

**ALLAHABAD BANK**  
**(HUMAN RELATIONS SECTION)**  
**Head Office : 2, Netaji Subhas Road, Kolkata – 700 001**

**Instruction Circular No.15999/HR/2018-2019/17**

**Date: 22-10-2018**

**To ALL OFFICES & BRANCHES**

**C I R C U L A R**

**Medical Insurance Scheme for the  
Retired Officers/ Award Staff Employees w.e.f 01/11/2018 to 31/10/2019**

Reference is invited to Head Office Instruction Circular No.15985/HR/2018-19/16 dated 12-10-2018 regarding renewal of Medical Insurance Scheme for retired officers/ award staff employees for the period from 01/11/2018 to 31/10/2019.

We have now received an exhaustive list of terms and conditions from United India Insurance Company vide their mail dated 16-10-2018 regarding renewal of Medical Insurance Scheme for retired officers/ award staff employees, as under:

- a) The Room Rent shall be restricted to Rs. 4000/- per day.
- b) All bills/ receipts for purchase of Medicine upon which a claim is made shall bear the valid GST No. of the issuer of such bill, receipts etc.
- c) **Only existing retirees who are covered in IBA GMC Retiree policies and employees who have retired during the policy period 2017-18 will be allowed to join the IBA GMC Retiree Policy 2018-19. Retirees who had not joined the scheme earlier will not be allowed to join the scheme now. Accordingly, Point No. 5 of Head Office Instruction Circular No.15985/HR/2018-19/16 dated 12-10-2018 may please be treated as cancelled.**
- d) Existing retirees who are covered under “With Domiciliary (OPD) policy” may be allowed to switch over to “Without Domiciliary policy”. Option to switch over from “Without domiciliary policy” to “With Domiciliary (OPD) Policy” shall not be allowed.
- e) The employees who retired during the policy period 2017-18 (i.e. from 01.10.2017 to 30.09.2018) shall be given the option to join either “With domiciliary Option” or “Without Domiciliary Option”. Those retirees who retired during 01.10.2017 to 30.09.2018 but have not joined the IBA GMC Retiree Policy 2017-18 by paying 1 month pro-rata premium (i.e. for the period from 01.10.2018 to 31.10.2018), can also join IBA GMC Retiree Policy 2018-19 (i.e. from 01.11.2018 to 31.10.2019) .
- f) Retirees who are covered under existing retiree’s policy but not opted for “Super –top up policy” last year can join the “Super-Top up policy” on renewal.
- g) Retirees who have opted out of the IBA GMC retirees Policies in previous years will not be eligible to join any policy for the insurance year 2018-19.

The contents of this circular should be brought to the notice of all concerned. Hindi version of this circular will follow.

**(S K Suri)**  
**General Manager (HR)**