



ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPARC)
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E Circular No. 32/2016

10th October, 2016

TO ALL AFFILIATES/MEMBERS

Dear Comrades,

Sub: Medical Insurance Scheme for Retirees – Renewal of the Policy for 2016-17

We are pleased to reproduce communication dated 10/10/2016 issued by the Department of HR on the above subject.

The renewal premium quoted by United India Insurance Co. Ltd., is with two options:

- Renewal of the Policy without domiciliary cover with premium of Rs.16025/- for Retired Officers and Rs.12020/- for Retired Award Staff
- Renewal of the Policy with domiciliary cover up to Rs.40000/- within the overall cover of Rs.4.00 lacs for Retired Officers and Rs.30000/- within the overall cover of Rs.3.00 lacs for Retired Award Staff – Premium payable will be Rs.20010/- for Retired Officers and Rs.14950/- for Retired Award Staff
- 59 diseases are covered under domiciliary treatment (list attached)

We request our members to carefully go through the contents and take an informed decision. Since the time stipulated i.e. 22/10/2016 is very short, we request all our members to bestow their personal attention and convey their decision or otherwise to Central Office in time. If any of our members desires to opt out of the scheme, it is necessary that he/she should communicate the same by e mail i.d. mediclaim.retirees@unionbankofindia.com.

With kind regards,

Yours Comradely,



(N. GOVINDRAJULU)
GENERAL SECRETARY



October 10, 2016

Respected Sir/Madam,

Group Medical Insurance Scheme for Retirees of the Bank

We are in receipt of the revised premium rates from the United India Insurance Company Ltd. for renewal of Group Health Insurance - (Retirees) as below:

The renewal premium for 2016-2017 will be in two options.

Option I: Normal Renewal on As Is Basis (Without Domiciliary cover)

For Retired Officers (Sum Insured of Rs. 4,00,000) : Rs. 13,935 Plus Service Tax @15% = Rs. 16,025/-

For Retired Award Staff (Sum Insured of Rs. 3,00,000) : Rs. 10,452 Plus Service Tax @15% = Rs. 12,020/-

Option II: With Domiciliary Expenses Benefits Option (59 diseases as per Employees Policy).

For Retired Officers - Domiciliary Cover of Rs. 40,000 with overall Sum Insured of Rs. 4,00,000.

For Retired Award staff - Domiciliary Cover of Rs. 30,000 with overall Sum Insured of Rs. 3,00,000.

For Retired Officers : Rs. 17,400 Plus Service Tax @15% = Rs. 20,010/-

For Retired Award Staff : Rs. 13,000 Plus Service Tax @15% = Rs. 14,950/-

We are enclosing list of diseases for domiciliary expenses given by the Insurance Co.

Retirees are requested:

- Mail their preference if they wish to opt for Option II (with domiciliary cover) by email to **medicclaim.retirees@unionbankofindia.com** latest by 22.10.2016.
- In case no intimation is received, it will be presumed that they have opted for the existing insurance policy without domiciliary cover with the revised premium as mentioned in Option I above.
- Retirees who wish to opt out of the Medical Insurance Scheme shall also inform their decision by email to **medicclaim.retirees@unionbankofindia.com** latest by 22.10.2016, failing which it will be presumed that they wish to continue with the existing Insurance Scheme as per Option I and premium will be deducted from their account accordingly and remitted to UIIC.
- Those who wish to continue with the above Schemes are requested to keep adequate balance in their authorized account as the insurance premium will be debited to their account on 24.10.2016.
- In case of shortage of funds in the account and if premium could not be remitted to the Insurance company, the Insurance coverage to staff will stand discontinued and the Bank will not be responsible for non availability of benefits /facilities under the above Insurance Policy.
- Please use centralized e mail address only for sending your communication. Bank will not be responsible for any communication sent to any other e mail ID or given to pension paying branch other than mails received on **medicclaim.retirees@unionbankofindia.com**. Since only a fortnight is left, all retired employees are requested to co-operate with us and ensure completion of the exercise within the set timelines.