

Human Resources Department, Central Office

#239, Union Bank Bhavan, Vidhan Bhavan Marg, Nariman Point, Mumbai-400021

STAFF CIRCULAR NO. 7537

November 11, 2021

To: All Branches/Offices,

Highlights of the Staff Circular

- i) Extended window/ one-time exercise for renewal of/ joining in the Group Medical Insurance Policy, for policy year 2021-22.
- ii) Extended window available for:
 - a) Left out retired employees/ family pensioners who were already covered under the expired retiree policy of 2020-21 but, failed to renew the policy through the first window, made available in the month of October 2021 in terms of SC 7506, SC 7511, SC 7514 & SC 7516.
 - b) For Retired employees/ family pensioners (new joinees) who were not covered under the expired retiree policy 2020-21 and wish to join the policy, afresh in year 2021-22.
- iii) Applicable Period of coverage under the policy: 01-12-2021 to 31-10-2022
- iv) The last date for online registration is 24th November, 2021.
- v) Deduction of premium amount would be carried out from 25.11.2021 to 29-11-2021; No deduction would be carried out beyond 29.11.2021.

**Subject : Group Medical Insurance Policy for Retired Employees/ Family Pensioners
Policy Period 01.12.2021 to 31.10.2022 -
Extended Window for renewal of/ joining in Group Medical Insurance Policy:
Policy Year 2021-22**

1. Attention is hereby invited to Staff Circular 7506 dated 30.09.2021, SC 7511 dated 05.10.2021, SC 7514 dated 06.10.2021 & SC 7516 dated 12.10.2021 vide which various details/ salient features on 'Group Medical Insurance Policy' pertaining to retired employees/ family pensioners, for the policy year 2021-22 along-with the step-wise procedure to be adopted by the retired employees/ family pensioners for registration/ enrolment in the policy, were circulated.



2. National Insurance Company, after taking into consideration the request placed by the Bank and also acceding to the representations received from various retirees' association, has agreed to provide extended window/ one last option for the retired employees/ family pensioners who could not exercise their option through the first window, to renew the Group Medical Insurance Policy/ join in the Group Medical Insurance Policy, for the policy year 2021-22.
3. The conditions, as stipulated and informed by National Insurance Company, applicable for all the retired employees/ family pensioners, who opt to renew the group medical insurance policy or opt to join the group medical insurance policy, for the policy year 2021-22 through this 'extended window', are mentioned below:
 - This is a 'one time' exercise. No more extensions/ similar window will be allowed/ would be provided during the policy period.
 - The policy coverage period for retired employees/ family pensioners, those who would renew the policy/ join the policy, afresh, through 'extended window' will be from 01/12/2021 to 31/10/2022.
 - There would be no pro-rata reduction in premium rates. Annual (yearly) premium rates as informed by the Insurance Company would be applicable.
 - For all those retired employees/ family pensioners who would renew the policy or join the policy, afresh, through 'extended window', the period from 01.11.2021 to 30.11.2021 for such retired employees/ family pensioners would be considered as 'break period'. Any treatment availed/ claim made during the break period will be excluded from the cover.
4. For detailed information on applicable yearly premium rates, applicable modalities/ eligibility criteria please refer to Staff Circular 7506 dated 30.09.2021, SC 7514 dated 06.10.2021 & SC 7516 dated 12.10.2021.
5. **MODES OF REGISTRATION: ONLINE**
 - The 'online portal' will be available on Bank's corporate website - www.unionbankofindia.co.in from 11th November, 2021 till 23:59 hours of 24th November, 2021 only.
 - Step-wise procedure for submission of consent/ application through 'online portal' has been circulated vide Staff Circular 7511 dated 05.10.2021.

or 

- **Special Note:**
 - Hard copy or scanned copy of consent/ withdrawal will not be accepted for application/ registration for enrollment in Group Medical Insurance Policy, for the year 2021-22.
 - In case, any consent/ withdrawal form has been submitted in hard copy or scanned copy (by e-mail), either at branch or Central Office, in reference to the Group Medical Insurance Scheme for the policy year 2021-22, the same stands null and void.
6. **By Default Option on online portal:** It is mandatory for a retired employee/ family pensioner to provide his/ her consent in terms of his/ her eligibility criteria, through the 'online portal' and pay the requisite premium amount accordingly, to renew the Group Medical Insurance policy/ join the Group Medical Insurance policy, for the policy year 2021-22. Non submission of consent by the retired employee/ family pensioner would mean EXIT from the policy, for the year 2021-22.
 7. List pertaining to retired employees/ family pensioners, those who would provide consent/ submit application through online portal for renewal of the policy, would be shared/ uploaded on Bank's corporate website on regular intervals. Retired employees/ family pensioners are requested to peruse/ refer to the Bank's corporate website for regular updates on status of their applications.
 8. The options exercised through 'online portal', till 24.11.2021, will freeze invariably at 23.59 hours of 24.11.2021 and deductions will be carried out immediately afterwards. Request(s) for any further modifications, either in any of the details of the form or in the option chosen, will not be entertained after 24.11.2021, at any cost.

DEDUCTION OF PREMIUM AMOUNT:

- Retired employees/ family pensioners who provide consent, as per their eligibility, through the 'online portal', are required to keep sufficient balance (as per corresponding premium amount) in their mandated account {account number provided in consent} till 18.00 hours of 29th November, 2021, without fail, so as to effect debit of the premium amount.
- Debit of premium amount will be carried out on all days from 25.11.2021 to 29.11.2021, only (27th & 28th being non-working days). No deduction/ debit will be effected beyond 29th November, 2021.

or 

- Being a time bound exercise and to ensure Medical Insurance coverage to the retired employees/ family pensioners with effect from 00.00 hours of 01.12.2021, premium will be remitted to the Insurance Company on 30.11.2021, itself.
 - In case, the debit of premium amount fails due to shortage of funds in the mandated account or in event of the mandated account being frozen/ dormant/ closed/ in-active etc. or the debit in the mandated account has been disabled/ freezed due to any other reason, the Insurance coverage to such retired employee/ family pensioner will stand discontinued and the Bank will not be responsible for non-availability of benefits/ facilities under the ensuing Medical Insurance Policy for the year 2021-22.
9. The facilities of cashless hospitalization in all the tie-up hospitals and the facility of reimbursement, including domiciliary will continue uninterrupted upon renewal of policy/ joining in the policy and as per the option exercised by the concerned retired employee/ family pensioner, through 'online portal' for the period from 01.12.2021 to 31.10.2022.
10. Detailed information on 'special scheme formulated for pensioners of Union Bank of India for granting loan to pay medical insurance premium' along with the 'application cum sanction note format' have been circulated vide SC 7523 dated 22.10.2021.
11. Last Date to Avail Loan: The loan facility is to be availed on or before 31.12.2021.
12. All the retired employees/ family pensioners are requested to co-operate with us and ensure completion of the exercise within the set timelines.


GENERAL MANAGER (HR)
