



युनाइटेड बैंक ऑफ़ इंडिया

United Bank of India

प्र.का. : 11, हेमंत बसु सरणी, कोलकाता - 700 001

H.O. : 11, Hemanta Basu Sarani, Kolkata - 700 001

ई-परिपत्र /e-circular

अनुशासन और औद्योगिक संबंध विभाग	पीडी(डीआईआर) क्रम सं	2	ओ एंड एम सं.	29 /17-18
Disciplinary & Industrial Relations Department	PD(DIR)'s SI No:	2	O&M No.	29 /17-18
Circular No. PD(DIR)/MEDI/ 2 / OM-29 / 17-18			12-April-2017	

ALL BRANCHES/OFFICES

Subject : Top up Medical Insurance Scheme for Working Employees and Retired Employees of the Bank.

The Bank has renewed the Top up Medical policy for serving and retired employees wef 01.04.2017. As per the scheme, after exhausting the coverage under the primary policy of United India Insurance Company Limited, all the working employees and retired employees (enrolled as on 31.03.2017 under primary policy) will be eligible for additional coverage of Rs. 6.00 Lacs under "Top up Medical Insurance Scheme for reimbursement of Hospitalization Expenses for the year 2017-18 with Cashless facility". In this connection the Bank has appointed National Insurance Company Ltd. who has emerged as the lowest bidder to implement the Top up Medical Insurance Scheme for all working employees and enrolled retired employees.

M/s Heritage Health Insurance (TPA) Pvt Limited has been appointed as Third Party Administrator (TPA) to provide the necessary services under the primary policy as well as Top up policy Medical Insurance Policies.

The Top up Policy will be operational initially for 06 months starting from 01.04.2017 up to 30.09.2017 for working employees and for 07 months starting from 01.04.2017 up to 31.10.2017 for retired employees. The Top up policy may be extended for further 12 months provided the primary mediclaim (IBA) policy is renewed w.ef 01.10.2017 for working employees and wef 01.11.2017 for retired employees. Through this measure, parity in commencement of both primary and supplementary policies has been ensured.

The Salient features of the new "Top up Medical Insurance Scheme" is follows:-

- The coverage under Top-up Medical Insurance will be of Rs. 6.00 lacs for the reimbursement of hospitalization expenses with cashless facility.
- The coverage through Top up mediclaim scheme will be extended to all serving employees and their dependents as well as retired employees and their spouse who have enrolled in the primary policy being administered by United India Insurance Company Limited under terms of Industry level settlement through Joint Note / 10th Bipartite Settlement with benefit of cashless treatment under Group Mediclaim Policy, provided coverage limit is exhausted under the primary policy.

- c. The entire premium amount for the Top-up policy has been borne by the Bank under Staff Welfare Measure.
- d. All eligible benefits under the primary policy will also be available in the supplementary policy for serving and retired employees. However, domiciliary hospitalization coverage is not applicable to retired employees under Top up Medical Insurance Policy.
- e. Claim under the Top up policy can be lodged only after exhausting coverage of the primary policy.
- f. Separate health card citing the Top up Medclaim Coverage will be issued by National Insurance Company Ltd. in due course. All retired employees (enrolled up to 31.03.2017 under Primary Policy) and existing employees are automatically covered from 01.04.2017.
- g. The details of working employees and retired employees enrolled under primary policy will be provided to National Insurance Company Ltd. initially by the Establishment Department Head Office. Subsequent addition and deletions of members will be done by HRMS Cell Head Office.
- h. M/S Heritage Health Insurance TPA Pvt Ltd Kolkata will be TPA for the Top up Medclaim Policy. The details of medclaim cards and other update can be downloaded from the website of the TPA, the process of which will be circulated shortly.

Heads of the branches are advised to bring the contents of the Circular to the knowledge of all working employees and retired employees having accounts/transactions and/or drawing pension from their branches. This apart, a copy of this circular is to be displayed at a prominent place in the branches/offices of the bank. A copy is also uploaded in Bank's website.

A handwritten signature in black ink, appearing to read 'R. Sanyal', is written over a horizontal line. The signature is cursive and includes a small flourish at the end.

General Manager (HR)