



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
...सरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !

**HUMAN RESOURCES MANAGEMENT DIVISION,
HOSPITALISATION CELL**

(PHONE [011-28075345](tel:011-28075345)-emailid-hrdhospitalisation@pnb.co.in)

23.09.2020

TO ALL BRANCHES/OFFICES

HRMD CIRCULAR NO. 517/2020

REG: IBA's GROUP MEDICAL INSURANCE SCHEME FOR RETIRED OFFICERS / WORKMEN EMPLOYEES – RENEWAL OF POLICY FROM 01.11.2020 TO 31.10.2021.

Last date for submission of Consent Form/Amendment: 23.10.2020

Date of debit of premium(PNB): 28.10.2020

The present IBA's Group Medical Insurance Policy for retired employees will expire on 31.10.2020 and to ensure uninterrupted policy coverage, premium of the policy is to be remitted in the month of October, 2020.

We are in receipt of communication from The National Insurance Company wide email dated 19.09.2020 addressed to all members of IBA under Group Medical Insurance Policy providing the revised premium rates for renewal of the policy of retirees for the year 2020-21.

This year the quotes given by the National Insurance Company Ltd. were found lowest by the GMs/MC Committee. The revised premium rates as quoted by National Insurance Company for IBA's Group Medical Insurance Policy for retirees, for the policy period from 01.11.2020 to 31.10.2021 are as under:-

**The Renewal Premium per family for Retirees' Policy (Without Domiciliary) -
OPTION – I**

CATEGORY	Sum Insured (Rs.) /Family	Premium without GST (Rs.)	GST @ 18% (Rs.)	Gross Premium payable per family including GST (Rs.)
OFFICER	4,00,000/-	27342	4922	32264
Award Staff	3,00,000/-	20508	3692	24200

**The Renewal Premium per family for Retirees' Policy (With Domiciliary) -
OPTION – II**

CATEGORY	Sum Insured (Rs.) /Family	Premium without GST (Rs.)	GST @ 18% (Rs.)	Gross Premium payable per family including GST (Rs.)
OFFICER	4,00,000/-	67853	12214	80067
Award Staff	3,00,000/-	50893	9161	60054

The Renewal Premium per family for Super Top Up Policy for Retirees:

CATEGORY	Sum Insured (Rs.) /Family	Premium without GST (Rs.)	GST @ 18% (Rs.)	Gross Premium payable per family including GST (Rs.)
OFFICER	5,00,000/-	5554	1000	6554
Award Staff	4,00,000/-	4443	800	5243

Super Top Up Policy: In continuation to last year, Super Top Up Policy coverage is also available to the retired employees on payment of extra premium. Super Top Up is an additional insurance coverage beyond the basic Sum Insured, available to the Retired employee on payment of extra premium as given in the following table:

(Amount in Rupees)

CATEGORY	Regular Sum Insured	Super Top Up SI beyond regular SI	Extra Premium payable with GST	Total Sum Insured with Super Top Up
OFFICER	4,00,000/-	5,00,000/-	6554	9,00,000/-
Award Staff	3,00,000/-	4,00,000/-	5243	7,00,000/-

The salient features of Super Top Up Policy are as under:-

- The Super Top Up policy commence w.e.f. 01.11.2020 and the period will be identical to the main policy date i.e. expiry date will be 31.10.2021.
- In case of claim the basic policy will be triggered first and only if the basic sum insured Rs. 4,00,000/- for Officers and Rs.3,00,000/- for Award Staff is exhausted, the Super Top Up policy will be activated.
- With the introduction of Super Top Up in Medical Insurance Policy, there will now be 4 (Four options) in scheme for the retirees who chose to continue in this tenure of the policy. The scheme wise insurance premium amount is given as under:-

(Amount in Rupees)

SN	OPTION	ANNUAL PREMIUM FOR OFFICERS CADRE INCLUDING GST	ANNUAL PREMIUM FOR AWARD STAFF INCLUDING GST
1.	Without Domiciliary	32264	24200
2.	With Domiciliary	80067	60054
3.	Without Domiciliary + Super Top Up	38818	29443
4.	With Domiciliary + Super Top Up	86621	65297

The main features of the policy are as under:-

- Retirees those who could not join this IBA's Group Medical Insurance Policy earlier **can join the policy this year.**
- The Room Rent and ICU charges would be restricted to maximum Rs. 5000/- and Rs. 7500/- per day respectively.
- The limit of Domiciliary coverage for the retirees policy is fixed by the present insurer to 10% of the sum insured i.e. Rs. 40000/- for Officers and Rs. 30000/- for workmen employee.
- Once the premium is remitted for a retiree, no refund/option change will be allowed.

ANNEXURE-I

RENEWAL OF IBA's MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES – eOBC – Policy period from 01.11.2020 to 31.10.2021.

The retired employees of **eOBC** are required to deposit their yearly premium to include them in retiree's policy period from 01.10.2020 to 31.10.2021. Accordingly the retired employees are required to deposit the yearly premium as per their choice to include them in retiree's policy. Annual premium under the policy to be paid by retired employees in **account No. 12372191023768 (Medical Insurance Scheme for retired Employees) at our any branch latest by 23.10.2020 by invariably quoting their PF number and Name** for our reference.

The Retired employees may deposit the insurance premium in the above account only by Cash or transfer from their salary/pension account with the Bank quoting their PF No., Name and date of retirement from service, by using the pay slip as per Format (enclosed), as the case may be. The pay slip may also be downloaded from Bank's website www.pnbnet.net.in "RETIREE NOTICE". Dealing hands at Branches are advised to ensure that in transaction Particulars of employee with PF No., Name etc. are entered correctly without fail.

The retired employees, are also advised to submit their below Consent Form directly to the Nodal Officer, Shri Santosh Kumar Prasad, Senior Manager, (Hospitalisation), Punjab National Bank, Head Office, Plot No.4, Sector-10, Dwarka, New Delhi- 110075 also e-mail the scanned copy to sp211540@obc.co.in **latest by 23.10.2020**.

In case of any query of e-OBC, the retirees/staff may contact to Shri Santosh Kumar Prasad, Sr. Manager (Contact no.-7735555455) or send the queries on e-mail Id hrdhospitalisation@pnb.co.in.

ANNEXURE - II

RENEWAL OF IBA's MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES – eUBI – Policy period from 01.11.2020 to 31.10.2021.

The retired employees of **eUBI** are required to deposit their yearly premium to include them in retiree's policy period from 01.10.2020 to 31.10.2021. Premium under the policy to be credited/paid by retired employees in **Account No. 0098050000189 (COLLECTION OF MEDICAL INSURANCE PREMIUM(UBI-Scheme for retired Employees) at our any branch latest by 23.10.2020 invariably quoting their PF number and name** for our reference.

The retired employees may deposit the insurance premium amount in the above account by **Cash or cheque** through transfer from their savings account with the Bank quoting their **PF No., Name and date of retirement from service**, by using the Challan as per Annexure -II, as the case may be. Dealing officer at Branches are advised to ensure that the transaction particulars of Retiree with SPF No., DOB, Sex, Spouse Name, Spouse DOB, Sex of Spouse are entered in system correctly without fail.

Depositing the premium will be considered as consent for Medical Insurance Policy 2020-21.

The concerned Branch shall send their below Consent Form and Challan to the Chief Manager, Punjab National Bank, United Tower, 11, Hemanta Basu Sarani, Kolkatta – 700 00, email ID: cmest@unitedbank.co.in and insurance premium in the above mentioned **account latest by 23.10.2020**.

In case of any query, the retirees/staff may contact Mr. Devalendu Saha, Manager over his Mob. No. 94334-96190 (eUBI)/ Shri Ramji Dass, Sr.Manager,PNB HRD Hospitalisation Cell (Ph.No.011-28075345) or send the queries if any at the above email ID.

Further, PNB retirees are advised to submit their Consent Form/amendment (if not submitted earlier) in writing to any branch/HO Hospitalisation Cell so that the same may be uploaded in HRMS before the last date i.e. 23.10.2020. They are also advised to maintain **sufficient balance** in their concerned account from 28.10.2020 to 31.10.2020.

Retirees from eOBC and eUBI are advised to submit their Consent Form duly filled in by the retiree to their Nodal Officers and deposit the premium amount as advised above latest by 23.10.2020.

Branch Heads are advised to bring the contents of this Circular to the knowledge of all the retirees and display Annexure-I on the branch Notice Board. A copy of this circular is also being placed at www.pnbnet.net.in under Head "**RETIREE NOTICE**".

Circles/ZOs/HO Divisions are also advised to get the exercise completed within stipulated time without fail.

Please ensure compliance.

GENERAL MANAGER-HRMD
(Dinesh Saxena)

Annexure-I

**HUMAN RESOURCES MANAGEMENT DIVISION,
HOSPITALISATION CELL**
(PHONE [011-28075345](tel:011-28075345)-emailid-hrdhospitalisation@pnb.co.in)

23.09.2020**NOTICE****Branch Office:_____.**

Revised premium rates, as proposed by National Insurance Company Ltd. for IBA's Group Medical Insurance Scheme for Retired Employees for the Policy period from 01.11.2020 to 31.10.2021 are as under:

(Amount in Rupees)			
SN	OPTION	ANNUAL PREMIUM FOR OFFICERS CADRE INCLUDING GST	ANNUAL PREMIUM FOR ASWARD STAFF INCLUDING GST
1.	Without Domiciliary	32264	24200
2.	With Domiciliary	67853	50893
3.	Without Domiciliary + Super Top Up	38818	29443
4.	With Domiciliary + Super Top Up	86621	65297

All concerned PNB retirees are advised to maintain sufficient balance from 28th October 2020 to 30th October 2020. Retirees from eOBC and eUBI are advised to deposit the required premium as advised above.

The Dy. General Manager
Human Resource Management Division
Punjab National Bank
Head Office, New Delhi

Photograph Self	Photograph Spouse
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Reg. : IBA's Group Medical Insurance Scheme for Retired Employees/ Spouse of Retired Employees.

I submit my consent to join Medical Insurance Scheme. My details are as under:

01	PF No.										
02	Name										
03	Date of Birth										
04	Gender	MALE					FEMALE				
05	Retired From	PNB			eOBC			eUBI			
05	Date of Retirement										
06	Cadre/Designation										
08	Last Place of posting										
09	Separation Reason										
10	WANTS DOMICILIARY COVERAGE	YES					NO				
	WHETHER WANT SUPER TOPUP	YES					NO				
My Spouse Details:-											
01	Name										
02	Date of Birth										
03	Gender	MALE					FEMALE				
My Contact Details:-											
01	Mobile/Phone No.										
02	E-mail Address										
03	Correspondence address										
		PIN									

I agree as under :

- 1) I irrevocably authorize the Bank to debit premium amount to my below mentioned account during current year and also in coming years.

A/C No.																				
IFSC Code																				

- 2) I shall maintain sufficient balance in the aforesaid account.
 3) In case I intend to withdraw from the scheme, I shall inform the Bank before its due date for not deducting Premium from my account. Once I opt out of the scheme I will not be allowed to rejoin.
 4) The insurance cover shall start from the date of receiving the insurance premium by the Insurance Company.
 5) I shall inform the Bank in case of any changes in my details such as contact information, account details, etc.
 6) The Bank is acting as intermediary in providing the information to the Insurance Company. The claims shall be scrutinized/ settled by the Insurance Company and the Bank will not be involved in this process.

Yours faithfully

(Signature)

Date: _____

ACKNOWLEDGEMENT

Received consent form to join the Medial Insurance Scheme as per Circular No..... , Dt. Shf/Smt.....
PF No..... The information received shall be entered in HRMS.

(Signature of Bank Official with Stamp)
BO/CO _____