

To:

ALL BRANCHES/OFFICES

Renewal of Union Health Care Mediclaim Insurance for the period  
02.01.2019 to 01.01.2020  
Increase in premium and the options to the insured

**HIGHLIGHTS (Union Health Care)**

**Option 1 (Continue with current policy i.e. Group UHC in association with**  
**The New India Assurance Co))**

- Renewal premium must be paid on or before 1<sup>st</sup> January 2019
- New Master Policy applicable for both Renewals & Fresh Proposals:  
  
New Master Policy No:-13120034180400000136  
Period: 02-01-2019 to 01-01-2020
- Modification Form (Annexure 4) to be filled by proposer for change in Sum Assured or deletion of members.
- Renewal & “Issuance of Online Union Health Care Certificate” through package Go to UBINET ->USEFUL LINKS->UNION HEALTH CARE
- NO MANUAL PROCESSING IS ALLOWED

**Option 2 (Option to port to retail plan of The New India Assurance Co.)**

- Members' may port their policy from UHC (group plan) to Individual/Family Floater (retail plan) of The New India Assurance Co. with continuity benefits.

## OPTION 1

### **Continue with current policy i.e Group UHC in association with The New India Assurance Co**

Branches shall refer to Instruction Circular No. 7308 dated 14<sup>th</sup> January 2006 and various subsequent communication on Group Medclaim Insurance Policy 'UNION HEALTH CARE' of New India Assurance Co Ltd. distributed by the Bank as Corporate Agent, wherein we have communicated salient features of the Scheme and procedure to be followed for issuing this policy. The insurance cover under the existing policy would cease on 01.01.2019 and accordingly the policy will become due for renewal.

New Master Policy No **13120034180400000136** for this group insurance policy is valid from 2<sup>nd</sup> Jan 2019 to 1<sup>st</sup> Jan 2020. All the Insurance certificates issued during the Calendar year 2018 (i.e. 02.01.2018 to 01.01.2019) will become due for renewal on **1<sup>st</sup> January 2019**.

Renewal of Insurance Certificates will **NOT** be allowed after 1<sup>st</sup> January 2019 and Customers would be required to submit fresh Proposal Form for any Premium Credited after this date. Further, there will be **no continuity benefit** in such cases, where renewal is not done before 1<sup>st</sup> January 2019. Hence, all existing policies are to be **renewed on or before 01.01.2019**.

Branches are advised to adopt the following strategies for renewal:

- i) Generate list of renewals well in advance from Union Health Care package.
- ii) Contact customers and follow-up with them for the Renewal of the policy and collect Premium with GST (as per **Revised Premium Chart effective from 02.01.2019**, Annexure 1 enclosed), the premium Rates are divided into the following three age groups:
  - a) **Age less than 45 Years**
  - b) **Age above 45 Years to less than 55 Years**
  - c) **Age 55 Years and above**

Please note that age of the Senior Most Family member, in case of enrollment/renewal will be considered for the purpose of premium calculation and premium will be charged accordingly. For example, if as on 2<sup>nd</sup> Jan 2019 age of the proposer is 41 Years and her spouse is 46 Years old; then Branch will collect the premium on the basis of Premium Chart for 'Age above 45 Years to less than 55 Years' age group.

- iii) Enhancement of Sum Assured will not be considered for the members over 65 years of age.

- iv) For New Customers, Sum Assured for family floater cover will be in the range of Rs.1.00 Lac to Rs.15.00 Lac.
- v) Branches may start renewing the policies as per the revised premium & renewal process with immediate effect as per revised premium chart enclosed as Annexure- 1.
- vi) Process for RENEWAL / FRESH ISSUANCE OF HEALTH CARE POLICY.

- a. Renewal Process has been made online through Health Care Package (ubinet->useful links-> union health care) details as per Annexure 2.
- b. Please note that Renewal / Fresh proposal will be now permitted only through this process and Online Certificate can be generated by the respective branch directly through the package only. No Physical certificate would be issued which will not be valid under the term and conditions of the policy.
- c. In Case of increase in number of persons branches will collect fresh proposal form (Annexure 3).
- d. In case of decrease in number of persons insured / Increase / Decrease in Sum Assured, branches will collect only modification form (Annexure 4) from the insured and send the same to Wealth Management & TPPD, Central Office. However Modification / Renewal will be done by the branch as per the process illustrated in Annexure 2.

**Dependent male-child after completing the age of 21 years of age and unmarried dependent daughter after completing age of 25 years should be excluded from the policy.**

vii) Process for Issuance of Fresh Policies under Health Care Scheme:

- i) Obtain proposal form as per Annexure 3 along with KYC documents as under
  - a. ID proof (for the proposers only)
  - b. Age proof (for all members)
  - c. address proof (for proposers only)
- ii) Follow Instruction for Issuance of policy through Health Care package as per Annexure 2

## OPTION 2

### Option to port Group UHC policy to retail plan of New India Assurance Co.

Existing UHC policy members have an option to port their policies to the same insurer i.e. The New India Assurance Co. Single member UHC customers have the option to port to the Retail Individual policy of New India and the multiple member (floater basis) UHC policyholders have the option to port to Family floater Retail Plan of New India Assurance Co Ltd.

1. Individual Plan - For 1 member UHC policyholders.
2. Family Floater Plan - For 2 or more members UHC policyholders.

**Individual Plan/Family Floater Plan: Following are the common scheme features**

Health Insurance Family Floater	NI Individual / Floater Retail Policy
Sum Insured Options	1. Floater : 2L/3L/5L/8L/10L/12L/15L 2. Individual : 1L/2L/3L/4L/5L/6L/7L/8L/10L/12L/15L
Policy Tenure	1 Year
Minimum Entry	Self and Spouse - 18 years, Child - 91 days
Maximum Entry Age	Self and Spouse - 65 Years, Child - 25 yrs
Renewal Age	Lifelong
Pre-Hospitalization	30 days
Post-Hospitalization	60 days
Room Rent	1% of SI per day
ICU / ICCU / HDU Charges	2% of SI per day
AYUSH treatment	25% of SI
Ambulance	1% of SI
Day Care Procedures	74 named procedures (others agreed by TPA & NI)
Hospital Cash	0.1% of SI per day (Max. not more than 1% SI)
Grace Period for Renewal	Within 30 days from Risk End Date
Cashless Facility	Provided at network hospitals
Cataract	1. Floater : 10% of SI or Rs. 50,000 which is lesser (for single eye) 2. Individual : 20% of SI or Rs. 50,000 which is lesser (for single eye)
Organ Transplant Expenses	Equal to SI (Donor & Recipient Joint)
Critical Care	Flat 10% of SI as additional benefit
Health Check-up	1. Floater Policy : No Health Checkup 2. Individual : After every 3 claim free year (maximum less of Rs. 5000 or 1% SI)
30 days for sickness/ illness. Nil for accidents	Yes (except emergency accidents)
Pre-existing diseases	48 months
Exclusions for named illness	24 months
Claim Settlement	TPA

**Branches shall note the following points while offering porting option:**

- Customers wish to port to Retail plans of New India shall opt for the near Sum Assured available in the Retail Plan. In case, a higher Sum Assured is opted, the increased SA would be subject to the clauses applicable to New policy in terms of coverage of Pre-existing diseases and named illnesses.
- Existing customers with age less than 65 can only opt for porting to the Retail Plans of New India Assurance Co Ltd.
- Customers who port to the Retail Plans of New India Assurance Co Ltd. would be subsequently governed with the terms and conditions of the Retail plans.
- Branch has to collect the New India retail plan premium in following account no. **378901010036188.**

Branches are advised to explain the features of the above option to the customers, however the decision to port to Retail Plans of New India shall be solely of the customer.

In case, the customers exercises his option to port to any of the Retail Plan of New India Assurance Co Ltd, branches shall obtain duly filled in application form of individual/family floater plan (Annexure-7 & 8) along with any two KYC documents (PAN Card, Aadhaar Card, Voter ID, Passport, Driving License) from the customer. **Branches shall mention transaction id and date of transaction on the top of the application form without fail.**

Branch shall send the scanned copy of duly completed Proposal Form along with documents and details of transaction id and date of transaction to New India Assurance Co through email at [131200newindia@gmail.com](mailto:131200newindia@gmail.com) with a copy to [marketingco@unionbankofindia.com](mailto:marketingco@unionbankofindia.com) immediately after taking application form and remitting the premium

This shall be followed with dispatch of hard copy of the application with necessary documents at the following address:

Mr Abhishek Kaushik  
WM&TPPD Dept  
Union Bank of India  
12<sup>th</sup> Floor, Union Bank Bhawan  
239, Vidhan Bhawan Marg  
Nariman Point, Mumbai-400021

Proposal Form for individual & Family floater plan and premium chart are annexed with this circular as **Annexure 7, 8 and 9** respectively.

For any query in this regard; branches may also contact the following official of New India Assurance Co Ltd:

**Mr. Arun Kumar Jain**  
New India Assurance Co Ltd. DO Mumbai  
Land Line No. 022 - 22021180, 22021134

Medicare TPA is now merged with India's largest TPA i.e. Medi-assist TPA. Various information regarding list of network hospital, list of Medi-assist branches PAN India, contact details of Medi-assist representatives etc is available on the website, Toll Free No. and Medibuddy App:

Medi-assist TPA contact details and Claim intimation form is annexed as **Annexure-6**

**Insurance TPA Details**

Medi Assist Insurance TPA Pvt. Ltd.

Mumbai Office:

4th floor, Aarpee Chambers, Shagbaug, Off Andheri-Kurla Road, Next to Times Square,  
Marol,  
Andheri (East), Mumbai 400 059

**TOLL FREE NUMBER: 1800 425 9449**

**Senior Citizen Helpline: 1800 419 9493**

**FOR INTIMATION TO INSURANCE TPA**

Visit: [www.mediassist.in](http://www.mediassist.in)  
& Press Intimate Claim Tab  
SMS: "CLAIM INT" to +91 9664172929

**FOR TRACKING CLAIM**

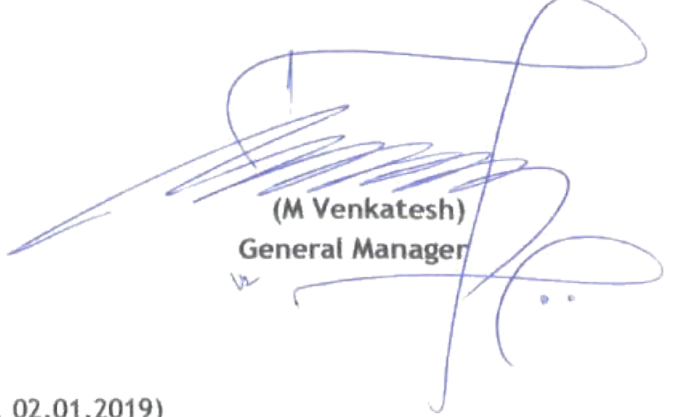
Visit: [www.mediassist.in](http://www.mediassist.in) & Press Claim Tab  
SMS: "Claims (Claim Number)"  
to +91 9663149992

For All Claim Related Matter Download "**MediBuddy App**" from Play store  
or by give Missed Call At **1800 3010 1696**

**HEAD OFFICE:**

Tower D, 4th Floor, IBC Knowledge Park,  
4/1 Bannerghatta Main Road, Bangalore-560029 Tel: +91-80-4969 8000  
For Escalation: [grievance@mediassistindia.com](mailto:grievance@mediassistindia.com)

Branches are advised to explain both options to the policy members and assist them in completing the renewal process well in advance i.e. before 1st of January 2019 in any case.



(M Venkatesh)  
General Manager

Encl:

- Annexure 1:- Revised Premium Chart Sheet (w.e.f. 02.01.2019)
- Annexure 2:- Issuance Process / Renewal Process through Health Care Package
- Annexure 3:- Proposal form for Union Health Care (To be used in case of fresh application / Addition of member at time of renewal)
- Annexure 4: Renewal cum Modification Form
- Annexure 5: UHC Policy discontinuation form
- Annexure 6: Claim Intimation Form and list of Mediassist TPA contact Persons
- Annexure 7: Proposal form for Individuals (for porting)
- Annexure 8: Proposal form for New India Floater Mediclaim Policy (for porting)
- Annexure 9: New India Retail Policy Premium Chart (Individual & Floater Plans)

## Annexure 1

### Premium for the year 2019-20 (inc. GST)

		Age 0 - 45													
Sum Insured	100000	150000	200000	250000	300000	500000	600000	700000	800000	900000	1000000	120000	1500000		
1 Person	3890	5655	7006	8456	9908	11268	14768	17569	20185	22827	25522	32527	36790		
2 Person	4281	6219	7703	9300	10903	12397	16250	19327	22205	25112	28078	35781	40475		
3 Person	4773	6934	8590	10372	12156	13823	18117	21552	24762	28005	31309	39899	45130		
4 Person	5135	7465	9245	11163	13078	14875	19492	23191	26646	30134	33693	42937	48566		
		Age - 46-55													
1 Person	5147	7771	9741	12349	13836	18133	22117	26480	30370	34299	38306	48046	56439		
2 Person	5660	8549	10690	13582	15218	19897	24280	29053	33359	37708	42145	52835	62041		
3 Person	6314	9539	11919	15144	16971	22242	27127	32452	37251	42100	47043	58961	69284		
4 Person	6793	10260	12828	16295	18261	23934	29191	34924	40087	45300	50620	63446	74552		
		Age - 56 & Above													
1 Person	6686	10100	12631	16044	17976	23562	30247	36192	41538	46938	52444	65073	76005		
2 Person	7356	11112	13890	17649	19774	25919	33274	39808	45693	51637	57698	71588	83616		
3 Person	8205	12390	15491	19677	22053	28905	37109	44395	50958	57588	64348	79838	93252		
4 Person	8825	13333	16668	21175	23730	31102	39926	47770	54832	61967	69242	85910	100345		





