



प्रधान कार्यालय Head Office
 कार्मिक सेवा विभाग Personnel Services Department
 3-4 डीडी ब्लॉक DD Block, सेक्टर Sector - 1, साल्ट लेक Salt Lake
 कोलकता Kolkata-700064

CHO/PMG/20/2016-17

13th October 2016

CIRCULAR TO ALL BRANCHES/OFFICES

Sub: IBA Medical Insurance Scheme for Retired Employees (Policy expiring on 31.10.2016) – Revision of Insurance Premium & Option for including domiciliary expenses.

A reference is invited to Head Office Circular No. CHO/PMG/20/2016-17 dated 31st August 2016 conveying the mode of payment of premium by the following categories of retirees :

1. Those who retired during the current insurance year i.e., between 1st October 2015 & 30th September 2016.
2. Further enrolment of left over retirees.

The above exercises are already over and the premium has already been recovered & duly remitted to M/s United India Insurance Co., Ltd., from those who have applied Online.

It has also been intimated under our above Circular dated 31.08.2016 that the renewal premium from retirees who are already members **shall be recovered from their account starting from 15th October 2016.**

Now, we have received a communication from United India Insurance Co., Ltd., informing that retirees shall have two options as detailed below :

Option I : Normal Renewal on As is Basis (Without Domiciliary Cover)

Category	Sum Insured	Base Premium	Total Premium
Officers	Rs 4,00,000/-	Rs 13,935 + ST @ 15%	Rs 16,025/-
Award Staff	Rs 3,00,000	Rs 10,452 + ST @ 15%	Rs 12,020/-



Option II : With Domiciliary Expenses Benefits Option (59 diseases as per Employees Policy)

Category	Sum Insured	Base Premium	Total Premium
Officers	Rs 4,00,000/-@	Rs 17,400 + ST @ 15%	Rs 20,010/-
Award Staff	Rs 3,00,000/-#	Rs 13,000 + ST @ 15%	Rs 14,950/-

@ Domiciliary Cover of Rs 40,000/- with overall sum insured of Rs 4,00,000/-
Domiciliary Cover of Rs 30,000/- with overall sum insured of Rs 3,00,000/-

Accordingly, all the retirees who are already members of Retiree's Medical Insurance Scheme are hereby advised to exercise their Option I (without Domiciliary Cover) or Option II (with domiciliary expenses for 59 diseases as per employees list) through Online. **For this purpose the Online Window will be kept open from 14th October 2016 to 24th October 2016.** Please note that the retiree has to choose Option I or Option II at the time of remitting the premium and any change thereafter during the policy period is not allowed.

The premium shall be recovered starting from 25th October 2016 in batches and all the retirees are advised to keep sufficient balance in their account from 25th October 2016. It is the responsibility of the individual retiree to keep sufficient balance in his account on the date of recovery of the premium.

Please note that if no option is exercised by the retiree he will be treated as Opting for Option I i.e., Normal renewal on As is Basis (without domiciliary cover). It may also be noted that, in case, any of the retiree is not willing to continue in the Medical Insurance Scheme, may withdraw from the scheme by submitting a written request in this regard to Personnel Services Department, Head Office, Salt Lake, Kolkata on or before 24th October 2016. The withdrawal request can also be Faxed to 033-44559444 or scanned and sent by email to ho.esw@ucobank.co.in

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

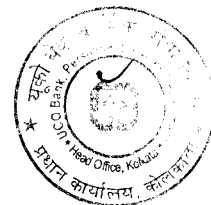

(Sanjay Kumar)
Deputy General Manager
Personnel Services



Encl : List of 59 diseases eligible for Domiciliary Hospitalisation/Domiciliary treatment

Domiciliary Hospitalization / Domiciliary Treatment

Sr. No.	Treatments
1	Cancer
2	Leukemia
3	Thalassemia
4	Tuberculosis
5	Paralysis
6	Cardiac Ailments
7	Pleurisy
8	Leprosy
9	Kidney Ailment
10	All Seizure disorders
11	Parkinson's diseases
12	Psychiatric disorder including schizophrenia and psychotherapy
13	Diabetes and its complications
14	Hypertension
15	Hepatitis -B
16	Hepatitis - C
17	Hemophilia
18	Myasthenia gravis
19	Wilson's disease
20	Ulcerative Colitis
21	Epidermolysis bullosa
22	Venous Thrombosis(not caused by smoking) Aplastic Anaemia
23	Psoriasis
24	Third Degree burns
25	Arthritis
26	Hypothyroidism
27	Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia
28	Glaucoma
29	Tumor
30	Diphtheria
31	Malaria
32	Non-Alcoholic Cirrhosis of Liver
33	Purpura
34	Typhoid
35	Accidents of Serious Nature
36	Cerebral Palsy
37	Polio
38	All Strokes Leading to Paralysis
39	Haemorrhages caused by accidents
40	All animal/reptile/insect bite or sting
41	Chronic pancreatitis
42	Immuno suppressants



Domiciliary Hospitalization / Domiciliary Treatment

Sr. No.	Treatments
43	Multiple sclerosis / motorneuron disease
44	Status asthmaticus
45	Sequalea of meningitis
46	Osteoporosis
47	Muscular dystrophies
48	Sleep apnea syndrome(not related to obesity)
49	Any organ related (chronic) condition
50	Sickle cell disease
51	Systemic lupus erythematosus (SLE)
52	Any connective tissue disorder
53	Varicose veins
54	Thrombo embolism venous thrombosis/venous thrombo embolism (VTE)]
55	Growth disorders
56	Graves' disease
57	Chronic Pulmonary Disease
58	Chronic Bronchitis
59	Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

