



**PUNJAB NATIONAL BANK**  
**HUMAN RESOURCES MANAGEMENT DIVISION**  
**H O: 7, Bhikhaji Cama Place, New Delhi – 110 607**

Date: 10.10.2017

HRMD CIRCULAR NO. 378

**Reg: IBA's Group Medical Insurance Scheme for retired officers/employees - Renewal of policy for the period 01.11.2017 to 31.10.2018**

In view of the communication received from United India Insurance Company Ltd., the renewal premium of IBA's Group Medical Insurance Scheme for retired officers/employees for the policy period from 01.11.2017 to 31.10.2018 has been revised as under.

**(Amount in Rupees)**

	Sum Insured	Without Domiciliary coverage		With domiciliary coverage of 10% of sum insured	
		Base Rate	Including GST @18%	Base Rate	Including GST @ 18%
<b>Officers</b>	4,00,000	13,935	16,443	31,354	36,998
<b>Award Staff</b>	3,00,000	10,452	12,333	23,517	27,750

**SUPER TOP-UP POLICY**

United India Insurance Company has floated a Super Top up Policy **without domiciliary coverage** (on the same terms and conditions of non domiciliary policy) and the amount of coverage under top up as well as premium is as under:-

(Amount in Rupees)

<b>Category</b>	<b>Sum Insured of the two New Super Top Up Policies</b>	<b>Threshold i.e. the Sum Insured under the main Policy after which the Super Top up Policy will trigger</b>	<b>Premium excluding GST</b>	<b>GST@ 18%</b>	<b>Gross Premium Payable per family incl. Of GST @18% (RS.)</b>
<b>Officer retiree</b>	5,00,000	4,00,000	3,225	581	3,806
<b>Award Staff Retiree</b>	4,00,000	3,00,000	2,975	536	3,511

1. OPD Treatment (Domiciliary) is not covered under the top-up policy.
2. The concerned option & premium for super top-up policy shall come along with the main policy premium itself in one go.
3. The commencement date of the policy is identical to the main policy and starts from 1<sup>st</sup> November 2017 and therefore the premium shall be remitted along with the main policy premium on or before 31<sup>st</sup> October 2017.
4. The policy is subject to the terms & conditions of Super Top-Up Policy and the cover is identical to the cover of the IBA Retiree Policy without domiciliary cover. In case of a claim, the basic policy/policies will be triggered first and only if the Sum Insured is exhausted, the Super Top-Up Policy will be activated.

**OPTION FOR JOINING BY LEFT OVER RETIREES:-**

United India Insurance Company has given one more option to join the IBA's Group Medical Insurance Scheme for retirees who could not join the policy earlier. **It will be without domiciliary coverage.**

### **SWITCH OVER FROM DOMICILIARY TO NON DOMICILIARY :-**

Existing retirees who are covered under domiciliary policy can switch over to non domiciliary coverage but switch over from non domiciliary to domiciliary is not available.

Employees who have retired during the period October 2016 to September 2017 can opt for domiciliary coverage.

The retirees are advised to submit their consent for opting for New Super Top up, for Opting out or for switch over from Domiciliary to non Domiciliary coverage in writing by 25.10.2017 **to any branch of the Bank** and the same will be uploaded in HRMS as per navigation attached. Request letters so submitted be kept with the branch for future use, in case of need.

### **LOAN FACILITY:-**

Retail Banking Division has issued consolidated circular No 60 dated 10.08.2017 on **personal loan scheme for pensioners**. This includes family pensioners, ex-employees of our Bank, PNB's pre 1986 retirees getting ex-gratia. In case of need retirees can take the advantage of the same.

Incumbents are advised to bring the content of this circular to the knowledge of all the retirees drawing pension from branches and obtain their consent, get the same entered in HRMS and advise them to maintain sufficient balance in their account. A copy of this circular is also being placed at pnbnet.net.in.

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

**(Dinesh Saxena)**  
**Dy. General Manager**

Enc: Navigation

# NAVIGATION

MAIN MENU → MANAGER SELF SERVICE → NEW –MED.INSU.CONSENT (EX-EMPL)

1) FOR NEW OPTEE -

A) CLICK ON "ADD A NEW VALUE " TAB, ENTER PF NUMBER, THEN CLICK ON "ADD" BUTTON.

Favorites Main Menu > Manager Self Service > NEW-MED.INSU. CONSENT(EX-EMPL)

### Medical Consent Form - Ex-Employees

Empl ID 107262

Ex-Employees Consent Details Find First 1 of 1 Last

Name	SHARMA,BHARAT BHUSHAN		Date	10/10/2017	Effective Sequence	0
Dept ID	5154	HO OFFICIAL LANGUAGE DEPARTMNT	Circle Office	HEAD OFFICE		
*Gender	Male		*Cadre	Officer		
*Date of Birth	08/06/1957		*Retirement Date	20/02/2014	*Seperation Reason	VRS:{U/R 29(1) of Pension Reg}
Sum Assured	4.000	Lacs	*Name in Proof	SHARMA,BHARAT BHUSHAN		

Status of Ex-Employee  Alive  Deceased

Whether Ex-Employee having Spouse  Yes  No

\*Account Number

\*Address Line 1

Address Line 2

\*City  \*State  \*Postal Code

\*Mobile No.  Email ID

Employee Requested for Top-Up Want Domiciliary : No

Attachments					
	File Attachment For	Attached File	Add	Delete	View
1	Medical Consent		<a href="#">Add</a>	<a href="#">Delete</a>	<a href="#">View</a>
2	Domiciliary Consent		<a href="#">Add</a>	<a href="#">Delete</a>	<a href="#">View</a>

Non-Member Remarks, If any

Entered By  Entered On

[Save](#) [Add](#)

B) FILL ALL THE NECESSARY ENTRIES.

C) ATTACH THE SCANNED CONSENT FORM IN MEDICAL CONSENT OPTION.

D) CLICK ON SAVE BUTTON.

2) FOR EXISTING OPTees (MODIFICATIONS)-

**Medical Consent Form - Ex-Employees**

Empl ID 40364

Ex-Employees Consent Details Find First 1 of 1 Last

Name	SULTAN SINGH ROHILLA	Date	24/09/2015	Effective Sequence	0
Dept ID	6943 MUBARIKPUR	Circle Office	ALWAR		
Gender	Male	Cadre	Officer		
Date of Birth	04/09/1952	Retirement Date	30/09/2012	Seperation Reason	Superannuation
Sum Assured	4,000 Lacs	Name in Proof	SULTAN SINGH ROHILLA		

Status of Ex-Employee  Alive  Deceased  
 Whether Ex-Employee having Spouse  Yes  No

Account Number 2975000200083709  
 Address Line 1 P NO 358 VIJAY NAGAR SCHEME  
 Address Line 2 ALWAR  
 City ALWAR State RJ Rajasthan Postal Code 301001  
 Mobile No. 9928219680 Email ID SULTANSROHILLA@GMAIL.COM

Employee Requested for Top-Up Want Domiciliary : Yes

File Attachment For	Attached File	Add	Delete	View
1 Domiciliary Consent	2975000200083709.pdf	Add	Delete	<a href="#">View</a>
2 Medical Consent	004.jpg	Add	Delete	<a href="#">View</a>

Non-Member Remarks, If any

Entered By 32109 Entered On 24/09/15 3:47:04.000000PM

**HO: HRMD - Hospitalization Status**

Not-Eligible  Drop Full Application

Remarks, If any

Status Updated By Status Updated On

- A) ENTER PF NUMBER THEN CLICK ON SEARCH BUTTON.
- B) CLICK ON '+' BUTTON.
- C) IF WANTS TOP-UP THEN CLICK ON "Employee Requested for Top-up" option.
- D) If don't want Domiciliary then select NO (in with domiciliary) drop down.
- E) To become Non Member →TICK on Non-Member option.
- F) CLICK ON SAVE BUTTON