



पंजाब नैशुनल बैंक
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**IBA's GROUP MEDICAL INSURANCE POLICY OF RETIRED EMPLOYEES FOR
THE YEAR 2020-21
(PUNJAB NATIONAL BANK/e-OBC/e-UBI)
FAQ (POLICY RELATED)**

Question.1- What is the Name of Insurance Company?

Reply - National Insurance Company Ltd.

Question.2-What is the name of TPA?

Reply- The TPA name is Heritage Health TPA Pvt. Ltd.

Question.3- How much Sum insured (Base Policy) can be taken by a retired Officer?

Reply- Rs.100000 / Rs.200000 / Rs.300000/ Rs.400000

Question.4- How much Sum insured (Base Policy) can be taken by a retired Award Staff?

Reply- Rs.100000 / Rs.200000 / Rs.300000

Question.5- What is Super Top UP?

Reply-The Super Top UP is additional coverage excluding the Base policy.

Question.6- Who will opt the Super Top UP?

Reply- In Officer Cadre- Who will take the Sum Insured (Base policy) of Rs.400000/- only.

In Award staff- Who will take the Sum Insured (Based Policy) of Rs.300000/- only.

Question.7- How much Super Top UP can be taken by the retired employee (Officer Cadre)?

Reply- He/ She can opt the Super Top up of Rs.100000/ Rs.200000/ Rs.300000/ Rs.400000/Rs.500000 if he/she will opt the Base policy of Rs.400000/-

Question.8- How much Super Top UP can be taken by the retired employee (Award Staff)?

Reply- He/ She can opt the Super Top UP of Rs.100000/ Rs.200000/ Rs.300000/ Rs.400000 if he/she will opt the Base policy of Rs.300000/-

Question.9- Who includes in Family Floater Policy?

Reply- Self & Spouse only.

Question.10. - Who can opt the Single Person Policy?

Reply- Retired employees without spouse or Surviving Spouse (Family pensioner)

Question.11. What are the coverage available under Without Domiciliary IBA's group medical insurance policy?

Reply- Hospitalization only it may be cashless or Reimbursement.

Question.12. What are the coverage available under With Domiciliary IBA's group medical insurance policy?

Reply- Both Hospitalization and Domiciliary cover under the policy?

Question.13. How much amount allow under the with Domiciliary IBA's group medical insurance policy?

Reply- The Domiciliary treatment payable 10% of Sum Insured (Base policy) opted even for those who opted single person rate.

Question.14. Who can opt the policy?

Reply- Retirees who are not covered under expiring retirees' policy 2019-20, can opt for the retirees' policy 2020-21 except Terminated/ Dismissal/CRS without Gratuity and Pension/Removal

Question.15. What type of options (With Domiciliary/Without Domically) can be opted by the employee?

Reply- Retired employee can opt with/without domiciliary option in this policy irrespective of option they have chosen in last year policy.

Question.16. If the Retiree not opted the Super Top Up in previous policy may opt in 2020-21?

Reply- Yes.

Question.17. What is the Room rent cap for Sum Insured (Base policy) Rs.100000 and Rs.200000/-?

Reply- The room rent per day is 1.5% of Sum Insured and ICU charges is 2% of Sum Insured (Base Policy).

Question.18. What is the Room rent cap of Sum Insured Base Policy) Rs.300000/ Rs.400000 ?

Reply- The Room rent per day is Rs.5000/- and ICU charges is Rs.7500/-

FAQ (OPERATIONAL RELATED)

PUNJAB NATIONAL BANK (Retirees' only)

Question-1: If a retired staff wants to continue the same as previous year option as under:-

Awards staff with Rs. 300000/- and Super Top Up with Rs.400000/-

Officer Staff with Rs. 400000/- and Super Top Up with Rs.500000/-

Need to send the fresh consent form?

Reply- No need to send the fresh consent form.

Question-2. If the employee retired from 01.10.2019 to 30.09.2020 required to send the revised consent form?

Reply- Yes

Question.3. If any retired employee wish to change the Sum Insured amount as per Circular no.519/2020 dated 06.10.2020 and 522 dated 14.10.2020, what steps he/she shall be taken?

Reply- He/ She should submit revised consent form in any branch of Punjab National Bank/Circle Office/Zonal Office/Head Office for necessary updation in HRMS.

Question.4. What is the last date for update the revised consent form in HRMS?

Reply- The last date to update the consent form in HRMS is 23.10.2020.

Question.5. On which date the amount to be debited from the account?

Reply- On 28.10.2020 the amount auto debited from the retirees account.

Question.6. If any employee does not want to continue the policy?

Reply- The employee send his request duly signed to hrdhospitalisation@pnb.co.in for marking non-member in HRMS.

Question. 7. What is the navigation to enter in HRMS?

Reply- Manager Self Service > Med. Insu. Consent (Ex-Empl)

e-OBC

Question.1. Is the premium auto debit from retirees' account?

Reply- No.

Question.2. If the employee retired from 01.10.2019 to 30.09.2020 required to send the revised consent form?

R- Yes

Question.3. Where is the premium amount deposited?

Reply- The Premium amount to be deposited in the account no. 12372191023768 (Medical Insurance Scheme) at any branch.

Question.4. What remarks be mentioned while deposited the amount in the above mentioned account?

Reply- Mentioned the retirees' PF no., Name, Date of Retirement.

Question.5. If the employee (Officer Cadre) who already opted Rs. 300000/- Base policy and Rs.400000/- Super Top up. How to change his/her option Rs.400000/- Base Policy and Rs.500000/- Super Top up?

Reply- The employee have to deposit the difference amount in the account no. 12372191023768 and mentioned the PF no., previous Tran ID and date.

Question.5. Where is the consent form send?

Reply-The consent form (Soft copy) send to sp211540@obc.co.in and hard copy send to Punjab National Bank, Head Office, First Floor, HRD Hospitalisation, Plot no-4, Sector-10, Dwarka, New Delhi-110075.

e-UBI

Question.1. Is the premium auto debit from retirees' account?

Reply- No.

Question -2. If the employee retired from 01.10.2019 to 30.09.2020 required to send the revised consent form?

Reply- Yes

Question.3. Where the premium amount deposited?

Reply- The Premium amount deposited in the account no. 0098050000189 (Collection of Medical Insurance Premium UBI –Scheme for retired employees) at any branch.

Question.4. What remarks be mentioned while deposited the amount in the above mentioned account?

Reply- Mentioned the retirees' PF no., Name etc.

Question.5. Where the consent form send?

Reply- The soft copy of the consent form to be send to cmest@unitedbank.co.in and hard copy send to Establishment department, 8th Floor, United Tower-11, Hemant Basu Sarini, Kolkata-700001.
