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UCO BANK

सम्मान आपके विश्वास का HONOURS YOUR TRUST

Circular No. CHO/PMG/ 30 /2023-24

Date: 09.10.2023

ALL BRANCHES / OFFICES IN INDIAN UNION**Sub: Renewal of IBA Medical Insurance Scheme for Retired Employees, for the period from 01.11.2023 to 31.10.2024**

Attention is invited to our various circulars issued last year regarding renewal of IBA Medical Insurance Scheme for retired employees, for the period from 01.11.2022 to 31.10.2023.

The current Medical Insurance Policy for retired employees will expire on 31st October, 2023 and is due for renewal with effect from 1st November, 2023. This year also National Insurance Company Ltd has been selected as insurer by IBA for Group Medical Insurance Policies (in-service and retirees).

As the premium of the retired employees' policy has been increasing disproportionately every year, the parties to the settlement/joint note agreed to introduce concept of "Base Policy" with certain caps on **Room Rent, ICU Rent, Consultation Fees and a few procedures** for the Retirees' Policy. It was agreed that the Top-Up options will also be made available ranging from Rs. 1 lac to Rs. 10 lacs to those opting for Base Policy.

Accordingly, National Insurance Co. Ltd. has confirmed the revised premium payable for retired employees with or without domiciliary cover for the period 01.11.2023 to 31.10.2024 which is furnished below:

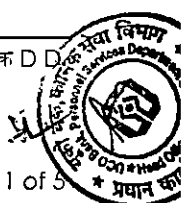
Base Policy Premium Rates : 2023-24 For Retired Employees				
Base Sum Insured	Without Domiciliary		With Domiciliary	
	Family	Single	Family	Single
₹ 200000	₹ 26454	₹ 17857	₹ 49005	₹ 33079

Top Up Policy Premium Rates : 2023-24 For Retired Employees				
Top-Up Sum Insured	Without Domiciliary		With Domiciliary *	
	Family	Single	Family	Single
₹ 100000	₹ 27159	₹ 18332	₹ 35307	₹ 23832
₹ 200000	₹ 50919	₹ 34371	₹ 66196	₹ 44683
₹ 300000	₹ 58014	₹ 39159	₹ 75417	₹ 50908
₹ 400000	₹ 60860	₹ 41081	₹ 79118	₹ 53406
₹ 500000	₹ 70078	₹ 47303	₹ 91101	₹ 61493
₹ 600000	₹ 77130	₹ 52063	₹ 100268	₹ 67681
₹ 700000	₹ 80684	₹ 54462	₹ 104889	₹ 70801

मानव संसाधन प्रबंधन विभाग कार्मिक सेवा विभाग Personnel Services Dept.. प्रधान कार्यालय Head Office-2, 3-4, डी डी ब्लॉक D D

Block, सेक्टर Sector - 1, साल्ट लेक सिटी Salt Lake City कोलकाता Kolkata- 700064 दूरभाष

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₹ 800000	₹ 87070	₹ 58772	₹ 113190	₹ 76404
₹ 900000	₹ 93456	₹ 63083	₹ 121493	₹ 82008
₹ 1000000	₹ 101966	₹ 68828	₹ 132556	₹ 89476

Note: Premium amount mentioned above are inclusive of GST

* Retiree's Top Up Policy with Domiciliary does not cover domiciliary Expenses.

Terms and conditions as stated by NICL for opting Base and Top-up Sum Insured (SI):

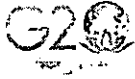
- 1) Domiciliary treatment will remain **10% of Base Policy Sum Insured** i.e. Rs 20,000 only opted even for those who opted Single Person rate.
- 2) **Domiciliary treatment is not covered under Top up policy.**
- 3) As per request from IBA, separate rates were given for
 - i) **Family**
 - Employee and Spouse both are alive
 - ii) **Single Person**
 - Retiree without Spouse(unmarried, legally separated and divorced)
 - Surviving Spouse(Family Pensioner)
 - Retiree whose spouse is alive but lives abroad
 - Retirees whose Spouse is covered under any other health scheme as on date of enrolment
 - iii) It has to be noted that if Retiree opts for single premium in 2023-24 policy then
 - a.) He has to go with the same option for next 2 years also. He/she should not be allowed to move from single to family floater etc.
 - b.) It has to be for primary members only i.e. Bank Retiree **ONLY** - selection of spouse is not allowed. **Retiree can't nominate spouse for single coverage.**
- 4) For Base Policy of Sum Insured 2 Lacs: Room Rent/ICU Rent per day will be as per minutes of understanding signed on 19.07.2023 between IBA and UFBU (**Details mentioned in Annexure-1**)
- 5) For Base Policy + Top Up Policy with Sum Insured ranging from Rs. 3 lacs to Rs.12 lacs(i.e. Base Policy of Rs 2 lacs + Top Up of Rs 1lac to 10 lacs): Room Rent per day shall be payable upto Rs.5000/- and ICU charges upto Rs.7500/-
- 6) Retirees, who are not covered under expiring Retirees policy 2022-23 **ONLY** can be covered under Retirees policy 2023-24 **with Retiree Base policy and can also opt for Top up Policy**

मानव संसाधन प्रबंधन विभाग कार्मिक सेवा विभाग Personnel Services Dept., प्रधान कार्यालय Head Office-2, 3-4, डी डी एन रोड, कोलकाता Kolkata- 700064 दूरभाष

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- 7) Retirees who are not covered under expiring Retirees policy 2020-21 and 2021-22 **ONLY**, can be covered under Retirees policy 2023-24 with Retiree Base policy **ONLY**. **They will not be allowed to opt for Top up Policy.**
- 8) Retirees can opt with/without a domiciliary option in Retirees policy 2023-24 irrespective of option they have chosen in last year policy 2022-23.
- 9) Retirees who are not covered under Top-up policy 2022-23, can avail Top-up Policy for 2023-24. Top up policy and super top policy are the same.

Instruction to the Retired Employee/spouse of deceased employee/retiree for Renewal of IBA Medical Insurance Scheme:

A fresh option is to be submitted online by the Retiree/spouse of deceased employee/retiree who wants to renew their IBA Group Mediclaim Insurance Policy for policy year 2023-24 - Link is provided at Bank's website, www.ucobank.com - > **Staff Pensioner's Corner -> Mediclaim Insurance for Retired Employees (2023-24).**

Please note that no hard copies are to be submitted to Personnel Services Department, Head Office.

The online window under "Staff Pensioner's Corner" at our Bank Website, www.ucobank.com, for exercising option as described above will be kept open till 24th October, 2023. The premium shall be recovered starting from 25th October, 2023 to 27th October, 2023 onwards in batches. All the eligible retirees/spouse of deceased employees/retirees who want to renew the IBA Group Mediclaim Policy is advised to keep sufficient balance in their respective accounts from 25th October, 2023 to 27th October, 2023.

The individual retiree/spouse of deceased employee/retiree will be solely responsible for non-coverage in the policy on account of non-opting for coverage under IBA Medical Insurance and/or non-maintenance of premium amount in their accounts. As per the communication received from insurance company in this regard, any request of inclusion after the prescribed time limit will not be entertained at all.

All the heads of the Branches/Offices are advised to display a copy of this Circular on the Notice Board for visibility and information of all concerned.

Manish Kumar,
General Manager,
(HRM, PSD, Training & OL)

Encl :- Annexure -1 Agreed Terms & Condition Between IBA And UFBU.



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Following are the agreed Terms and Conditions between IBA and UFBU in meeting dated 19.07.2023 held at IBA, Mumbai

- a) The scheme applicable to retired employees and officers will be a separate scheme
- b) Based on this a separate scheme worked out by and between the parties, the benefits of which would accrue accordingly for retired employees and officers.
- c) The scheme and terms as applicable to in-service employees/officers will henceforth not be applicable to the retired employees and officers.
- d) Under this Scheme, the sum insured under the uniform base policy would be Rs. 2 lacs.
- e) Stand-alone ceilings will not affect claims payable in other procedures covered under the policy.
- f) The above separate scheme/Base Policy for the retired employees and officers would be based on the following:-

i) Bed Charge/room rent/Boarding expenses per day:

Metro/Urban centres	Rs. 3000
Other centres	Rs.2500

ii) ICU Charges per day:

Metro/urban centres	Rs.6000
Other centres	Rs.5000

iii) Standalone ceilings/ cap on treatments:

Treatment	Max. reimbursement
High fever, typhoid, jaundice, other ailments, etc. requiring hospitalisation	Rs.40,000
Angioplasty	Rs.1,00,000
Coronary Angiogram	Rs.16,000
CABG-bypass surgery	Rs.2,00,000
Open heart surgery for valve replacement	Rs.2,00,000
Cataract	Rs.30,000
Cost of intra-ocular lens	Rs.10,000
Knee Replacement	Rs.1,00,000
Lithotripsy-multi sitting– kidney stone removal	Rs.35,000
Hip replacement	Rs.1,00,000
Lasik surgery package per eye	Rs.15,000
Hernia	Rs.40,000
Hydrocele	Rs.20,000
Piles/Hemorrhoidectomy	Rs.30,000
Appendicectomy	Rs.30,000
Cholecystectomy	Rs.40,000
Prostatectomy	Rs.40,000
Fess	Rs.30,000
Dialysis	Rs.2,000



Female Diseases/Surgery	
Hysterectomy	Rs.40,000
Mastectomy	Rs.40,000

Cost of implants	Max.
Temporary Pacemaker implantation	Rs.30,000
Permanent Pacemaker Implantation	Rs.40,000
Cost of Stent	Rs.30,000

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

Ambulance Category	Ceiling
Non-Cardiac	Rs.2,500/-
Cardiac	Rs.5,000/-

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

Physician Consultation Charges per visit	Ceiling
Registration charges	Rs.200/-
Consultation/routine visit	Rs.400/-
Night visit/emergency visit	Rs.600/-

Specialist Consultation charges per visit	Ceiling
Consultation/Routine day visit	Rs.500/-
Consultation with ECG/Night visit/Emergency visit	Rs.700/-
Physiotherapy charges	Rs.300/- per day

Charges for Operations (maximum):

Type	Surgeons Fee	Anaesthesia	Theatre Charges
Minor operation under LA	Rs. 5,000/-		
Minor operation under GA	Rs.5,500/-	Rs. 2500/-	Rs. 3,000/- (fixed)
Minor operations	Rs. 17,000/-	Rs. 7,000/-	Rs. 7,000/-
Supra Major Operations	Rs. 26,000/-	Rs. 9,000/-	Rs. 10,000/- (per hour)

g) 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 in this amendment shall continue. Further, it is agreed that the coverages that have been added subsequently in the Scheme shall also continue, subject to the caps, if any, as mentioned herein.

