



मानव संसाधन प्रभाग, प्रधान कार्यालय,
प्लॉट सं 4, सेक्टर 10, द्वारका, नयी दिल्ली
HUMAN RESOURCES DIVISION HEAD OFFICE,
PLOT No. 4, SECTOR 10, DWARKA, NEW DELHI

TO ALL BRANCHES/OFFICES.

09-10-2023

HUMAN RESOURCES MANAGEMENT DIVISION CIRCULAR NO. 725/2023

**INDIAN BANK'S ASSOCIATION (IBA) GROUP MEDICAL INSURANCE SCHEME
FOR RETIRED OFFICERS/ WORKMEN EMPLOYEES – RENEWAL OF POLICY
FOR THE PERIOD 01.11.2023 TO 31.10.2024**

The present IBA's Group Medical Insurance Policy for retired employees will expire on 31.10.2023 and to ensure continuous medical coverage under the policy, premium for renewal of the policy for the period 01.11.2023 to 31.10.2024 i.e. 2023-24, is to be remitted in the month of October, 2023.

We are in receipt of communication from IBA vide their letter No. HR & IR/ MBR/MEDINS/0496 dated 18.09.2023, inter-alia, informing that National Insurance Company Limited (NICL) has been approved as the Lead Insurer for arranging the Medical Insurance Policy for the policy period 2023-24.

Subsequently, on 06.10.2023, we have received the premium rates from NICL for IBA's Group Medical Insurance Policy for Retirees, for the policy period 2023-24 as under:

1. PREMIUM

1.1 PREMIUM BASE POLICY – WITHOUT DOMICILIARY

Base Sum Insured Rs.	Family Floater Premium (Including GST) Rs.	Single Policy Premium (Including GST) Rs.
2,00,000	26454.00	17857.00

1.2 PREMIUM BASE POLICY – WITH DOMICILIARY

Base Sum Insured Rs.	Family Floater Premium (Including GST) Rs.	Single Policy Premium (Including GST) Rs.
2,00,000	49005.00	33079.00

1.3 PREMIUM TOP UP POLICY

Top Up Sum Insured Rs.	Without Domiciliary Policy		With Domiciliary Policy	
	Family Floater Premium (Including GST) Rs.	Single Policy Premium (Including GST) Rs.	Family Floater Premium (Including GST) Rs.	Single Policy Premium (Including GST) Rs.
1,00,000	27159.00	18332.00	35307.00	23832.00
2,00,000	50919.00	34371.00	66196.00	44683.00
3,00,000	58014.00	39159.00	75417.00	50908.00
4,00,000	60860.00	41081.00	79118.00	53406.00
5,00,000	70078.00	47303.00	91101.00	61493.00
6,00,000	77130.00	52063.00	100268.00	67681.00
7,00,000	80684.00	54462.00	104889.00	70801.00
8,00,000	87070.00	58772.00	113190.00	76404.00
9,00,000	93456.00	63083.00	121493.00	82008.00
10,00,000	101966.00	68828.00	132556.00	89476.00

2. FEATURES OF BASE POLICY (DOMICILIARY & NON- DOMICILIARY):

The Base policy (domiciliary/ non-domiciliary) for retirees shall have following ceilings/ caps:

2.1 Bed Charge/ Room rent/ Boarding expenses per day;

Metro/ Urban Centres	Rs. 3000.00
Other Centres	Rs. 2500.00

2.2 ICU Charges per day:

Metro/ Urban Centres	Rs. 6000.00
Other Centres	Rs. 5000.00

पंजाब नैशनल बैंक
मानव संसाधन प्रभाग, प्रधान कार्यालय,
प्लॉट सं 4, सेक्टर 10, द्वारका, नयी दिल्ली
HUMAN RESOURCES DIVISION HEAD OFFICE,
PLOT No. 4, SECTOR 10, DWARKA, NEW DELHI

2.3 Standalone Ceiling/ Cap on treatments.

Treatment	Maximum Reimbursement
High fever, typhoid, jaundice, other ailments, etc. requiring hospitalisation	Rs 40,000.00
Coronary Angiogram	Rs 16,000.00
Angioplasty	Rs. 1,00,000.00
CABG-bypass surgery	Rs. 2,00,000.00
Open heart surgery for valve replacement	Rs. 2,00,000.00
Cataract	Rs. 30,000.00
Cost of intra-ocular lens	Rs. 10,000.00
Knee Replacement	Rs. 1,00,000.00
Lithotripsy-multi sitting-Kidney stone removal	Rs 35,000.00
Hip replacement	Rs 1,00,000.00
Lasik surgery package per eye	Rs.15,000.00
Hernia	Rs 40,000.00
Hydrocele	Rs. 20,000.00
Piles/ hemorrhoidectomy	Rs. 30,000.00
Appendicectomy	Rs. 30,000.00
Cholecystectomy	Rs. 40,000.00
Prostatectomy	Rs 40,000.00
FESS	Rs. 30,000.00
Dialysis	Rs. 2000.00
Female Diseases/ Surgery	
Hysterectomy	Rs. 40,000.00
Mastectomy	Rs. 40,000.00

Cost of Implants	Maximum Reimbursement
Temporary Pacemaker implantation	Rs 30,000.00
Permanent pacemaker Implantation	Rs. 40,000.00
Cost of Stent	Rs 30,000.00

पंजाब नैशनल बैंक
मानव संसाधन प्रभाग, प्रधान कार्यालय,
प्लॉट सं 4, सेक्टर 10, द्वारका, नयी दिल्ली
HUMAN RESOURCES DIVISION HEAD OFFICE,
PLOT No. 4, SECTOR 10, DWARKA, NEW DELHI

2.4 Conveyance Charges:

In case the patient is to be moved to a hospital/ nursing home outside the urban agglomeration/ municipal limits, then expenses incurred on conveyance may be reimbursed at the following rates:

Ambulance Category	Ceiling
Non-Cardiac	Rs. 2,500.00
Cardiac	Rs. 5,000.00

2.5 Other Charges:

- i. Ventilator or respiratory charges: Rs. 5,000/- per day + Oxygen Charges
- ii. Oxygen Charges: Rs. 100/- per hour (Max. Rs 1,000/- per day)

2.6 Physician Consultation Charges per visit:

- i. Registration Charges: Rs 200/-
- ii. Consultation/ routine visit: Rs. 400/-
- iii. Night visit/ emergency visit: Rs. 600/-

2.7 Specialist Consultation charges per visit:

- i. Consultation/ Routine day visit: Rs. 500/-
- ii. Consultation with ECG/Night visit/ Emergency visit: Rs 700/-
- iii. Physiotherapy Charges; Rs. 300/- per day

2.8 Charges for Operation (Maximum Limit):

Type	Surgeons Fee	Anesthesia	Theatre Charges
Minor operation under LA	Rs. 5,000/-		
Minor operation under GA	Rs. 5,500/-	Rs. 2,500/-	Rs 3,000/- (fixed)
Minor operations	Rs 17,000/-	Rs. 7,000/-	Rs. 7,000/- (fixed)
Supra Major operations	Rs 26,000/-	Rs. 9,000/-	Rs.10,000/- (per hour)

2.9 All other terms and conditions of the Medical Insurance Scheme as mentioned in the 10th Bi-partite/ 7th Joint Note which is not explicitly mentioned above shall continue. Further, coverages that have been added subsequently in the scheme shall also continue, subject to the caps, if any, as mentioned herein.

3. TOP UP POLICY:

3.1 Top up coverage is available as option for the amounts ranging from Rs 1 lac to Rs. 10 lac to those who opt for Base Policy (Family floater or Single premium).

3.2 Once any of the Top up variant (Between 1 lac to 10 lac) is opted by the retiree, the entire policy i.e. Base Policy + Top up Policy will not have the ceilings/caps mentioned in Para 4 (Feature of Base policy) above. In such case terms of policy shall be as per Medical Insurance Scheme mentioned in the 10th Bi-partite/ 7th Joint Note and coverages that have been added subsequently in the scheme, subject to the caps, if any, as mentioned herein.

3.3 Retiree who opt for Base Policy + Top up variant (Between 1 lac to 10 lac) i.e. coverage ranging from Rs. 3 lac to Rs. 12 lacs, Room rent per day shall be payable upto to Rs. 5000/- and for ICU Rs. 7500/-.

4. OTHER FEATURES:

4.1 Domiciliary treatment will remain 10% (Maximum capping) of Base policy Sum Insured, even for those who opted Single Person rate.

4.2 Single person rate are application for either of the below mentioned cases:

- i. Retiree without Spouse (Unmarried, legally separated and divorced)
- ii. Surviving Spouse (Family Pensioner)
- iii. Retiree whose spouse is alive but lives abroad.
- iv. Retirees whose spouse is covered under any other health scheme as on the date of enrolment.

4.2.1 If employee and spouse both are alive, family floater premium has to be paid.

4.2.2 Retiree who opt for single premium policy has to opt for same option for next 2 years also. He/ She shall not be allowed to move from single to family floater etc.

4.2.3 Single premium policy is available for bank retiree only i.e. selection of spouse not allowed. Retiree cannot cover his/her spouse for single coverage.

4.3 Retirees who are not covered under the expiring Retirees Policy 2022-23, can be covered under the Retirees Base Policy 2023-24 & Top up Policy.

4.4 Retirees who are not covered under Retiree Policy 2020-21 and 2021-22, can be covered under Retirees Base Policy 2023-24. However, they will not be allowed to opt for Top up Policy 2023-24.

4.5 Retirees can opt with/ without domiciliary option in Retirees Policy 2023-24 irrespective of option they have chosen in last year policy 2022-23.

4.6 Retirees who are not covered under Super Top up Policy 2022-23 can avail Top up Policy for 2023-24.

4.7 Top up Policy and Super Top up Policy are the same.

5. OPTIONS FOR SUBMITTING CONSENT:

In order to make the process of submitting consent by retirees more convenient, the facility to submit option through HRMS mobile application “PNB PARIVAR 2.0” (for Android user only) has also been provided in addition to the submission through HRMS Self Service and manual submission of consent form at the branch.

As the terms of the policy period 2023-24 has changed, consent submitted by retiree for earlier policy period shall not be considered as consent for policy period 2023-24. **For opting for coverage under IBAs Group Medical Insurance Policy 2023-24 (Base Sum Insured/ Top up), retiree has to submit fresh consent through options mentioned hereunder.**

5.1 Submitting Consent through PNB PARIVAR 2.0 (Only for Android Users)

Retired employees can submit their consent in HRMS mobile application “PNB PARIVAR 2.0” (for Android user only) through Self Service option at the navigation given below:

Staff Welfare → IBA Group Medical Insurance Consent

While submitting consent through HRMS APP, requirement of uploading the consent form and verification is not required. Once the consent is submitted, premium amount will be debited from the account on **real time basis**.

5.2 Submitting Consent through HRMS Self Service

Retired employees can submit their consent in HRMS (www.pnbnet.net.in) through Self Service option at the navigation given below:

Staff Welfare → IBA Group Medical Insurance Consent

While submitting consent through HRMS Self Service, requirement of uploading the consent form and verification of consent has been dispense with. Once the consent is submitted, premium amount will be debited from the account on **real time basis**.

5.3 Submitting Consent at Branch/ Offices

5.3.1 Duly filled consent form (Annexure I) can be submitted at any of the branch/ office for entering in HRMS.

5.3.2 Officials at branch/ offices should enter & verify (maker & checker) the details as per the consent form submitted. Maker will upload the consent form after entering the details in HRMS as per the navigation given below.

Manager Self Service → Welfare Schemes → IBA Group Medical Insurance Consent → Add New Value → Select Policy Period (2023-24) → Enter the Empl ID → Add

5.3.3 Officials at branch/ offices shall verify the details as per the consent form submitted. Once Checker approves the details, premium will be debited from the retirees account on **real time basis**. The navigation for Checker is given below:

Manager Self Service → Welfare Schemes → IBA Group Medical Insurance Consent → Find Existing Value → Enter the Empl ID → Search

6. OPTION FOR CANCELLING/ MODIFICATION OF CONSENT

6.1 In case, after submitting the consent as above, retiree wants to opt out of policy or desire to change coverage amount, he/she may do so by sending mail to HO Hospitalisation Cell (hrdhospitalisation@pnb.co.in) and request for cancellation of option submitted.

6.2 Option will be cancelled at HO level and full amount will be reversed to retiree account from where the amount was debited and thereafter retiree may submit his revised option.

6.3 Maximum of two cancellation options will be available with retiree i.e. retiree may opt for cancellation of his 1st option thereafter he may submit his 2nd option, in case he wants to cancel again, he will have an option to cancel his 2nd option and can

पंजाब नैशनल बैंक
मानव संसाधन प्रभाग, प्रधान कार्यालय,
प्लॉट सं 4, सेक्टर 10, द्वारका, नयी दिल्ली
HUMAN RESOURCES DIVISION HEAD OFFICE,
PLOT No. 4, SECTOR 10, DWARKA, NEW DELHI

opt for 3rd option. However, the 3rd option would be the last and could not be cancelled and shall be treated as final.

6.4 Retiree may utilize his cancellation option latest by one day before the last date of submission of consent.

All the retirees willing for above coverage have to submit their Consent Form exercising their option carefully latest by **25.10.2023 (Wednesday)** as the HRMS window will be closed after 5.00PM on **25.10.2023**. **The bank will be in position to provide medical cover only to the retirees whose consent is submitted within the above time frame.**

Retirees have to provide their account number (preferably pension a/c) by ensuring that the account is in operative status and unfreeze for debit transaction with sufficient balance to cover the premium amount.

Branch Heads of all branches/offices are also advised to take appropriate steps to bring the content of this Circular to the knowledge of the retirees, drawing pension from their branches, so that willing retirees may become members of the above Insurance Scheme. Branch official are also advised to be careful while entering the details in HRMS.

For further convenience of retirees, we are providing contact details of two officials.

1. Ms Minali Choudhary (Sr Manager) - 8091341406
2. Ms Deeksha Kakkar (Dy. Manager)- 7827624747

(SUMESH KUMAR)
GENERAL MANAGER

CONSENT FORM – IBA GROUP MEDICAL INSURANCE SCHEME

THE DY. GENERAL MANAGER
HUMAN RESOURCE MANAGEMENT DEPARTMENT,
PUNJAB NATIONAL BANK,
HEAD OFFICE,
NEW DELHI 110075

PHOTOGRAPH SELF	PHOTOGRAPH SPOUSE
--------------------	----------------------

REG: IBA GROUP MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES/SPOUSE OF RETIRED EMPLOYEES – OPTION FOR POLICY PERIOD 2023-24 COVERAGE.

I SUBMIT MY CONSENT TO JOIN IBA'S GROUP MEDICAL INSURANCE SCHEME. MY DETAILS ARE AS UNDER:-

PF NO		EMPLOYEE NAME	
DOB		CADRE/DESIGNATION	
STATUS OF EMPLOYEE	ALIVE <input type="checkbox"/>	DECEASED <input type="checkbox"/>	GENDER
RETIREMENT DATE		SEPERATION REASON	
SPOUSE ALIVE	YES / NO	SPOUSE NAME	
DOB (SPOUSE)		GENDER (SPOUSE)	
MOBILE NO.			
CORRESPONDENCE ADDRESS			
			PIN :
E-MAIL ID			
COVERAGE FOR* FAMILY FLOATER <input type="checkbox"/> SINGLE <input type="checkbox"/>			
*SINGLE RATE ARE APPLICABLE FOR RETIREE WITHOUT SPOUSE AND SURVIVING SPOUSE (FAMILY PENSIONER)			
A. WANTS DOMICILIARY COVERAGE YES <input type="checkbox"/> NO <input type="checkbox"/>			PREMIUM Rs...
B. SUM INSURED* (BASE POLICY): 200000 <input type="checkbox"/>			
C. TOP-UP COVERAGE REQUIRED AS UNDER: (Between 1 Lac to 10 Lacs)			

I AGREE AS UNDER:

1. I IRRECOVERABLY AUTHORIZE THE BANK TO DEBIT PREMIUM AMOUNT FROM MY BELOW MENTIONED ACCOUNT.

A/C NO.																	
---------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

- I have sufficient balance in the aforesaid account to enable bank debit the required premium.
- In case I intend to withdraw from the scheme, I shall inform the Bank one day before its due date for submission of medical consent as mentioned in the HRMD Circular 725/2023.
- The insurance cover shall start from the date of receiving the insurance premium by the Insurance Company.
- The Bank is acting as intermediary in providing the information to the Insurance Company. The claims shall be scrutinized/ settled by the Insurance Company on the basis of claim documents and the Bank will not be involved in this process.

DECLARATION (In case spouse is alive and employee is opting for single premium policy):

- I, hereby declare that (Tick whichever is applicable):
 - I am unmarried/ legally separated/ divorced.
 - My spouse is alive but lives abroad.
 - My spouse is alive and covered under other health scheme as on date of enrolment.

Your Faithfully

Date;
Place:

Signature