	55927/-	86042/-



- Since, 'award staff/ workmen' cadre retired employees/ family pensioners can choose Sum Insured in Base/ basic policy, only in the range of Rs.1.00 lac to Rs.3.00 lacs, the option for Rs.4.00 lacs sum insured in base/ basic policy would be 'disabled' for award staff/ workmen cadre retired employees/ family pensioners.

Option 3. Super Top-Up Policy

Details (Sum Insured Amounts to choose from) (Amt in Rs.)

Sum Insured	Single Person	Family Floater
A. 100000/-	2421/-	3724/-
B. 200000/-	3856/-	5932/-
C. 300000/-	4842/-	7449/-
D. 400000/-	5731/-	8817/-
E. 500000/-	7540/-	11601/-

- Since, Super Top-Up Policy would only be available to retired employees/ family pensioners (both officer & workmen cadre) who would opt for sum insured of not less than Rs.3.00 lacs, in the base/ basic policy, the sum insured options in super top-up policy would be disabled accordingly on the basis of the option chosen for the basic policy. For details please refer SC 7506 dated 30.09.2021.
- Also, since, 'award staff/ workmen' cadre employees/ family pensioners can choose Sum Insured in Super Top-Up policy, only in the range of Rs.1.00 lac to Rs.4.00 lacs (on choosing basic policy not less than Rs.3.00 lacs sum insured), the option for Rs.5.00 lacs would be 'disabled' for such retired employees/ family pensioners.
- Please refer to SC 7506 dated 30.09.2021 for detailed information on salient features of Super Top-Up policy.

B) Refusal/ Withdrawal: Retired employee (retirees)/ family pensioners who are presently covered under the expiring Group Medical Insurance Policy (2020-21) but wish to discontinue from the Group Medical Insurance Policy are required to choose this option [Annexure X].

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 RETIREE/ FAMILY PENSIONER THEN IT WILL BE PRESUMED AS 'EXIT' FROM THE POLICY & THAT THE RETIRED EMPLOYEE DOES NOT WISH TO RENEW THE POLICY.

- **Modification of details & option submitted:** If the retired employee/ surviving spouse, wishes to make modification in the details and/ or change the previous option, submitted through Form-A, 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/ surviving spouse which would be auto-fetched from 'Form A'. The retired employee/ surviving spouse can make changes in the following fields through Form-B:
 - a) Designation at retirement
 - b) Account Number
 - c) Mobile Number
 - d) E-mail ID
 - e) Option chosen [Annexure XI]
- It is to be noted that, the retired employee or surviving spouse would not be able to modify the 'policy type' through Form-B. Policy type submitted through Form-A - either 'family floater' or 'single' policy would remain final and no change would be allowed in the policy type once selected through Form-A.
- The option chosen previously through 'Form A' will already be on display on Form-B. Upon modifying the option &/ or making other requisite changes, the retired employee/ surviving spouse is required to click on submit button.
- Modifications that can be carried out, through 'Form B', would be allowed for maximum 02 times only.



Annexure II to SC 7511

STEPS FOR ONLINE REGISTRATION BY NEW JOINEES: FOR RETIRED EMPLOYEES/ FAMILY PENSIONERS NOT COVERED UNDER THE EXPIRING MEDICAL INSURANCE POLICY OF 2020-21

- Go to Union Bank of India's Corporate Website, www.unionbankofindia.co.in. This site can be accessed through any computer/ mobile having internet facility.
- After accessing the corporate website (www.unionbankofindia.co.in), follow the below mentioned path :-
"About us {available on top row of Corporate website} >> HR >> Training System >> Information for Retired Staff" [Annexure III]
- Click on "Online Registration for New Joining in Policy - Staff Circular 7511: Click Here to Apply".
- 'Login Page' will be displayed with caption - 'Medical Insurance Policy for Retired Employees Policy Period 2021-22 & sub-caption - 'For Submission/ Resubmission of Option'. [Annexure IV]
- *Retired Employee/ family pensioner is required to go through all the instructions given on the login page carefully, before proceeding further.*
- Retired employee/ family pensioner would be required to enter PF number, date of birth and valid Mobile Number on the page and click on "Click here to get OTP". In case of e-AB & e-CB retired employees/ family pensioners, PF Number allocated in Union Bank of India, post amalgamation is to be entered.
- 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 renewal of the policy. After entering OTP, the retired employee/ family pensioner is required to click on 'Add Option' button.
- Upon providing the OTP & clicking on 'Add Option' button, 'Submission of Option-Form A' will be displayed. [Annexure V]
- 'Form A' can be submitted either for a 'family floater' policy by the retired employee, or for a 'single' policy by the retired employee or the family pensioner and, the same would be required to be chosen from the below mentioned 02 'consent options' provided on 'Form A' itself.
- Family Floater (Consent for Self and spouse both) - Number of Insured 02
- Single/ Self (Consent for either retired employee or family pensioner) - Number of insured 01
if the retired employee & spouse both are alive, the retired employee would mandatorily be required to opt for 'family floater' policy and 'family floater' premium has to be paid.



- Based on the 'consent option' selected, requisite tabs would be displayed on rest of the portion of 'Form A'.
 - a) In case the Form A is chosen for a 'family floater' policy, the retired employee is required to provide information on designation at retirement, spouse name, spouse's date of birth, account number, mobile number & e-mail id (enabled fields). The name of the retired employee and the date of birth would be auto-populated on Form-A, and would be disabled. Retired employee is not allowed to make any changes/ modify details other than designation, spouse name, date of birth of spouse, account number, mobile number & e-mail id. [Annexure XII]
 - b) In case the Form A is chosen for a 'single' (self) policy, the retired employee/ family pensioner would be required to provide information on designation at retirement, account number, mobile number & e-mail id (enabled fields). Name of the retired employee/ family pensioner & date of birth would be auto-populated on Form-A, and would be disabled. Retired employee/ family pensioner is not allowed to make any changes/ modify details other than designation, account number, mobile number & e-mail id. [Annexure VII]

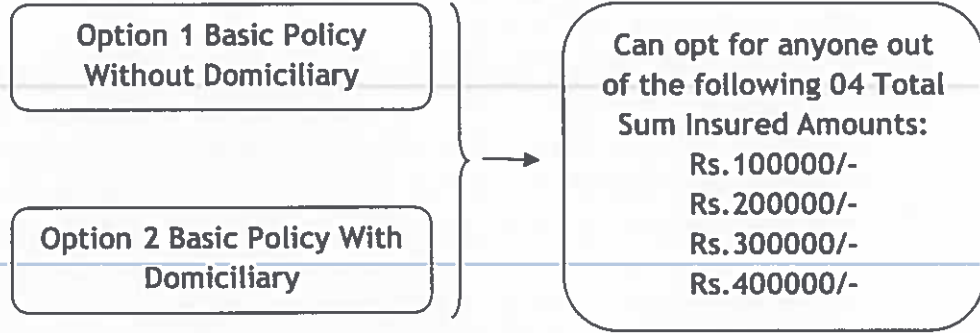
{It is to be mandatorily ensured that, the account number provided, either for 'family floater' or for 'single' policy, is a 'valid' account number, to effect debit of the premium amount}

It is the sole responsibility of the retired employee/ surviving spouse to provide true & accurate data/ details while submitting option through the online portal and Bank would not be held responsible for any wrongful information/ inaccurate declaration made by the retired employee/ surviving spouse while submitting the option through the online portal.

- **Submission of Option:**
 - A) Graded options available:- Based on the information circulated vide Staff Circular 7506 dated 30.09.2021 on 'provision of graded options' in the 'sum insured amount' for both base/ basic policy and super top-up policy, online registration provides following options to select from, to continue in the ensuing policy [Annexure IX]:
 - i) Either 'Base/ Basic Policy without domiciliary' or 'base/ basic policy with domiciliary'
 - & / or
 - ii) Super Top-Up Policy, if desired.



Basic Policy



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

Option 1 Basic Policy Without Domiciliary

Opt for anyone SI	Without Domiciliary	
	Single Insured	Family Floater
Total SI		
A. 100000/-	9911/-	15248/-
B. 200000/-	14316/-	22025/-
C. 300000/-	22024/-	33884/-
D. 400000/-	28112/-	43249/-

Option 2 Basic Policy With Domiciliary.

Domiciliary will be 10% of Sum Insured (SI); for details refer SC 7255

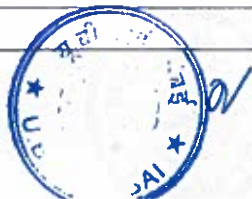
Opt for anyone SI	With Domiciliary	
	Single Insured	Family Floater
Total SI		
A. 100000/-	17566/-	27024/-
B. 200000/-	29388/-	45213/-
C. 300000/-	42319/-	65107/-
D. 400000/-	55927/-	86042/-

- Since, 'award staff/ workmen' cadre retired employees/ family pensioners can choose Sum Insured in Base/ basic policy, only in the range of Rs.1.00 lac to Rs.3.00 lacs, the option for Rs.4.00 lacs sum insured in base/ basic policy would be 'disabled' for award staff/ workmen cadre retired employees/ family pensioners.

Option 3. Super Top-Up Policy

Details (Sum Insured Amounts to choose from) (Amt in Rs.)

Sum Insured	Single Person	Family Floater
A. 100000/-	2421/-	3724/-
B. 200000/-	3856/-	5932/-
C. 300000/-	4842/-	7449/-
D. 400000/-	5731/-	8817/-
F. 500000/-	7540/-	11601/-



- Since, Super Top-Up Policy would only be available to retired employees/ family pensioners (both officer & workmen cadre) who would opt for sum insured of not less than Rs.3.00 lacs, in the base/ basic policy, the sum insured options in super top-up policy would be disabled accordingly on the basis of the option chosen for the basic policy. For details please refer SC 7506 dated 30.09.2021.
- Also, since, 'award staff/ workmen' cadre employees/ family pensioners can choose Sum Insured in Super Top-Up policy, only in the range of Rs.1.00 lac to Rs.4.00 lacs (on choosing basic policy not less than Rs.3.00 lacs sum insured), the option for Rs.5.00 lacs would be 'disabled' for such retired employees/ family pensioners.
- Please refer to SC 7506 dated 30.09.2021 for detailed information on salient features of Super Top-Up policy.

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 RETIREE/ FAMILY PENSIONER THEN IT WILL BE PRESUMED THAT THE RETIRED EMPLOYEE/ SURVIVING SPOUSE DOES NOT WISH TO JOIN THE POLICY.

- **Modification of details & option submitted:** If the retired employee/ surviving spouse, wishes to make modification in the details and/ or change the previous option, submitted through Form-A, 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 retired employee/ family pensioner can make changes in the following fields through Form-B:
 - c) Designation at retirement
 - d) Account Number
 - e) Mobile Number
 - f) E-mail ID
 - g) Option chosen [Annexure XI]
- It is to be noted that, the retired employee or family pensioner would not be able to modify the 'policy type' through Form-B. Policy type submitted through Form-A - either 'family floater' or 'single' policy would remain final and no change would be allowed in the policy type once selected through Form-A.
- The option chosen previously through 'Form A' will already be on display on Form-B. Upon modifying the option &/ or making other requisite changes, the retired employee/ family pensioner is required to click on submit button.



- Modifications that can be carried out, through 'Form B', would be allowed for maximum 02 times only.



Annexure III to SC 7511; Part (i)

The screenshot displays the Union Bank of India website with the following content:

- Navigation Bar:** Paramount Health Services & Policy Claim Status, Human Resource | Union Bank, and a search bar.
- Breadcrumbs:** You are here > About Us > HR > Human Resource
- HR Human Resources:**

Union Bank of India is one of the premier banks in India with a vision of becoming the largest in domestic operations. Apart from having a pan India network, the bank also has overseas presence. It is one of the most techno savvy banks and was the first major Public Sector Bank to extend Core Banking Solution to all its branches. The professional growth of each and every member of the Union Bank family is of utmost concern to us. The Bank has a robust and progressive HR Policy and has adopted a transparent, objective and tried-bie Performance Management System, which is integrated with Career Progression and training needs. The Promotion Policy of the Bank is also geared towards a speedy career growth.
- Current Opening / Recruitment Notifications:** Includes a 'More' button.
- Training System:**

Training System has now become necessary for Organizations to attain attitudes, upgrade skills and kindle sparks of knowledge in their human capital to an extent and with a rapidity which has perhaps never been required before. Those who dominate the market in times to come will be those who are prepared to seize opportunities as they come. At Union Bank, the training facilities offer an admirable approach to these opportunities. We have won the prestigious Golden Peacock National Training Award for the best training system in the country 6 times, and for the last 3 consecutive years.
- Other Links:** Around the College, Information For Retired Staff, and a search bar.
- Footer:** Social media icons (Facebook, Twitter, LinkedIn, YouTube, Instagram, WhatsApp, Messenger) and a search bar.
- Right Sidebar:** Internet Banking, Apply Online (Savings Account, Education Loan, Union Home, Union Mbl, Union Personal), Interest rates (Interest Rates - Deposit, Interest Rates - Loans & Advances, Interest Rates for IRIS), Service Charges, Wealth Management (Insurance, Mutual Funds and Demat), Online Trading, Download our Apps, Contact Us.
- Browser/OS Bar:** Shows the address bar with 'unionbankofindia.com', search bar, and system tray with date '09-10-2021' and time '11:03'.



Annexure III to SC 7511; Part (ii)

Parliament Health Services & Information for Retired Staff | x +

Home | (EN) | Contact Us | MSME | CSR | Rates & Charges | System Improvements | Grievance Redressal | Skip to main content | Screen reader | RSS/Feeds | A+ A- Search here

Products > Digital Banking > Investor Relations > About Us > Others > We Care > Amalgamation Center

Union Bank of India

शुभचिंत आंदोलन

You are here > About Us > Information for Retired Staff > Information for Retired Staff

INFORMATION FOR RETIRED STAFF

Online Registration for renewal of Policy - Staff Circular 7511: click here to apply

Online Registration for New joining in policy - Staff Circular 7511: click here to apply

Staff Circular 7506

INVESTMENT DECLARATION FOR RETIRED STAFF

Staff Circular 7503

Staff Circular 7431

Staff Circular 07418

Grievance Portal for Retirees

HITPA is in process of generation of hard copies of Medicaid of all retired employees and the same will be dispatched very soon to the respective address, as available in Bank records.

Staff Circular 7354

Internet Banking

Apply Online

- Saving Account
- Home Loan
- Vehicle Loan
- Educational Loan
- Loan Against Property
- Agriculture Loan
- MSME LOAN
- Aadhaar Linking Online
- Loan Application Status
- Renewal and Rehabilitation of MSME
- Pradhan Mantri Mudra Yojana
- e-IPS by Kary
- E-IPS

Interest Rates

- Interest Rates - Deposit

Type here to search

10:35 06-10-2021



Annexure IV to SC 7511



MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

Medical Insurance Policy for Retired Employees Policy Period 2021-22 For Submission/Resubmission of option

PF Number * (e-AB & e-CE retiree to enter PF Number allotted by Union Bank.)
Date of Birth * (DD-MM-YYYY)
Mobile No *
OTP *

[Click Here to Get OTP](#) [Add Option](#)

Mandatory fields

• OTP is valid for 12 hours.

PLEASE GO THROUGH THE FOLLOWING INSTRUCTIONS CAREFULLY BEFORE SUBMISSION OF OPTION

1. PLEASE READ SC 7511 DATED 05-10-2021 CAREFULLY BEFORE SUBMISSION OF THIS FORM.
2. THE FORM IS TO BE SUBMITTED FOR CONTINUATION IN POLICY ONLY BY -
 - A. RETIRED EMPLOYEES OF RETIRED PRIOR TO 30.09.2020, ALREADY COVERED UNDER THE POLICY EXPIRING ON 31.10.2021 AND / OR
 - B. EMPLOYEES RETIRED BETWEEN THE PERIOD FROM 01.10.2020 TO 30.09.2021 AND OPTED FOR CONTINUATION IN POLICY UPTO 31.10.2021
3. ANY MODIFICATION IN OPTION, IF DESIRED, IS TO BE DONE THROUGH THIS FORM.
4. IN CASE NO OPTION IS RECEIVED FROM THE RETIREE, IT WILL BE CONSIDERED AS EXIT FROM THE POLICY
5. THIS DATA WILL BE FREED ON 24-10-2021 THIS MODULE WILL NO MORE BE AVAILABLE TO THE RETIRED EMPLOYEES AFTER 24-10-2021
6. PLEASE ENSURE TO PRESERVE A COPY OF ACKNOWLEDGMENT GENERATED UPON SUBMISSION OF OPTION FOR FUTURE REFERENCE.



Annexure V to SC 7511

MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

SUBMISSION OF OPTION - FORM A

S.No	OPTION	WHO SHOULD SUBMIT
1.	CONTINUE IN POLICY	A) RETIRED EMPLOYEE (RETIRED PRIOR TO 30.09.2020) ALREADY COVERED UNDER THE POLICY EXPIRING ON 31.10.2021. OR B) EMPLOYEE RETIRED BETWEEN 01.10.2020 TO 30.09.2021 AND OPTED FOR CONTINUATION IN POLICY, TILL 31.10.2021.
2.	WITHDRAWAL	SAME AS ABOVE

Consent/ Refusal towards Medical Insurance Policy for Retired Employees/ Surviving Spouses. Tenure of Medical Insurance Policy is 01.11.2021 TO 31.10.2022.

Family Flazer (Consent for self and spouse both)- Number of insured 02
Single (Consent for either self or surviving spouse)- Number of insured 01

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MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

SUBMISSION OF OPTION - FORM A

S.No	OPTION	WHO SHOULD SUBMIT
1.	CONTINUE IN POLICY	A) RETIRED EMPLOYEE (RETIRED PRIOR TO 30.09.2020) ALREADY COVERED UNDER THE POLICY EXPIRING ON 31.10.2021. OR B) EMPLOYEE RETIRED BETWEEN 01.10.2020 TO 30.09.2021 AND OPTED FOR CONTINUATION IN POLICY, TILL 31.10.2021.
2.	WITHDRAWAL	SAME AS ABOVE

Consent/ ReConsent towards Medical Insurance Policy for Retired Employees/ Surviving Spouses. Tenure of Medical Insurance Policy is 01.11.2021 TO 31.10.2022.

- Family Flatter (Consent for Self and spouse both)- Number of insured 02
- Single (Consent for either self or Surviving spouse)- Number of insured 01

Name of Retired Employee: _____

Date of Birth: _____

Designation at Retirement: **SUB STAFF**

Spouse Name and DOB: _____

Account Number: _____

Mobile Number: (+91) _____

Email ID: _____

Note: On the basis of option selected, policy would be issued in favour of either Self or Surviving Spouse. (For Single Policy holder)

I confirm that I have checked the above information and I declare the same to be correct in all respect. The same information may be shared with the insurance Company.

Type here to search





MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

SUBMISSION OF OPTION - FORM A

S.No	OPTION	WHO SHOULD SUBMIT
1.	CONTINUE IN POLICY	A) RETIRED EMPLOYEE (RETIRED PRIOR TO 30.09.2020) ALREADY COVERED UNDER THE POLICY EXPIRING ON 31.10.2021. OR B) EMPLOYEE RETIRED BETWEEN 01.10.2020 TO 30.09.2021 AND OPTED FOR CONTINUATION IN POLICY, TILL 31.10.2021.
2.	WITHDRAWAL	SAME AS ABOVE

Consent/Refusal towards Medical Insurance Policy for Retired Employees/ Surviving Spouses. Tenure of Medical Insurance Policy is 01.11.2021 TO 31.10.2022.

- Family Floater (Consent for self and spouse both). Number of Insured 02
- Single (Consent for either self or Surviving spouse). Number of Insured 01

- Self
- Surviving Spouse

Name of Retired Employee

Date of Birth

Designation at Retirement

Account Number

Mobile Number

Email ID

5hr1

OFFICER

(+91)

Note: On the basis of option selected, policy would be issued in favour of either self or surviving spouse. (For Single Policy holder)

Type here to search



Annexure VIII to SC 7511



MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

SUBMISSION OF OPTION - FORM A

S.No	OPTION	WHO SHOULD SUBMIT
1.	CONTINUE IN POLICY	A) RETIRED EMPLOYEE (RETIRED PRIOR TO 30.09.2020] ALREADY COVERED UNDER THE POLICY EXPIRING ON 31.10.2021. OR B) EMPLOYEE RETIRED BETWEEN 01.10.2020 TO 30.09.2021 AND OPTED FOR CONTINUATION IN POLICY, TILL 31.10.2021.
2.	WITHDRAWAL	SAME AS ABOVE

Consent/ Refusal towards Medical Insurance Policy for Retired Employees/ Surviving Spouses. Tenure of Medical Insurance Policy is 01.11.2021 TO 31.10.2022.

- Family Floater (Consent for Self and spouse cat*) - Number of Insured 02
- Single (Consent for either self or surviving spouse) - Number of Insured 01

- Self
- Surviving Spouse

Designation at Retirement *

Spouse Name and DCG *

Account Number *

Mobile Number *

Email ID *

SUB STAFF

(+91)

Note: On the basis of option selected, policy would be issued in favour of either Self or surviving spouse. (For Single Policy holder)

I confirm that I have checked the above information and I declare the same to be correct in all respect. The same information may be shared with the Insurance Company.

Type here to search



Annexure IX to SC 7511

Note: On the basis of option selected, policy would be issued in favour of either Self or Surviving Spouse. (For Single Policy holder)

I confirm that I have checked the above information and I declare the same to be correct in all respect. The same information may be shared with the Insurance Company.

I hereby provide my option to continue/withdraw from the Medical Insurance POLICY. The premium amount may be deducted accordingly from the above mentioned account on or before due date. I hereby declare that I would ensure to maintain sufficient balance in my above mentioned account from 25-10-2021 to 29-10-2021

Circle any of the following option for Basic Sum Insured:

Basic Policy Without Domiciliary		Without Domiciliary
Total SI		
<input type="radio"/> A. 100000/-		Family Floater RS 15248/-
<input type="radio"/> B. 200000/-		RS 21035/-
<input type="radio"/> C. 300000/-		RS 33884/-
<input type="radio"/> D. 400000/-		RS 43249/-
Basic Policy With Domiciliary		
<input type="radio"/> Super Top Up Policy		
<input type="radio"/> Refusal/Notdrawable		

(Debit of premium amount commences from 25-10-2021)

I have checked the data and the same is correct in all respect.

Date: 05-10-2021

Submit



Annexure X to SC 7511

Designation at Retirement * OFFICER

Spouse Name and DOB *

Account Number *

Mobile Number * (+91)

Email ID *

Note..On the basis of option selected, policy would be issued in favour of either Self or Surviving Spouse. (For Single Policy holder)

I confirm that I have checked the above information and I declare the same to be correct in all respect. The same information may be shared with the Insurance Company.

I hereby provide my option to continue/ withdraw from the Medical Insurance POLICY. The premium amount may be deducted accordingly from the above mentioned account on or before due date. I hereby declare that I would ensure to maintain sufficient balance in my above mentioned account from 25-10-2021 to 29-10-2021

Circle any of the following option for Basic Sum Insured:

<input type="checkbox"/>	Basic Policy Without Demolitary
<input type="checkbox"/>	Basic Policy With Demolitary
<input type="checkbox"/>	Super Top Up Policy
<input checked="" type="checkbox"/>	Refusal/Withdrawable
<input type="checkbox"/>	Refusal

(Debit of premium amount commences from 25-10-2021)

I have checked the data and the same is correct in all respect.

Date: 05-10-2021

Submit



MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

RESUBMISSION OF OPTION - FORM B

FORM A SUBMITTED ON: 04-10-2021

Consent/ Refusal towards Medical Insurance Policy for Retired Employees/ Spouse (widow) of deceased retired employee. Tenure of Medical Insurance Policy is 01.11.2021 to 31.10.2021.

Name: Shri.

Date of Birth:

Designation at Retirement: **CLERK**

Spouse Name and DOB:

Account Number:

Mobile Number: (+91)

Email ID:

Modification History:

Option chosen on date	Option chosen on date	Option chosen on date
01 10 2021 17:37:51	04 10 2021 17:43:39	04 10 2021 17:43:39
is With Domiciliary Super Top Up Policy	is Without Domiciliary Super Top Up Policy	is Without Domiciliary Super Top Up Policy

Modify Option: Overall only 2 modifications in option can be done.

I hereby modify my previous option and declare that I should be covered under the following option in the retiree policy of Medical Insurance starting with 01.11.2021.

Choose any of the following option for Basic Sum Insured:

Basic Policy Without Domiciliary

Total SI	Single Insured	Without Domiciliary	Family Floater

Type here to search



Annexure XII to SC 7511



MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

SUBMISSION OF OPTION - FORM A

S.No	OPTION	WHO SHOULD SUBMIT
1.	CONTINUE IN POLICY	A) RETIRED EMPLOYEE WAS NOT COVERED IN PREVIOUS RETIREE POLICY 2020-21
2.	WITHDRAWAL	SAME AS ABOVE

Consent/Refusal towards Medical Insurance Policy for Retired Employees/ Surviving Spouses. Tenure of Medical Insurance Policy is 01.11.2021 TO 31.10.2022.

- Family Header (Consent for Self and spouse both)- Number of insured 02
- Single (Consent for either self or Surviving spouse)- Number of insured 01

Name of Retired Employee

Date of Birth

Designation at Retirement *

Spouse Name and DOB *

Account Number *

Mobile Number *

Email ID *

I confirm that I have checked the above information and I declare the same to be correct in all respect. The same information may be shared with the Insurance Company.

I hereby provide my option to continue/ withdraw from the Medical Insurance Policy. The premium amount may be deducted accordingly from the above mentioned account on or before due date. I hereby declare that I would ensure to maintain sufficient balance in my above mentioned account from 25-10-2021 to 29-10-2021

Type here to search



यूनियन बैंक ऑफ इंडिया Union Bank of India



ACKNOWLEDGEMENT

DATE: 05-10-2021 18:47:09

ACK NO: 211005042418

DEAR SIR/ADAM,

SHRI/SMT. Shri. _____ PF Number _____ AS EXERCISED OPTION TO CONTINUE WITH/WITHDRAW* FROM THE MEDICAL INSURANCE POLICY FOR RETIREES FOR THE PERIOD OF 01.11.2021 TO 31.10.2022. THE OPTION EXERCISED IS AS FOLLOWS:

OFFICER - Without Domiciliary - Rs. 28112.0000
- Super Top Up Policy - Rs. 7540.0000

THE PRESCRIBED PREMIUM WILL BE DEDUCTED ON OR BEFORE THE DUE DATE. PLEASE ENSURE TO MAINTAIN REQUIRED BALANCE IN THE GIVEN ACCOUNT NUMBER +97702070004339 FROM 25-10-2021 TO 29-10-2021 ON ALL DAYS. NO DEDUCTIONS WILL BE MADE AFTER 29-10-2021

IN CASE BALANCE IS NOT MAINTAINED IN THE ACCOUNT, COVERAGE UNDER THE ENSUING MEDICAL INSURANCE POLICY WILL NOT BE AVAILABLE. ALSO, IN CASE THE ACCOUNT IS FROZEN / CLOSED / IN-ACTIVE / THE DEBIT IN THE ACCOUNT HAS BEEN DISABLED DUE TO ANY REASON, LEADING TO NON-DEBIT OF INSURANCE PREMIUM, COVERAGE UNDER THE ENSUING MEDICAL INSURANCE POLICY WILL NOT BE AVAILABLE.

PLEASE PRESERVE A COPY OF THIS ACKNOWLEDGEMENT FOR FUTURE REFERENCE.

* COMPUTER GENERATED ACKNOWLEDGEMENT. NO SIGNATURE REQUIRED.

Annexure XIV to SC 7511



CENTRAL OFFICE, MUMBAI

Premium rates, as proposed & quoted by National Insurance Company (NIC), for Group Medical Insurance Policy of Retired Employees, for the period of 01.11.2021 to 31.10.2022 are as follows:

Premium Rates for Base Policy {including GST}

For Clerical/ Sub staff (Award Staff) cadre/ Workmen Retired Employees				
Options	Without Domiciliary		With Domiciliary	
	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
300000	33884/-	22024/-	65107/-	42319/-
200000	22025/-	14316/-	45213/-	29388/-
100000	15248/-	9911/-	27024/-	17566/-

For Officer cadre retired employees				
Options	Without Domiciliary		With Domiciliary	
	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
400000	43249/-	28112/-	86042/-	55927/-
300000	33884/-	22024/-	65107/-	42319/-
200000	22025/-	14316/-	45213/-	29388/-
100000	15248/-	9911/-	27024/-	17566/-



Annexure XV to SC 7511



CENTRAL OFFICE, MUMBAI

Premium rates, as proposed & quoted by National Insurance Company (NIC), for Group Medical Insurance Policy of Retired Employees, for the period of 01.11.2021 to 31.10.2022 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	8817/-	5731/-
300000	7449/-	4842/-
200000	5932/-	3856/-
100000	3724/-	2421/-

For Officer cadre		
Options		
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
500000	11601/-	7540/-
400000	8817/-	5731/-
300000	7449/-	4842/-
200000	5932/-	3856/-
100000	3724/-	2421/-

