

HUMAN RESOURCES DEPARTMENT
EMPLOYEE BENEFITS DIVISION

239, Vidhan Bhavan Marg, Nariman Point, Mumbai 400 021

STAFF CIRCULAR NO. 7019

September 16, 2019

To: All Branches/Offices,

1. Renewal of Medical Insurance Policy for existing employees for period 01st October 2019 to 30th September 2020.
2. Availability of Super TOP UP module in Union Parivar.

Subject- Renewal of Medical Insurance Policy for **Existing Employees**
Availability of Super TOP UP module in Union Parivar

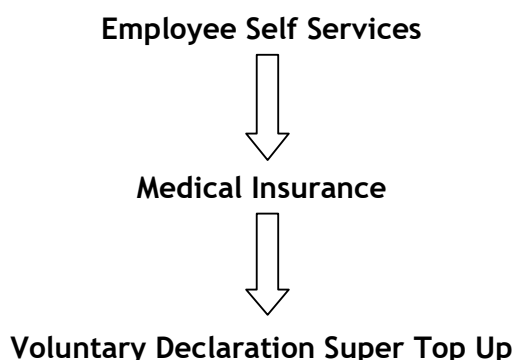
1. Attention is invited towards Staff Circular: 6977: dated: May 04, 2019 providing the details of Medical Insurance Policy for the period of 01.10.2018 to 30.09.2019.
2. The policy for existing employees is set for renewal for the period of 01.10.2019 to 30.09.2020. The necessary steps have been initiated by Bank for the renewal process.
3. **Super Top Up Policy** - In continuation to Staff Circular: 6837 dated 23.08.2018, option for Super Top Up policy for the period of 01.10.2019 to 30.09.2020 is again available to the existing employees. The salient features of Super Top Up policy are as follows:
 - Opting for Super Top Up policy will be a voluntary decision of the concerned employee. This will have no effect on the basic policy.
 - Employees covered under the base policy only are eligible for Super Top Up policy. Employees who voluntarily withdrew from Medical Insurance Policy will not be eligible to join Super Top Up policy.
 - Super top up is an additional Insurance Coverage beyond the regular Sum Insured. The Sum Insured available in Super Top UP is Rs.5,00,000/- for officers and Rs.4,00,000/- for award staff. This means that employee opting for Super TOP UP will have an extended Medical Insurance Coverage of Rs.9,00,000/- (Rs.4,00,000/- Basic Sum Insured + Rs.5,00,000/- Super Top Up) in case of officers and Rs.7,00,000/- (Rs.3,00,000/- Basic Sum Insured + Rs.4,00,000/- Super Top Up) in case of award staff, upon payment of minimal amount as mentioned in the table in para 4.

- Option of multiple claims (both reimbursement and cashless) is covered under this policy.
- In case of claim the basic policy will be triggered first and only after exhaustion of the basic Sum Insured (Rs.4,00,000/- for officers and Rs.3,00,000/- for award staff), the Super Top Up policy will be activated.
- There will be no change in the Sum Insured, under Super Top Up policy, on promotion of an employee from clerical to officer cadre. Sum Insured can be modified only at next renewal.
- Option of Mid-term joining of Super Top Up policy is not available.

4. UIIC has quoted revised premiums for clerical/ sub-staff and officer employees for Super Top Up option in the Medical Insurance Policy which is mentioned in the following table:

Cadre	Regular Sum Insured (Premium Paid by Bank)	Super Top Up SI Beyond Regular SI (Employee to pay the premium)	Extra Premium Payable including GST (Employee to Pay the premium amount)	Final Sum Insured with Super Top Up (only on payment of extra premium amount)
Clerk/ Sub staff	Rs.300000/-	Rs.400000/-	Rs.4046/-	Rs.7,00,000/- (Rs Seven lakh only)
Officer	Rs.400000/-	Rs.500000/-	Rs.4386/-	Rs.9,00,000/- (Rs Nine lakh only)

5. **Super Top Up Module In Union Parivar** - The Super Top Up module in Union Parivar, introduced vide Staff Circular: 6695; dated: 08.11.2017, has now been enabled for all the existing employees to opt for Super Top Up facility. The path will be as follows:



6. **Steps to be followed for Voluntary Declaration-**


- Click on Voluntary Declaration Super Top Up.
- Add new Value.
- Select Year '2019-2020' from drop down box. Click the tab "Add"

- A page with important details of Super Top Up policy will be displayed. Refer **Annexure I**.
- Click on tab 'Proceed for Declaration'.
- A declaration form, auto populated with employee details will appear on the screen. Refer **Annexure II**.
- Click on 'Submit Declaration'.
- Date of submission will be auto captured.
- Declaration once submitted will be reflected in the work-list of Approver.

7. **Application once submitted cannot be cancelled. Premium once deducted will not be refunded by Bank.** However, the Insured may at any time cancel this Policy and in such event the Company shall allow refund of premium at Company's short period rate provided no claim has occurred upto date of cancellation. The cancellation clause as given in para 5.14 of the policy is reproduced below for ready reference:

Period on Risk	Rate of Premium to be charged
Upto one month	1/4 th of the annual rate
Upto three months	1/2 nd of the annual rate
Upto six months	3/4 th of the annual rate
Exceeding six months	Full Annual rate

8. **Payment of Premium-** On approval of declaration, the requisite premium amount will be auto debited from the salary account of employee. All employees opting for Super Top Up should ensure sufficient balance in their account on and after the date of application to affect debit. In case deduction of premium is not affected due to in-sufficient balance in the account, the benefits of coverage under super-top up policy will not be available to the concerned employee.
9. **Duration of Super Top Up Policy-** This is an annual exercise. Option chosen will be effective for the period from 01.10.2019 to 30.09.2020 i.e in tandem with the policy tenure of base policy.
10. **Module Accessibility-** The present module is available from today i.e. **16.09.2019 to 26.09.2019**. Beyond this date the module will be not available for addition of option but only for view purpose. To ensure commencement of the Super Top Up policy from 01.10.2019, it is mandatory to remit the premium amount by 30.09.2019. Hence requests for exercising the option for Super Top Up policy, beyond the last date, will not be entertained.


 Deputy General Manager (HR)

Encl: Annexure I & II

PeopleSoft session expires X PeopleSoft session expires X PeopleSoft session expires X Oracle PeopleSoft Sign- X Medical Insurance Top U X

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Favorites | Main Menu > Employee Self Service > Medical Insurance > Medical Insurance Top Up

New Window | Person

Ubi Ins Vol Dec Pg

Voluntary Option for Super Top Up in Medical Insurance Policy

1. Joining for Super Top Up coverage is purely optional for employee.
2. This option is valid for the period of 01-10-2019 to 30-09-2020
3. One time option, consent page to be available till 26-9-2019
4. Once option is accepted/approved, the page will be disabled till 30-09-2020
5. Premium for Regular Sum Insured will be paid by Bank. Premium for Super Top Up is to be borne by the employee.
6. Please ensure sufficient balance in Salary account, from the date of submission of consent, to effect the debit.
7. Once debited there will be no refund of premium.
8. Refer to Staff Circular 7019 for full details on Super Top Up option.
9. Employee opting for joining Super Top Up coverage has to pay premium amount as detailed below :

Cadre	Regular Sum Insured (Paid by Bank already)	Super Top Up SI Beyond Regular SI	Extra Premium Payable by Employee including GST	Final Sum Insured with Super Top Up
1 Clerk	300000.00	400000.00	4046.00	700000.00
2 Officer	400000.00	500000.00	4386.00	900000.00
3 Sub Staff	300000.00	400000.00	4046.00	700000.00

Proceed For Declaration

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Navigation: Home | Worklist | Sign Out

Breadcrumbs: Favorites | Main Menu > Employee Self Service > Medical Insurance > Medical Insurance Top Up

Buttons: New Window, Personalize Page

VOLUNTARY OPTION FOR OPTING SUPER TOP UP IN MEDICAL INSURANCE POLICY

2019-2020

To,
The Asst General Manager (HR),
HR Department,
Central Office, Mumbai

Declaration

- I **KADAM,KALPESH KAMLAKAR** **PF No.** 484535
,working as **SCALE 2 OFFICER** in **HRAD - Union Parivar Cell,CENTRAL OFFICE**
have read Staff Circular **7019** dated **16/09/2019** and completely understood the points given in them.
- I am interested in opting for Super Topup Policy in Medical **Scheme**. I am aware that
super top up policy is from **01/10/2019** to **30/09/2020**
- Please arrange to debit my account **378904020076314** on any date after **20/09/2019**
I will ensure sufficient balance in the account to effect the debit.
- I also understand that the bank will not be held responsible in case premium for the Super Top
Up is not debited from my account due to insufficient funds.

Declaration Application Status

Sent to Id 596456 (Central Office Employee, Medical Insurance Team)

Submit Date