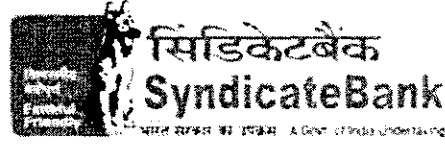


प्रधान कार्यालय: मणिपाल 576 104 (कर्नाटक)
 Head Office: Manipal-576104(Karnataka)
 संगठन एवं पद्धति प्रभाग
 ORGANISATION & METHODS DIVISION



Circular.No.346-2018-BC-HRD-79-SWD

Date: 03-09-2018

PERMANENT UTILITY

**IBA HEALTH INSURANCE SCHEME AS PER XTH BIPARTITE SETTLEMENT
 INCLUSION OF EMPLOYEES RETIRED / RETIRING DURING THE CURRENT
 POLICY PERIOD EXPIRING ON 30-09-2018 UNDER RETIREES POLICY**

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Please refer our earlier circular No. 461-2015-BC-PD-60-SWD dated 11-11-2015 wherein we have informed that the IBA Health Insurance Scheme for Employees has become operational w.e.f. 01.10.2015. The current Employees' Policy No. 5001002817P110682908 under which all the employees who were on Pay Roll as on 01.10.2017 and those who joined the Bank subsequently are covered by the policy which is valid upto 30.09.2018. In respect of all the employees who will be on our payrolls as on 01.10.2018 the policy will be renewed as per the Scheme Guidelines. **However in respect of all those officers / workmen who have retired / retiring during the period from 02.10.2017 to 30.09.2018 the cover will not be available from 01.10.2018 under the IBA Group Policy for Employees. They have to get themselves covered under IBA Group Health Insurance Policy for Retirees.**

As there is a gap of one month between Employees' Policy and Retirees' Policy which is due for renewal from 01.11.2018 with regard to the expiry date, we have to send the details of such retired / retiring employees along with premium before 15.09.2018 so as to cover the said Medclaim Insurance. **The pro-rata premium for one month under Retirees Policy is to be paid by the Retirees as conveyed by UIICo Ltd the Lead Insurer, is as follows:**

Option I (with Domiciliary / (OPD)				Amt in ₹
Cadre	Sum Insured	Pro-rata premium for one month	GST @ 18%	Total premium
Officers	4,00,000	2663	479	3142
Clerks/Sub-staff	3,00,000	1997	359	2356

Option II (without Domiciliary / (OPD)				Amt in ₹
Cadre	Sum Insured	Pro-rata premium for one month	GST @ 18%	Total premium
Officers	4,00,000	1184	213	1397
Clerks/Sub-staff	3,00,000	888	160	1048

All the employees who have retired / retiring during the period from 01.10.2017 to 30.09.2018 who are at present covered by the Working Employee's Policy and who wish to be covered under Retirees Policy have to keep sufficient balance in their SB account for debiting the one month's pro-rata premium amount and remitting to UIICo Ltd.

Those eligible retirees / spouse of the deceased employees who are pensioners and who are desirous of joining the scheme shall immediately approach their pension drawing branch for submission of the consent / authorization letter (Annexure I) to their pension drawing branch **on or before 10.09.2018** for entering the details in the URL and getting acknowledgement. In the case of non-pensioners, they may be advised to contact the home branch where they maintain their SB account for submission of the consent / authorization letter (Annexure I) **on or before 10.09.2018** for entering the details in the URL and getting acknowledgement.

The amount of Pro-Rata premium as mentioned above for the month of October 2018 will be deducted from the pension crediting account / account specified in case of non pension optees, and will be **remitted to Insurance Co on 15.09.2018** as requested by them.

It shall be noted that this circular is only with respect to Pro Rata premium to be paid by eligible retirees and spouse of the deceased employees for the month of October 2018. As regards renewal of retirees' policy which is expiring on 31.10.2018, Bank is awaiting guidelines / rates of premium payable from Insurance Company / Indian Banks' Association.

Instructions to branches for data entry:

Branches have to open the In-house application portal <http://inhouseweb/IBAMED/ndex.php>. **OR** Inhouse application click on HO: SWD/SRD icon and select "IBA Health Insurance Renewal:Exstaff " from the list. Then they have to log in by entering Inhouse Application user ID and Password already available with them. After successful login, the data entry screen will appear. Branches should correct the details appearing therein if there is any incorrect information / data appearing in the screen. In case spouse is there, his /her name and date of birth should be entered. All fields except e-mail ID, spouse name and date of birth of spouse are mandatory. **After saving the data entered, Annexure I has to be downloaded, got signed by the pensioner for filing in the Pensioner's file maintained at the branch. Copy of Annexure I is to be given to the concerned pensioner.**

Branches shall forward the soft copy (PDF format) of the Annexure – I submitted by the retiree / spouse of the retiree duly filled in all respect, to the concerned Regional Office on 11.09.2018 for consolidation & onward submission to CO IBA Health Insurance Cell Bengaluru, without fail.

Instructions to Regional Office:

Regional Office shall consolidate the Annexure-I (Soft Copy) submitted by the branches and forward to IBA Health Insurance Cell, CO:Bengaluru through email :coibahealth@syndicatebank.co.in & to IP node 172.18.198.172 on or before 12.09.2018 (Phone:080-22350302 for reference).

Retirees have to exercise their OPTION for cover under either With Domiciliary Treatment or WITHOUT Domiciliary Treatment which cannot be changed in the middle till the expiry date of the Policy.

All the Branches/Offices are requested to bring the contents of this circular to the notice of all the staff pensioners in the branch and non-pensioners also who have retired / retiring during the period from 01.10.2017 to 30.09.2018. **Individual eligible pensioners are to be contacted immediately, requesting them to submit and confirm the details in Consent / Authorization Letter (Annexure I).**

Clarification required, if any, on this circular may be sought from **STAFF WELFARE DIVISION, HUMAN RESOURCES DEPARTMENT** at Head Office, Manipal, through respective R.O. as per extant guidelines.

MGYLU:YRRAU:YRULD
Check Word


(SATHISH KAMATH)
GENERAL MANAGER

ANNEXURE - I

Date :
Place:To:
The General Manager (HR)
IBA Health Insurance Cell
CO: Bengaluru.Through:
Regional Manager,
RO: _____

Dear Sir,

SUB: Medical Health Insurance Scheme- Request for renewal of Group Mediclaim Policy for October 2018

I am interested in joining the Medical Insurance Scheme of IBA for member banks introduced as per 10th Bipartite Settlement/Joint Note dated 25.05.2015 and furnish here below the required information pertaining to me.

Details of Pensioner / Retiree		Details of spouse of Pensioner / Retiree	
Name		Name of spouse	
Emp. No		Date of Birth	
Pension No (If applicable)			
Date of Birth			
Date of Retirement			
Type of retirement (Superannuation/death/VRS/ CRS etc)			
Cadre at the time of retirement			
Mobile No			
Email Id			
Bank Account No			
Address			

Premium payable of One Month for October 2018 :

OPTIONS	OFFICERS	CLERK / SUB STAFF
With Domiciliary	3142	2356
Without Domiciliary	1397	1048

I retired as an Officer / Award Staff and I am aware that I along with my spouse will be eligible for a health insurance cover of ₹4.00 lakhs / ₹3.00 lakhs under the Group Health Insurance policy. I hereby authorize you to debit the premium amount.

OR

I am Spouse of the deceased Officer / Workmen employee and I am aware that I will be eligible for a health insurance cover of ₹4.00 lakhs / ₹3.00 lakhs under the Group Health Insurance policy. I hereby authorize you to debit the premium amount

I am informed that I have to renew the policy from 1st November 2018 by giving a separate mandate and by paying the premium as communicated by insurance company. I am aware that once I exit the scheme, I will not be allowed to rejoin later.

I hereby authorise you to debit the premium amount of ₹_____ from my SB a/c No _____ maintained atBranch.

Yours faithfully

SIGNATURE

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