



ALLAHABAD BANK
HUMAN RELATIONS SECTION, HR DEPARTMENT

Instruction Circular No. 16822/HR/2019-2020/12

Date : 29-08-2019

To All Offices & Branches

C I R C U L A R

**Medical Insurance Scheme for the Officers/ Award Staff employees
who have retired / are going to retire during the period
from 1st October, 2018 to 30th September, 2019**

Reference is invited to Head Office Instruction Circular No.13993/ADMN(HR)/2015-2016/20 dated 06/11/2015 regarding implementation of Medical Insurance Scheme for the existing officers/ award staff employees in lieu of existing Hospitalization Scheme in terms of 10th Bipartite Settlement / Joint Note dated 25th May, 2015.

Accordingly, the said medical insurance scheme for the existing Officers/Award Staff employees was implemented w.e.f 1st October, 2015 and was last renewed on 1st October, 2018 for one year.

As the Bank has paid the full insurance premium for all the existing Officers / Award Staff employees for one year, Officers/ Award Staff employees who have retired/ are going to retire during the period from 1st October, 2018 to 30th September, 2019 and are members of the scheme (as existing officers/ award staff employees) will continue to be covered under the scheme for existing employees till 30th September, 2019 with their dependent family members. As the date of renewal of the Medical Insurance policy for the retired Officers/ Award Staff employees is 1st November, 2019, there is a gap of one month between expiry date of existing officers/ award staff employees' policy and the renewal date of retirees' policy.

For becoming a member of the “Medical Insurance Scheme for the retired employees” for the period from 1st October, 2019 to 31st October, 2019 i.e. for one month, the retired employees who retired from bank’s service on or after 1st October, 2018 and those Officers/ Award Staff employees who will retire within 30th September, 2019 are required to send the Application-cum- Debit Authority i.e. duly filled in “Annexure-A-1” format (enclosed) for prorata Insurance premium of one month, to Human Relations Section, Personnel Administration Department, Head Office,14, India Exchange Place, (4th Floor) Kolkata-700001 by Regd./ Speed post by **16th September, 2019.**

Those Officers/ Award Staff employees who have retired on or after 1st October, 2018 and are now staying abroad, may send their scanned “Application-cum- Debit Authority” (“Annexure-A-1”) by e-mail to **ho.mediclaim@allahabadbank.in by 16th September, 2019** to become a member of the Medical Insurance Scheme for the retired employees.

The widow/widower of a deceased employee who died on or after 1st October, 2018 may also submit his/her application-cum- Debit Authority for membership of the “Medical Insurance Scheme for the retired employees” by **16th September, 2019.**

Pro-Rata premium for one month including GST under retiree policy is as under:

Cadre	Sum Insured	Option- I (Without Domiciliary)	Option- II (With Domiciliary)
Officer	4.00 Lac	Rs.2445/-	Rs.6996/-
Award Staff	3.00 Lac	Rs.1834/-	Rs.5247/-

The retired Officers / Award Staff employees and widow/widower of deceased employee are requested to ensure that:

- i) There is sufficient balance in their mentioned account at the time of application.**
- ii) The prorata premium is debited from their mentioned account by 18th September, 2019.**

Any retired officer/ award staff employee or widow/widower of a deceased employee who submits the Application-cum- Debit Authority” (“Annexure-A-1”) to Head Office but his/her account is not debited by 18th September, 2019, may send his/her scanned “Application-cum- Debit Authority” (“Annexure-A-1”) once again through e-mail to ho.mediclaim@allahabadbank.in by 20th September, 2019 positively. The Bank shall not be responsible for non-receipt or delay in receipt of the Application-cum- Debit Authority for whatsoever reason including postal delay.

Further they will also be required to renew their membership under the Medical Insurance scheme for retired employees before 1st November, 2019 by paying the insurance premium of full year, which will be fixed by the Insurance Company at the time of renewal.

It is clarified that the Bank is only undertaking the administrative function for renewal of the Medical Insurance Scheme for retired officers/ award staff employees, introduced pursuant to 10th Bipartite Settlement/Joint Note dated 25/05/2015 and the Bank has no role regarding any grievances arising out of the said scheme. Grievances/disputes regarding “lodging of claims/less payment/non-payment/late payment of claims under the policy” etc. are to be taken up by concerned retired Officers/ Award Staff employees directly with the TPA (presently Heritage Health TPA Pvt. Ltd.) and/or the Insurance Company and not through the Bank. The Bank would also not be liable for any lacuna in service/ deficiency of service on the part of service provider i.e. the Insurance Company/TPA and no dispute/court case/complaint/ case before consumer forum etc. is tenable against the Bank or any authority of the Bank.

For any clarifications/assistance, retired Officers/ Employees may contact HR Section, Personnel Administration Department, Head Office over Telephone No. 033-22307546.

The contents of this Instruction Circular should be brought to the notice of all the Officers/ Award Staff employees. A copy of the Circular is also being uploaded in the Bank’s internet website under “Retiree Corner”.

Hindi version of this Circular will follow.

(S K Suri)
General Manager (HR)

To
The Asstt. General Manager (HR)
14, India Exchange Place, (4th Floor)
Head Office, Kolkata- 700001

PF NO.

Application-cum- Debit Authority to join in the Medical Insurance Scheme for the Retirees Officers/Employees from 1st October, 2019 to 31st October, 2019.

I am a retired employee of the Bank or widow/widower of a deceased employee of the Bank or going to retire from Bank's service as a/an.....(Officer/Clerk/Sub-staff) on..... from..... Branch/Office. I have gone through and understood the Medical Insurance Scheme for the Retiree Officers/ Employees in terms of the 10th Bipartite Settlement / Joint Note dated 25.05.2015.

The detail information of my-self and dependent spouse is as under:

Sl. No	Full Name of Self/ Dependent Spouse.	Date of Birth (DD/MM/YYYY)	Relationship	Gender

I also understand and accept that the Bank is in no way responsible for payment of any amount under the scheme except what is admissible /payable by the Insurance Company.

(Signature of the Retired/Retiring Officer/Employee or widow/widower of a deceased employee)

"Debit Authority" for membership of the IBA Group Medical Insurance Scheme for Retired Officers/Employees from 01st October, 2019 to 31st October, 2019.

I request you to kindly debit Rs...../- from my / our Savings Bank Account No.....towards the Insurance Premium for joining the Medical Insurance Scheme for Retired Officers/ Employees for **Option- I (Without Domiciliary)** or **Option - II (With Domiciliary)** and take necessary action for coverage under the Medical Insurance Scheme for Retired Officers/Employees from 01st October, 2019 to 31st October, 2019.

I shall renew my membership under the scheme w.e.f. 1st November, 2019 separately by depositing the premium amount as fixed by the Insurance Company within the stipulated time otherwise my membership will be cancelled from 1st November, 2019.

a) Name of the retired /deceased Employee:.....b) PF No.....

c) Address for Correspondence :
.....PIN Code.....

b) Mobile No./Ph No..... c) E-mail ID:

Date :.....

Place:.....

.....
(Signature of the Retired/Retiring Officer/Employee or widow/widower of a deceased employee)

Pro-Rata premium for one month including GST under Retirees Policy is as under:

Cadre	Sum Insured	Option- I (Without Domiciliary)	Option- II (With Domiciliary)
Officer	4.00 Lac	Rs.2445/-	Rs.6996/-
Award Staff	3.00 Lac	Rs.1834/-	Rs.5247/-

Last date of Submission to Head Office, HR Section is 16th September, 2019.