



मानव संसाधन प्रभाग, प्रधान कार्यालय,
प्लॉट सं 4, सेक्टर 10, द्वारका, नयी दिल्ली
HUMAN RESOURCES DIVISION HEAD OFFICE,
PLOT No. 4, SECTOR 10, DWARKA, NEW DELHI

TO ALL BRANCHES/OFFICES.

12.10.2022

NOTICE

CLARIFICATION ON RENEWAL OF INDIAN BANK'S ASSOCIATION (IBA) GROUP MEDICAL INSURANCE SCHEME FOR RETIRED OFFICERS/ WORKMEN EMPLOYEES POLICY PERIOD 2022-23

Please refer to HRMD Circular No. 654/2022 dated 04.10.2022 vide which we have circulated premium and other terms and conditions for renewal of the IBA's Group Medical Insurance Policy for Retired Officers and Workmen Employees-2022-23.

We are receiving references from the field functionaries/ retirees regarding submission of fresh consent/ reset of PNB Parivar Password etc. relating to renewal of the Retiree's Policy 2022-23. As such, clarification on these issues are provided as under:

1. SUBMISSION OF CONSENT FORM

- Consent may be submitted to any branch as per retiree/ family pensioner convenience.
- If there is no change in consent already submitted for the Policy period 2021-22 (i.e. Single/ Family Floater, detail of self/ spouse, option of domiciliary/ non-domiciliary, change in amount of sum insured, change in amount of super top-up, updation of mobile/ email id/ address/ account number), the retiree is not required to submit fresh consent form for next policy period (2022-23).
- Retirees/ family pensioners who were earlier member of the scheme for the policy period 2021-22 and are not interested to remain member of this scheme henceforth, can submit their request through following options:
 1. Through Retiree self service in PNB Parivar web page (www.pnbnet.net.in).
 - Retiree Self Service → Consent for Medical Insurance → Click (+) →
 Retiree/Family pensioner does not want to continue the policy henceforth
 2. Through submission of application duly signed at any branch. The official at branch shall enter the details in HRMS as per navigation below:-
 - Manager Self Service → Consent for Medical Insurance → Click (+) →
 Retiree/Family pensioner does not want to continue the policy henceforth
 3. By sending the duly signed application (scanned), at email ID hrdhospitalisation@pnb.co.in

In case of non-receipt of such application, it shall be assumed that retiree/ family pensioner wants to remain member of the scheme for policy period 2022-23 and premium will be debited accordingly.

2. PASSWORD RESET OF PNB PARIVAR

- Password Reset of PNB Parivar (HRMS) can be done from any branch/ Office as per navigation hereunder:
People Tools – Security - User Profiles – Branch User Profiles

Further to the above clarifications, we have to inform that:

- Inclusion of following treatments have been made by IBA in the new Policy:
 - A) Inclusion of approved targeted therapies for treatment of Cancer in day care and on standalone basis. The term Immunotherapy-Monoclonal Antibody cancer treatment on standalone basis be added in the list of Day-care and domiciliary treatments.
 - B) Inclusion of Intra vitreal injection for eye disorders other than ARMD also. The current Bi-partite agreement specifies Treatment for Age related Macular Degeneration (ARMD) only.
- The bank has a scheme of loan to retirees for payment of IBA's Group Medical Insurance premium circulated vide HRDD Circular No 823/2020 dated 27.03.2020.
 - i. Retirees who have opted for the scheme and required to remit the renewal premium/ fresh premium are eligible for loan.
 - ii. Maximum amount of loan will be 90% of the total premium amount (inclusive of tax) for one insurance year. Net take home pension after all deductions, including the instalment of proposed loan should not be less than 40% of Gross Pension.
 - iii. The rate of interest applicable for the scheme is **Repo Linked Lending Rate (RLLR) which is 8.40% p.a. at present (after waiving Business Strategic Premium of 0.25%)**

All other terms and conditions conveyed earlier vide our Circular No. 654/2022 dated 04.10.2022 will remain unchanged.

The contents of this communication be brought to the notice of retirees.

For further convenience of retirees, we are providing contact details of two officials

Ms Nisha Lilar – Sr Manager (M-9599490900)

Shri Vipin Prajapati – Officer (M-7897420567)

**(SURESH KUMAR RANA)
GENERAL MANAGER**