

To: All Branches/Offices,

**Subject : Group Medical Insurance Policy for Retired Employees/Family Pensioners
Policy Period 01.11.2023 to 31.10.2024 - Commencement of Registration Process**

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 29th October, 2023.

1. Attention is hereby invited to Staff Circular 8099 dated 12th October, 2023 and Staff Circular 8104 dated 13th October, 2023 vide which, details/ salient features on 'Group Medical Insurance Policy' for retired employees/ family pensioners pertaining to policy year 2023-24, 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) Information on Basic Policy and graded Top-Up Policy rates for the ensuing Medical Insurance Scheme for the year 2023-24.
- B) Information on details on monetary Caps, if only Basic Policy is opted for

2. In continuation to the details circulated vide SC 8099 dated 12.10.2023 and SC 8104 dated 13.10.2023 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 joiner in policy.**
4. All retired employees/ family pensioners as on 30.09.2023 are eligible (Employees retired under 'Compulsory Retirement'/ employees who resigned from the services of the Bank/ terminated employees and / or their family pensioners are not eligible to be covered under the ensuing Retirees policy for the year 2023-24)
5. Online Registration/ Registration through 'Online Portal':

In all the cases mentioned above, the retired employees (retirees)/ family pensioners, willing to join the policy for 2023-24, ***registrations would be allowed through online portal, only.*** A specially designed portal, providing various option(s) to continue in the ensuing policy year 2023-24 has been made live on Union Bank of India's Corporate Website - **www.unionbankofindia.co.in**. The link shall be displayed at "www.unionbankofindia.co.in → ABOUT US → HR → Information for Retired Staff".
6. The 'online portal' will be available on Bank's website from 16:00 hours of 14.10.2023 till 23:59 hours of 29.10.2023, only.
7. Detailed information on 'steps/ procedure to be followed for application/ registration through online portal':
 - Renewal of policy - Retired employee/family pensioners who are already covered under the policy 2022-23 to refer to **Annexure I**
 - Renewal of policy - Retired from bank between the period of 01.10.2022 to 30.09.2023 and opted for continuation of medical insurance policy, till 31.10.2023 to refer to **Annexure I**
 - New Joiner - who could not opt for current policy 2022-23, to refer to **Annexure II.**

(Employees retired under 'Compulsory Retirement'/ employees who resigned from the services of the Bank/ terminated employees and / or their family pensioners are not eligible to be covered under the ensuing Retirees policy for the year 2023-24)

8. **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 are options, either to “PRINT” the acknowledgement receipt/ copy or to save a copy as “PDF FILE”, 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 **29.10.2023**.

• **Special Note:**

- All retired employees/ family pensioners, opting for renewal/ joining 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 2023-24, 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.

9. **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 not opted for the ensuing policy for the year 2023-24 or does not wish to renew/ join the policy.

10. The options opted/ exercised through 'online portal', till **29.10.2023**, will freeze invariably at **23.59 hours of 29.10.2023** 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 29.10.2023 at any cost.**

11. 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 17.00 hours of 30th October, 2023**, without fail, so as to effect debit of the premium amount.
- **Debit of premium amount will be carried out on 30.10.2023.** No deduction/ debit will be effected beyond 30th October, 2023.
- Being a time bound exercise and to ensure Medical Insurance coverage to the retired employees/ family pensioners the premium has to be remitted to the Insurance Company on 31.10.2023, itself for continuity of the coverage.
- 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 2023-24.

12. Policy Period: All the retired employees/ family pensioners who join the ensuing Medical Insurance Policy for the year 2023-24, through 'online portal', will be provided coverage for the period from **01.11.2023 to 31.10.2024**, subject to payment of full premium amount.

13. 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 01.11.2023 to 31.10.2024.

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. For ready reference of all concerned, the premium and graded top up rates and various monetary Caps (if only Basic Policy of Rs. 200000/- is selected) as circulated vide SC 8099 dated 12.10.2023 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.
16. 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 for smooth registration for Group Medical Insurance policy, for the policy year 2023-24.
17. All the other terms & conditions, as circulated vide Staff Circular 8099 dated 12.10.2023 and Staff Circular 8104 dated 13.10.2023 will remain unchanged.
18. **Contact Details:** For any kind of query, regarding application/ registration for 'Group Medical Insurance Policy for Retired Employees' for the policy period 2023-24, team members may be contacted on the following numbers:

Union Bank of India, Central Office, Mumbai -
Landline Nos.:- 022- 22896383/ 22896255
IP Nos.:- 116252/ 116253/ 116263/ 116254

Sd/-
GENERAL MANAGER (HR)

STEPS FOR RENEWAL OF POLICY (2023-24):

ELIGIBLE RETIREES/ FAMILY PENSIONERS

- ✓ RETIRED EMPLOYEE/FAMILY PENSIONERS WHO ARE ALREADY COVERED UNDER THE POLICY 2022-23.
- ✓ RETIRED FROM BANK BETWEEN THE PERIOD OF 01.10.2022 TO 30.09.2023 AND OPTED FOR CONTINUATION OF MEDICAL INSURANCE POLICY, TILL 31.10.2023.
- 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 >> Information for Retired Staff" [Annexure III part (i)/ part (ii)]
- Click on "Online Registration for renewal of Policy - Staff Circular 8101: Click Here to Apply".
- 'Login Page' will be displayed with caption - 'Medical Insurance Policy for Retired Employees Policy Period 2023-24 & sub-caption - 'For Submission/ Resubmission of Option'. Kindly select relevant option as the case may be. [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**

- ❖ Single Person (1 life insured)- is defined as any one of the following
 - i. Where retiree does not have surviving spouse OR
 - ii. Where retiree is survived by the spouse (Retiree has passed away) OR
 - iii. Where retiree does not require the insurance cover for the spouse.

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 name of the retiree, gender and date of birth would be auto-populated on Form-A. The retired employee is required to provide information on **spouse name and DOB, account number, IFSC Code, mobile number, e-mail id and address (enabled fields)**. The Nominee details viz. **Name of the Nominee, Relationship with nominee, DOB of nominee and Guardian name (if applicable)** needs to be filled [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 further required to choose from the following two radio buttons to continue

- a) I hereby declare that I do not require the insurance cover for my spouse. Hence, I am opting for "Single Premium"
- b) I am Single/Unmarried/Widowed/Divorced/Separated. Hence, I am opting for "Single Premium"

- The name of the retiree, gender and date of birth would be auto-populated. The retired employee is required to provide information on **account number, IFSC Code, mobile number, e-mail id and address (enabled fields)**. The Nominee details viz. **Name of the Nominee, Relationship with nominee, DOB of nominee and Guardian name (if applicable)** needs to be filled. [Annexure VII]

- In case, the single policy is chosen for ‘surviving spouse’ option, the surviving spouse would be required to provide information on **account number, IFSC Code, mobile number, e-mail id and address (enabled fields)**. The Nominee details viz. **Name of the Nominee, Relationship with nominee, DOB of nominee and Guardian name (if applicable)** needs to be filled. [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}

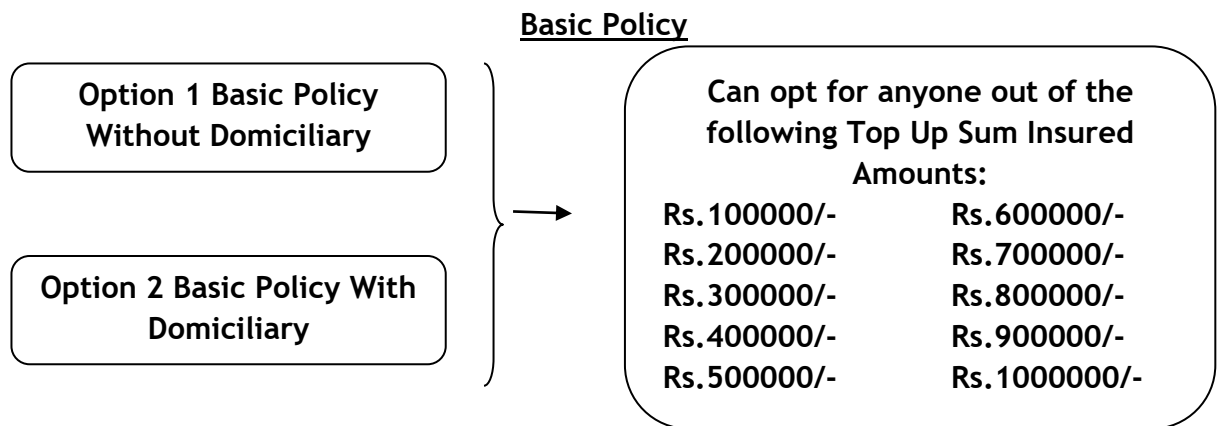
It is the sole responsibility of the retired employee/ surviving spouse to provide true & accurate data/ details while submitting option through the online portal and Bank would not be held responsible for any wrongful information/

inaccurate declaration made by the retired employee/ surviving spouse while submitting the option through the online portal.

- **Submission of Option:**

Continuation:- Based on the information circulated vide Staff Circular 8099 dated 12.10.2023 on information of the 'sum insured amount' for both Basic policy and graded top-up options, online registration provides following options to select from, to continue in the ensuing policy [Annexure IX]:

- i) Either 'Policy without domiciliary' or 'Policy with domiciliary' &/ or
- ii) Top-Up Policy, if chosen so.[Annexure X]



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

Option 1 Basic Policy Without Domiciliary		
Total Sum Insured	Single Insured	Family Floater
200000/-	17857/-	26454/-

Option 2 Basic Policy With Domiciliary. Domiciliary will be 10% of Sum Insured (SI); for details refer SC 8099		
Total Sum Insured	Single Insured	Family Floater
200000/-	33079/-	49005/-

Option 3. Top-Up Policy

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

Option	Without Domiciliary		With Domiciliary	
	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
1,00,000	27159/-	18332/-	35307/-	23832/-
2,00,000	50919/-	34371/-	66196/-	44683/-
3,00,000	58014/-	39159/-	75417/-	50908/-
4,00,000	60860/-	41081/-	79118/-	53406/-
5,00,000	70078/-	47303/-	91101/-	61493/-
6,00,000	77130/-	52063/-	100268/-	67681/-
7,00,000	80684/-	54462/-	104889/-	70801/-
8,00,000	87070/-	58772/-	113190/-	76404/-
9,00,000	93456/-	63083/-	121493/-	82008/-
10,00,000	101966/-	68828/-	132556/-	89476/-

- Please refer to SC 8099 dated 12.10.2023 for detailed information on salient features of 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”.

- **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 next 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) Spouse Name/ DOB
 - b) Account Number
 - c) IFSC Code
 - d) Mobile Number
 - e) E-mail ID
 - f) 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.

STEPS FOR ONLINE REGISTRATION (NEW REGISTRATION) IN POLICY (2023-24):

ELIGIBLE RETIREES/ FAMILY PENSIONERS

✓ RETIRED EMPLOYEE/FAMILY PENSIONER WHO COULD NOT OPT FOR CURRENT POLICY 2022-23

• 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 >> Information for Retired Staff” [Annexure III part (i)/ part (ii)]

• Click on “Online Registration for New Joining in Policy - Staff Circular 8101: Click Here to Apply”.

• ‘Login Page’ will be displayed with caption - ‘Medical Insurance Policy for Retired Employees Policy Period 2023-24 & 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**

- ❖ Single Person (1 life insured)- is defined as any one of the following
 - i. Where retiree does not have surviving spouse OR
 - ii. Where retiree is survived by the spouse (Retiree has passed away) OR
 - iii. Where retiree does not require the insurance cover for the spouse.

Based on the 'consent option' selected, requisite tabs would be displayed on rest of the portion of 'Form A'.

- 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' policy, following two radio buttons would appear:-
 - i) Self
 - ii) Surviving Spouse

In case, the retired employee chooses 'self', the retired employee would be further required to choose from the following two radio buttons to continue

- a) I hereby declare that I do not require the insurance cover for my spouse. Hence, I am opting for "Single Premium"
- b) I am Single/Unmarried/Widowed/Divorced/Separated. Hence, I am opting for "Single Premium"

- The name of the retiree, gender and date of birth would be auto-populated. The retired employee is required to provide information on **account number, IFSC Code, mobile number, e-mail id and address (enabled fields)**. The Nominee details viz. **Name of the Nominee, Relationship with nominee, DOB of nominee and Guardian name (if applicable)** needs to be filled. **[Annexure XIII]**
- In case, the single policy is chosen for 'surviving spouse' option, the surviving spouse would be required to provide information on **account number, IFSC Code, mobile number, e-mail id and address (enabled fields)**. The Nominee details viz. **Name of the Nominee, Relationship with nominee, DOB of nominee and Guardian name (if applicable)** needs to be filled. **[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.

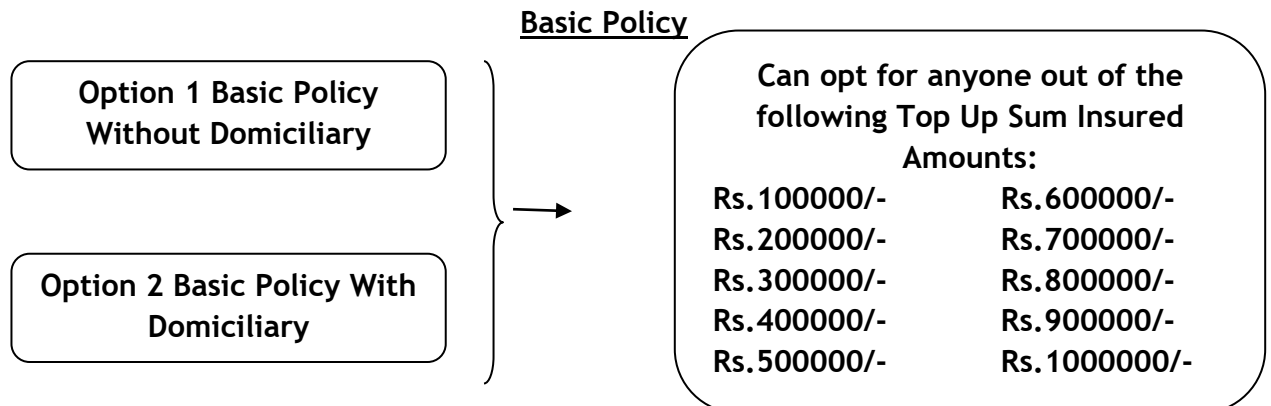
• **Submission of Option:**

Fresh Joining:- Based on the information circulated vide Staff Circular 8099 dated 12.10.2023 on information of the 'sum insured amount' for both Basic policy and graded top-up options, online registration provides following options to select from, to continue in the ensuing policy [**Annexure IX**]:

- i) Either 'Policy without domiciliary' or 'Policy with domiciliary' &/ or
- ii) Top-Up Policy, if chosen so. [**Annexure X**]

Basic Policy options available:- Based on the information circulated vide Staff Circular 8099 dated 12.10.2023 on information of the 'sum insured amount' for Basic policy ONLY, online registration provides following options to select from, to continue in the ensuing policy:

Either 'Basic Policy without domiciliary' or 'Basic policy with domiciliary'



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

Option 1 Basic Policy Without Domiciliary		
Total Sum Insured	Single Insured	Family Floater
200000/-	17857/-	26454/-

Option 2 Basic Policy With Domiciliary.		
Domiciliary will be 10% of Sum Insured (SI); for details refer SC 8099		
Total Sum Insured	Single Insured	Family Floater
200000/-	33079/-	49005/-

Option 3. Top-Up Policy

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

Option	Without Domiciliary		With Domiciliary	
	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
1,00,000	27159/-	18332/-	35307/-	23832/-
2,00,000	50919/-	34371/-	66196/-	44683/-
3,00,000	58014/-	39159/-	75417/-	50908/-
4,00,000	60860/-	41081/-	79118/-	53406/-
5,00,000	70078/-	47303/-	91101/-	61493/-
6,00,000	77130/-	52063/-	100268/-	67681/-
7,00,000	80684/-	54462/-	104889/-	70801/-
8,00,000	87070/-	58772/-	113190/-	76404/-
9,00,000	93456/-	63083/-	121493/-	82008/-
10,00,000	101966/-	68828/-	132556/-	89476/-

- Please refer to SC 8099 dated 12.10.2023 for detailed information on salient features of 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”.

- **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 next 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:
 - a) Spouse Name/ DOB
 - b) Account Number
 - c) IFSC Code
 - d) Mobile Number
 - e) E-mail ID
 - f) 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.

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unionbankofindia.co.in/english/human-resource.aspx

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 credible 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.

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Training System

"Training System has now become necessary for Organizations to attune 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."

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- ▶ Mudra STP
- ▶ KCC STP
- ▶ Loan Application Status
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- ▶ My NPS by NSDL
- ▶ e-NPS by KFinTech
- ▶ Online Re-KYC
- ▶ Online Nomination
- ▶ Online Debit Card Apply
- ▶ Online Death Claim Settlement
- ▶ Online OTS Application

Interest rates

- ▶ Interest Rates - Deposit
- ▶ Interest Rates - Loans & Advances
- ▶ Interest Rates for NRIs
- ▶ Interest Rate for Govt. Business Scheme

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Annexure III to SC 8101; Part (ii)

The screenshot shows the Union Bank of India website's 'Information for Retired Staff' page. The browser address bar shows the URL: unionbankofindia.co.in/english/informationforretiredstaff.aspx. The page header includes the bank's logo, navigation menu (Home, हिंदी, Skip to main content, Contact Us, MSME, CSR, Rates & Charges, Systemic Improvements, Online Grievance Redressal, Screen reader, RBI Kehta Hai, Search here), and a search bar. The main content area is titled 'INFORMATION FOR RETIRED STAFF' and 'Grievance Portal for Retirees'. It lists 'Group Medical Insurance Policy Retired Employee 2023-24' with two links for online registration. Below this, it lists 'Group Medical Insurance Policy Retired Employee 2021-22' with three policy numbers and links for attachments. At the bottom, it provides links for lists of retirees whose premium was not deducted and final lists of retirees covered in the policy. On the right side, there is a 'Internet Banking' section with a list of services to apply online, including New savings Account, Education Loan, Home Loan, Vehicle Loan, Personal Loan, Agriculture Loan, MSME LOAN, Mudra STP, KCC STP, Loan Application Status, Aadhaar Linking Online, My NPS by NSDL, e-NPS by KFinTech, Online Re-KYC, Online Nomination, and Online Debit Card Apply. A vertical social media sidebar is on the left, and a watermark 'Activate Win' is visible in the bottom right corner.

Annexure IV to SC 8101

MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

Home Page

MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

POLICY YEAR 2023-24

[i\) RETIRED EMPLOYEE/FAMILY PENSIONERS WHO ARE ALREADY COVERED UNDER THE POLICY 2022-23.](#)

[\(OR\)](#)

[ii\) RETIRED FROM BANK BETWEEN THE PERIOD OF 01.10.2022 TO 30.09.2023 AND OPTED FOR CONTINUATION OF MEDICAL INSURANCE POLICY, TILL 31.10.2023](#)

[\(OR\)](#)

PLEASE GO THROUGH THE FOLLOWING INSTRUCTIONS CAREFULLY BEFORE SUBMISSION OF OPTION

1. PLEASE READ STAFF CIRCULAR 8101 DATED 13-10-2023 CAREFULLY BEFORE SUBMISSION OF THIS FORM
2. THE FORM IS TO BE SUBMITTED FOR CONTINUATION IN POLICY ONLY BY :-
 - o RETIRED EMPLOYEE/FAMILY PENSIONERS WHO ARE ALREADY COVERED UNDER THE POLICY 2022-23.
OR
 - o RETIRED FROM BANK BETWEEN THE PERIOD OF 01.10.2022 TO 30.09.2023 AND OPTED FOR CONTINUATION OF MEDICAL INSURANCE POLICY, TILL 31.10.2023.
OR
3. ANY MODIFICATION IN OPTION, IF DESIRED, IS TO BE DONE THROUGH THIS FORM ONLY.
4. IN CASE NO OPTION IS RECEIVED FROM THE RETIREE, IT WILL BE CONSIDERED AS EXIT FROM THE POLICY.
5. THIS DATA WILL BE FREEZED ON 29-10-2023. THIS MODULE WILL NO MORE BE AVAILABLE TO THE RETIRED EMPLOYEES AFTER 29-10-2023.
6. PLEASE ENSURE TO PRESERVE A COPY OF ACKNOWLEDGMENT GENERATED UPON SUBMISSION OF OPTION FOR FUTURE REFERENCE.

Annexure V to SC 8101

MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

SUBMISSION OF OPTION - FORM A

S.No	OPTION	WHO SHOULD SUBMIT
1.	CONTINUE IN POLICY	A) RETIRED EMPLOYEE/FAMILY PENSIONERS WHO ARE ALREADY COVERED UNDER THE POLICY PERIOD 2022-23. OR B) RETIRED FROM BANK BETWEEN THE PERIOD OF 01.10.2022 TO 30.09.2023 AND OPTED FOR CONTINUATION OF MEDICAL INSURANCE POLICY, TILL 31.10.2023.

Consent towards Medical Insurance Policy for Retired Employees/ Surviving Spouses. Tenure of Medical Insurance Policy is **01.11.2023 to 31.10.2024**.

Select One of the below *

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

Date: 12-10-2023


Annexure VI to SC 8101

Family Member (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 *

Gender Male Female

Spouse Name and DOB * 

Spouse Gender Male Female

Account Number *

IFSC Code

Mobile Number* (+91)


Email ID *

Address *

Nomination:

Name of the Nominee*

Relationship with Nominee *

DOB of Nominee * 

Guardian Name in case of Minor

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.

1241, 441px 1440 x 900px 100%

Annexure VII to SC 8101

Surviving Spouse

Declaration: *

I hereby declare that I do not require the insurance cover for my spouse. Hence, I am opting for "Single Premium"

I am Single/Unmarried/Widowed/Divorced/Separated. Hence, I am opting for "Single Premium"

Note – Any of above declaration is mandatory.

Name of Retired Employee

Date of Birth *

Gender Male Female

Account Number *

IFSC Code

Mobile Number* (+91)


Email ID *

Address *

Nomination:

Name of the Nominee *

Relationship with Nominee *

DOB of Nominee * 

Guardian Name in case of Minor

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 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 till 30-10-2023.

Choose any of the following option for Basic Sum Insured:*

<input type="radio"/> Policy Without Domiciliary
<input type="radio"/> Policy With Domiciliary

918, 296px 1440 x 900px 100%

Annexure VIII to SC 8101

SUBMISSION OF OPTION - FORM A

S.No	OPTION	WHO SHOULD SUBMIT
1.	CONTINUE IN POLICY	A) RETIRED EMPLOYEE/FAMILY PENSIONERS WHO ARE ALREADY COVERED UNDER THE POLICY PERIOD 2022-23. OR B) RETIRED FROM BANK BETWEEN THE PERIOD OF 01.10.2022 TO 30.09.2023 AND OPTED FOR CONTINUATION OF MEDICAL INSURANCE POLICY, TILL 31.10.2023.

Consent towards Medical Insurance Policy for Retired Employees/ Surviving Spouses. Tenure of Medical Insurance Policy is **01.11.2023 to 31.10.2024**.

Select One of the below *

- 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: *

- Self
- Surviving Spouse

Spouse Name and DOB *

 Spouse Name required

Spouse Gender

- Male Female

Account Number *

IFSC Code

Mobile Number*

(+91)

Email ID *

Address *

Nomination:

Name of the Nominee *

Relationship with Nominee *

DOB of Nominee *

Guardian Name in case of Minor


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.

Annexure IX to SC 8101

Date of Birth * 18-01-1962

Gender Male Female

Spouse Name and DOB *  Spouse Name required

Spouse Gender Male Female

Account Number *

IFSC Code

Mobile Number * (+91)


Email ID *

Address *

Nomination:

Name of the Nominee *

Relationship with Nominee *

DOB of Nominee * 

Guardian Name in case of Minor

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 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 till **30-10-2023**.

Choose any of the following option for Basic Sum Insured:*

<input checked="" type="radio"/> Policy Without Domiciliary	
Basic Policy Without Domiciliary	
	Without Domiciliary
Total SI	Family Floater
<input checked="" type="radio"/> A.200000/-	Rs 26454/-
+/- Top Up Policy Without Domiciliary Reset	
Sum Insured	Family Floater
<input type="radio"/> A.100000/-	Rs 27159/-
<input type="radio"/> B.200000/-	Rs 50919/-
<input type="radio"/> C.300000/-	Rs 58014/-
<input type="radio"/> D.400000/-	Rs 60860/-
<input type="radio"/> E.500000/-	Rs 70070/-

Annexure X to SC 8101

Guardian Name in case of minor

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 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 till **30-10-2023**.

Choose any of the following option for Basic Sum Insured:*

<input checked="" type="radio"/> Policy Without Domiciliary	
Basic Policy Without Domiciliary	
Without Domiciliary	
Total SI	Family Floater
<input checked="" type="radio"/> A.200000/-	Rs 26454/-
+/- Top Up Policy Without Domiciliary Reset	
Sum Insured	Family Floater
<input type="radio"/> A.100000/-	Rs 27159/-
<input type="radio"/> B.200000/-	Rs 50919/-
<input type="radio"/> C.300000/-	Rs 58014/-
<input type="radio"/> D.400000/-	Rs 60860/-
<input type="radio"/> E.500000/-	Rs 70078/-
<input type="radio"/> F.600000/-	Rs 77130/-
<input type="radio"/> G.700000/-	Rs 80684/-
<input type="radio"/> H.800000/-	Rs 87070/-
<input type="radio"/> I.900000/-	Rs 93456/-
<input type="radio"/> J.1000000/-	Rs 101966/-
<input type="radio"/> Policy With Domiciliary	

(Debit of premium amount commences from 30-10-2023)

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

Submit

Date: 12-10-2023

Annexure XI to SC 8101

FORM A SUBMITTED ON: 12-10-2023

Consent towards Medical Insurance POLICY for Retired Employees/ Spouse (widow) of deceased retired employee. Tenure of Medical Insurance POLICY is 01.11.2023 to 31.10.2024.

Name

Date of Birth

Spouse Name and DOB

Account Number * Account Number Required

IFSC Code

Mobile Number* (+91) Mobile Number Required

Email ID * Email ID Required

Modification History:

Option chosen on date	12-10-2023 18:38:32	is	Without Domiciliary+Top Up Policy Without Domiciliary
Option chosen on date	-	is	-
Option chosen on date	-	is	-


Modify Option: There are NO restriction on modification.

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 w.e.f 01.11.2023.

Choose any of the following option for Basic Sum Insured:*

<input checked="" type="radio"/> Policy Without Domiciliary	
Basic Policy Without Domiciliary	
	Without Domiciliary
Total SI	Family Floater
<input checked="" type="radio"/> A. 200000/-	Rs 26454/-
+/- Top Up Policy Without Domiciliary Reset	
Sum Insured	Family Floater
<input type="radio"/> A. 100000/-	Rs 27159/-
<input type="radio"/> B. 200000/-	Rs 50919/-

Annexure XII to SC 8101



MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES

SUBMISSION OF OPTION - FORM A

S.No	OPTION	WHO SHOULD SUBMIT
1.	CONTINUE IN POLICY	RETIRED EMPLOYEE/FAMILY PENSIONER WHO COULD NOT OPT FOR CURRENT POLICY 2022-23.

Consent towards Medical Insurance Policy for Retired Employees/ Surviving Spouses. Tenure of Medical Insurance Policy is 01.11.2023 to 31.10.2024.

Select One of the below *

Family Floater (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 *

Gender Male Female

Spouse Name and DOB * Spouse Name required Spouse DOB required

Spouse Gender Male Female

Account Number * Account Number Required

IFSC Code

Mobile Number* (+91)

Email ID *

Address *

Nomination:

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Annexure XIII to SC 8101

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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: *

Self
 Surviving Spouse

Declaration: *

I hereby declare that I do not require the insurance cover for my spouse. Hence, I am opting for "Single Premium".
 I am Single/Unmarried/Widowed/Divorced/Separated. Hence, I am opting for "Single Premium"

Note – Any of above declaration is mandatory.

Name of Retired Employee

Date of Birth *

Gender Male Female

Account Number *

IFSC Code

Mobile Number* (+91)


Email ID *

Address *

Nomination:

Name of the Nominee*

Relationship with Nominee *

DOB of Nominee * 

Guardian Name in case of Minor

1440 x 900px 100% 19:00



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 01.11.2023 to 31.10.2024 are as follows:

Premium Rates for Base Policy {including GST}

For All Retired Employees (For All Cadres)				
Options	Without Domiciliary		With Domiciliary	
Basic Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
200000	26454/-	17857/-	49005/-	33079/-

Premium Rates for Top-Up Policy {including GST}

Option	Without Domiciliary		With Domiciliary	
Top Up Sum Insured (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)	Family Floater (in Rs.)	Single Person (in Rs.)
1,00,000	27159/-	18332/-	35307/-	23832/-
2,00,000	50919/-	34371/-	66196/-	44683/-
3,00,000	58014/-	39159/-	75417/-	50908/-
4,00,000	60860/-	41081/-	79118/-	53406/-
5,00,000	70078/-	47303/-	91101/-	61493/-
6,00,000	77130/-	52063/-	100268/-	67681/-
7,00,000	80684/-	54462/-	104889/-	70801/-
8,00,000	87070/-	58772/-	113190/-	76404/-
9,00,000	93456/-	63083/-	121493/-	82008/-
10,00,000	101966/-	68828/-	132556/-	89476/-





CENTRAL OFFICE, MUMBAI

Cap charges, as informed by National Insurance Company (NIC), for Group Medical Insurance Policy of Retired Employees, for the period of 01.11.2023 to 31.10.2024, for retirees/ family pensioners selecting Base Policy only are as follows:

1. Bed Charge/ room rent/ Boarding expenses per day:

Metro/ Urban Centres	Rs. 3000
Other Centres	Rs. 2500

2. ICU Charges per day:

Metro/ Urban Centres	Rs. 6000
Other Centres	Rs. 5000

3. Standalone Ceiling/ cap on treatments:

Treatment	Max. reimbursement
High fever, typhoid, jaundice, other ailments, etc. requiring hospitalization	Rs. 40,000 max.
Coronary Angiogram	Rs. 16,000
Angioplasty	Rs. 1,00,000
CABG- Bypass surgery	Rs. 2,00,000
Open heart surgery for valve replacement	Rs. 2,00,000
Cataract	Rs. 30,000
Cost of intra-ocular lens	Rs. 10,000
Knee Replacement	Rs. 1,00,000
Lithotripsy - multi sitting- kidney stone removal	Rs. 35,000
Hip replacement	Rs. 1,00,000
Lasik surgery package per eye	Rs. 15,000
Hernia	Rs. 40,000
Hydrocele	Rs. 20,000
Piles/ hemorrhoidectomy	Rs. 30,000
Appendicectomy	Rs. 30,000
Cholecystectomy	Rs. 40,000
Prostatectomy	Rs. 40,000
FESS	Rs. 30,000
Dialysis	Rs. 2,000

Female Diseases/ Surgery	
Hysterectomy	Rs. 40,000
Mastectomy	Rs. 40,000

Cost of implants	Max. reimbursement
Temporary Pacemaker implantation	Rs. 30,000
Permanent Pacemaker implantation	Rs. 40,000
Cost of Stent	Rs. 30,000

In case the patient is to be moved to a hospital/ nursing home outside the urban agglomeration/ municipal limits, then the expenses incurred on conveyance may be reimbursed at the following rates:

Ambulance Category	Ceiling
Non-Cardiac	Rs. 2,500/-
Cardiac	Rs. 5,000/-

Other charges:

Ventilator or respiratory charges - Rs. 5000 per day + oxygen charges
Oxygen charges - Rs. 100 per hour (Max. RS. 1000 per day)

Physician Consultation Charges per visit:

Registration Charges - Rs. 200/-
Consultation/ routine visit Charges - Rs. 400/-
Night visit/ emergency visit - Rs. 600/-

Specialist Consultation charges per visit:

Consultation/ routine day visit Charges - Rs. 500/-
Consultation with ECG/Night visit/ Emergency visit - Rs. 700/-
Physiotherapy charges - Rs. 300/- per day

Charges for Operation (maximum):

Type	Surgeons Fee	Anesthesia	Theatre Charges
Minor operations under LA	Rs. 5,000/-		
Minor operations under GA	Rs. 5,500/-	Rs. 2,500/-	Rs. 3,000/- (fixed)
Minor operations	Rs. 17,000/-	Rs. 7,000/-	Rs. 7,000/- (fixed)
Supra major Operations	Rs. 26,000/-	Rs. 9,000/-	Rs. 10,000/- (per hour)

