



प्रधान कार्यालय, स्टार हाउस सी-5, जी ब्लॉक, बांद्रा-कुर्ला संकुल, बांद्रा (पूर्व), मुंबई ४०० ०५१
Head Office : Star House, C-5, "G" Block, Bandra-Kurla Complex, Bandra (East),
Mumbai 400 051

मानव संसाधन विभाग, औद्योगिक संबंध प्रभाग
Human Resources Department, Industrial Relations Division,
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Date : 28th September, 2021

NOTICE

Group Medical Insurance Scheme of National Insurance Company Limited for the Retirees of the Bank

Renewal of Insurance Cover w.e.f. 01.11.2021
Start Date of Submission of option : 29.09.2021
Last Date of Submission of option : .24.10.2021
Date of Debit of Premium : 28.10.2021

Please refer to our Notice dated 21.09.2021 advising renewal of Group Medical Insurance Scheme for Retirees for the year 2021-22.

2. In this connection, the National Insurance Company Limited has now advised the revised rates of premium for renewal of Group Health Insurance Policy for the retirees for the period 1st November, 2021 to 31st October, 2022 (both days inclusive) which are as under:-

WITHOUT DOMICILIARY					WITH DOMICILIARY				
Basic Coverage	Officers		Award Staff		Basic Coverage	Officers		Award Staff	
	Self + Spouse (incl. of GST)	Single Person (incl. of GST)	Self + Spouse (incl. of GST)	Single Person (incl. of GST)		Self + Spouse (incl. of GST)	Single Person (incl. of GST)	Self + Spouse (incl. of GST)	Single Person (incl. of GST)
100000	15248	9911	15248	9911	100000	27024	17566	27024	17566
200000	22025	14316	22025	14316	200000	45213	29388	45213	29388
300000	33884	22024	33884	22024	300000	65107	42319	65107	42319
400000	43249	28112			400000	86042	55927		

3. Please note that the National Insurance Company Ltd. has offered the Super Top-up Policy to the retirees, the details of the same are given below :-

Super Top-up Policy				
Top-up Coverage	Officers		Award Staff	
	Self + Spouse (incl. of GST)	Single Person (incl. of GST)	Self + Spouse (incl. of GST)	Single Person (incl. of GST)
100000	3724	2421	3724	2421
200000	5932	3856	5932	3856
300000	7449	4842	7449	4842
400000	8817	5731	8817	5731
500000	11601	7540		



4. While forwarding the premium rates for renewal of the insurance policy for retirees, the Insurance Company has advised certain modifications in the existing terms and conditions, which is given below:-

- (i) The Officers and Award Staff are covered under the Base Policy coverage of Rs.4.00 lac and Rs.3.00 lac respectively. Therefore, the Officers can opt for any sum insured from Rs.1.00 lac to Rs.4.00 lac in the Base Policy and Award Staff can opt for any sum insured from Rs.1.00 lac to Rs.3.00 lac in the Base Policy.
- (ii) Super top-up policy is available to only those Retirees who opt for Rs.3.00 lac and Rs.4.00 lac sum insured in the Base Policy.
- (iii) Award Staff can opt for Rs.1.00 lac to Rs 4.00 lac sum insured in Super Top-up Policy.
- (iv) An Officer, who opts for Rs.3.00 lac sum insured in base policy can avail upto Rs.4.00 lac sum insured in Super Top-up Policy and an Officer who opts for Rs.4.00 lac sum insured in base policy can avail upto Rs.5.00 lac sum insured in Super Top-up Policy
- (v) Reimbursement of expenses towards domiciliary treatment under 'With Domiciliary' option is 10% of the Base Policy of sum insured. The said criteria is applicable even for those who opt for single person premium.
- (vi) Reimbursement of expenses towards domiciliary treatment is not covered under the Super-top policy.
- (vii) The provision of payment of single person premium is considered only where the retired person is single or the surviving spouse (family pensioner). However, if the retired employee and his / her spouse, both are alive, then in such case family floater premium has to be paid.
- (viii) Those retirees who are not covered under the Retirees Policy for the year 2020-21 can join the Retirees Policy for the year 2021-22.
- (ix) The Retirees can opt with / without domiciliary option in Retirees Policy 2021-22, irrespective of the option they have chosen in the last year policy 2020-21.
- (x) The Retirees who are not covered under Super Top-up Policy 2020-21 can avail Super Top-up policy for 2021-22.

5. In this context, we are pleased to advise that the Competent Authority has accorded approval to credit the pension amount for the month of October 2021 on 28.10.2021 to ease financial burden on retirees. The insurance premium will be debited after crediting the pension amount on 28.10.2021.

Please note that para No. 4 sub para (iv) is changed and New notice dated 13.10.2021 is issued by HO. Officer is entitled to avail Top Policy for Rs. 1 lac to 5..3/- lacs if Officer opt for Base Policy for Rs. 4 lac.



6. We further advise that for the year 2021-22, the retirees may exercise their option for renewal of Medical Insurance Policy Online on 'BOI Alumni Portal'. We give below the web link / website address for submitting the online application form :-

<https://alumni.bankofindia.co.in/alumni/login.php>.

Bank of India website – Staff Portal – BOI Alumni Portal

Enter User ID – (PF Number of the Retiree)



OTP (one-time password) will be sent to the registered mobile number



Click - Group Medical Insurance Scheme – Renewal Form

However, in exceptional cases, Retirees can submit their applications Offline to Head Office, IR, only. (FORMAT ATTACHED)

The Retirees can exercise their option online on the above website from 29.09.2021 till 24.10.2021.

7. Please strictly note that accounts having insufficient balance at the time of debit i.e. on 28.10.2021 shall be treated as EXIT cases and will be deemed withdrawn from the Insurance Policy. Similarly, Retirees whose options are not exercised 'online' within the stipulated time limit will be deemed as EXIT.

8. We wish to bring to your kind notice that Bank acts as an intermediary in providing data to the IBA / Insurance Company. The claims shall be scrutinized / settled by the Insurance Company and the Bank has no role in the process.




(R.S. Rawat)
Dy. General Manager – HR

ANNEXURE-I

Date : _____

The General Manager,
Bank of India
Head Office, H.R.D.
MUMBAI 400 051.

Sir,

**Medical Insurance Scheme for Officers/Employees
Renewal of Insurance Cover w.e.f. 01.11.2021**

Start Date of Submission of option : 29.09.2021

Last Date of Submission of option : 24.10.2021

Date of Debit of Premium : 28.10.2021

I refer to your Notice dated 28.09.2021 in the captioned subject.

2. I submit below necessary particulars:-

Full Name _____

Date of Birth: _____ Gender : M / F

Provident Fund No. : _____ Date of Superannuation/VRS : _____

Last position held : Scale/Designation _____ Place : _____

Name of dependent spouse : Shri/Smt. _____

Date of Birth of dependent spouse : _____ Gender : M / F

Name of Nominee : Shri/Smt. _____

Date of Birth of Nominee : _____ Gender : M / F

Contact Details :

Address for correspondence	PIN _____
Mobile No.	
Email id.	



3. I have understood that the **National Insurance Company Ltd.** has quoted their renewal premium and I, accordingly, exercise my option as under :-

(Tick **ONLY ONE** applicable box)

OPTIONS		(Rates are inclusive of GST) (Amount in Rs.)			
Sum Insured	WITHOUT DOMICILIARY		WITH DOMICILIARY		
	Self + Spouse	Self	Self + Spouse	Self	
100000	15248	9911	27024	17566	
200000	22025	14316	45213	29388	
300000	33884	22024	65107	42319	
400000	43249	28112	86042	55927	

4. I also wish to avail Super Top-up Policy offered by National Insurance Company Ltd. towards which appropriate premium may be deducted from my below mentioned account :-

(Tick **ONLY ONE** applicable box)

Sum Insured	(Rates are inclusive of GST) (Amount in Rs.)	
	Self + Spouse	Self
100000	3724	2421
200000	5932	3856
300000	7449	4842
400000	8817	5731
500000	11601	7540

NOTE :

- The Officers and Award Staff are covered under the Base Policy coverage of Rs.4.00 lac and Rs.3.00 lac respectively. Therefore, the Officers can opt for any sum insured from Rs.1.00 lac to Rs.4.00 lac in the Base Policy and Award Staff can opt for any sum insured from Rs.1.00 lac to Rs.3.00 lac in the Base Policy.
- Super top-up policy is available to only those Retirees who opt for Rs.3.00 lac and Rs.4.00 lac sum insured in the Base Policy.
- Award Staff can opt for Rs.1.00 lac to 4.00 lac sum insured in Super Top-up Policy.
- An Officer, who opts for Rs.3.00 lac sum insured in base policy can avail upto Rs.4.00 lac sum insured in Super Top-up Policy and an Officer who opts for Rs.4.00 lac sum insured in base policy can avail upto Rs.5.00 lac sum insured in Super Top-up Policy

5. I, irrevocably, authorize the Bank to debit premium to my A/c No. _____ with _____ Branch towards payment of premium amount for the current year. I undertake to maintain sufficient balance in my above account.

Yours faithfully,



(_____)

Note : The date of debit of Insurance Premium is 28.10.2021

बैंक ऑफ़ इंडिया
Bank of India

BOI



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Human Resources Department, Industrial Relations Division,
Phone : 66684705 / 4706 Fax : 66684715

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Date : 13th October, 2021

NOTICE

Group Medical Insurance Scheme of National Insurance
Company Limited for the Retirees of the Bank

Renewal of Insurance Cover w.e.f. 01.11.2021
Start Date of Submission of option : 29.09.2021
Last Date of Submission of option : 24.10.2021
Date of Debit of Premium : 28.10.2021

- Modification in the terms and conditions

Please refer to our Notices dated 21.09.2021 and 28.09.2021, advising renewal of Group Medical Insurance Scheme for Retirees for the year 2021-22.

2. In this context, the National Insurance Company Limited has now vide their email dated 11.10.2021 advised certain modifications in the terms and conditions as given below :-

- (i) Retiree Award Staff can opt for Rs.1 lac to Rs.4 lac sum insured in Super top-up policy, provided they opt for base sum insured of Rs.3 lac. Top-up option is not available for those retiree Award Staff who opt for base sum insured of Rs.1 lac or Rs.2 lac.
- (ii) For Retiree Officers, the threshold limit for availing top-up cover remains Rs.4 lac base sum insured, as in the policy of 2020-21. Top-up option is not available for those Retiree Officers who opt for base sum insured of Rs.3 lac or less. The Retiree Officers who opt for Rs.4 lac sum insured in base policy, can avail upto Rs.5 lac sum insured in Super top-up policy.

There is no change in the other terms and conditions mentioned in our earlier Circular IOM dated 28.09.2021.

3. In view of the above, the applications of all those Retiree Officers who have exercised their option online for Rs.3 lac Base Policy with Top-up has been deleted from the BOI Alumni Portal. A list of PF Number of such Officers (due to Information Security Policy) is enclosed with this communication for ready reference. All such Retiree Officers are advised to resubmit their application online as per the modifications mentioned in para 2 above.

4. Please bring the contents of this communication to the notice of superannuated / VRS / CRS retirees who are members of the Scheme to exercise their option within the stipulated date.

(R.S. Rawat)

Dy. General Manager – HR

Encl : As above

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