

बैंक ऑफ इंडिया **BOI** 

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,  
Phone : 66684705 / 4706 Fax : 66684715  
E-mail : [headoffice.industrialrelations@bankofindia.co.in](mailto:headoffice.industrialrelations@bankofindia.co.in)

Date : 03<sup>rd</sup> October, 2020

**NOTICE**

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

Renewal of Insurance Cover w.e.f. : 01.11.2020  
Last Date of Submission of Option: 16.10.2020  
Date of Debit of Premium : 28.10.2020

We refer to our previous Notice dated 24.09.2020 on the captioned subject.

2. In this connection, we may inform you that the National Insurance Company has decided to modify the modalities of the Scheme for Renewal of Group Medical Insurance for the Retirees by introducing a Graded Sum Insured Scheme. They have, accordingly, conveyed new rates of premium for the Base and Super Top-up Policies for renewal of policy for the retirees for the period from 1<sup>st</sup> November, 2020 to 31<sup>st</sup> October, 2021 (both days inclusive). Therefore, the rates quoted earlier vide our Circular IOM dated 24.09.2020, hereby, stands withdrawn.

3. The rates of premium in the Base Policy and the Super Top-up Policy for renewal of the Group Health Insurance Policy for the retirees for 2020-21 under the newly introduced graded system are as follows:

**Base Policy:**

Sum Insured	OPTIONS (Rates are inclusive of GST) (Amount in Rs.)			
	WITHOUT DOMICILIARY		WITH DOMICILIARY	
	Self + Spouse	Self	Self + Spouse	Self
4,00,000	32,264	19358	80067	48040
3,00,000	24199	14520	60054	36032
2,00,000	16133	9680	40036	24021
1,00,000	10890	6534	27024	16215

**Super Top Up policy:**

Sum Insured	(Rates are inclusive of GST) (Amount in Rs.)	
	Self + Spouse	Self
5,00,000	6554	3932
4,00,000	5243	3146
3,00,000	4194	2517
2,00,000	3408	2045
1,00,000	2097	1258

**The above rates shall be governed by the following:**

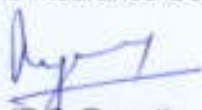
For base SI 1 lakh, Top up SI will be allowed upto Rs.2 lacs.  
For base SI 2 lakhs, Top up SI will be allowed upto Rs.3 lacs.  
For base SI 3 lakhs, Top up SI will be allowed upto Rs.4 lacs.  
For base SI 4 lakhs, Top up SI will be allowed upto Rs.5 lacs.



4. The renewal of the insurance policy will be on the following terms :-
- i. Employees, who retired between 01.10.2019 and 30.09.2020, but could not continue the Medical Insurance Scheme by paying one month pro- rata premium for the month of October 2020, for whatever reason, are eligible to join the Group Medical Insurance Scheme for 2020-21.
  - ii. Retirees who are not covered under the Retirees Policy for the year 2019-20 are eligible to join the Group Medical Insurance Scheme for 2020-21.
  - iii. Retirees will be eligible to choose either 'With Domiciliary' or 'Without Domiciliary' option for the Retirees Policy 2020-21, irrespective of the option that they had chosen for the previous year's policy.
  - iv. Retirees who are covered under the existing Retirees' Medical Insurance Policy, but did not opt for Super Top-up Policy in the previous year, will now be eligible to avail the Super Top-up Policy for the year 2020-21. In this regard, it may be noted that the domiciliary hospitalization expenses are not covered under the Super Top-Up Policy.
  - v. Retirees who stay abroad may submit their renewal application for Medical Insurance Policy for the year 2020-21 via email to [star.varisht@bankofindia.co.in](mailto:star.varisht@bankofindia.co.in).
  - vi. The Competent Authority has accorded approval to credit the pension amount for the month of October 2020 on 28.10.2020 to ease financial burden on retirees. The insurance premium will be debited after crediting the pension amount on 28.10.2020.
  - vii. **In view of the ongoing pandemic, the Retirees (superannuated /VRS /CRS) shall electronically transmit through e-mail, the scanned copies of their duly filled- in renewal application forms (Annexure-I) to the e-mail address of the nearest Zonal Office on or before 16.10.2020. The list of the e-mail addresses of the Zonal Offices are attached in Annexure- II. The Zonal Offices are, hereby, advised to acknowledge the receipt of the application form in each case.**
  - viii. Please strictly note that accounts having insufficient balance at the time of debit i.e. on 28.10.2020 shall be treated as EXIT cases and will be deemed withdrawn from the Insurance Policy. Similarly, Retirees whose applications are not received by the Bank within the stipulated date will be deemed as EXIT cases.
  - ix. For any information with regard to Notice issued by us from time to time, application form pertaining to Medical Insurance, retirees can log on to Bank's website in the following path:-  
[www.bankofindia.co.in](http://www.bankofindia.co.in) – Human Resources – Star Varisht – Medical Insurance

5. Please strictly note that accounts having insufficient balance at the time of debit i.e. on 28.10.2020 shall be treated as EXIT cases and will be deemed withdrawn from the Insurance Policy. Similarly, Retirees whose applications are not received by the Bank within the stipulated time will be deemed as EXIT cases.

6. 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 Bank has no role in the said process.

  
(R.S. Rawat)  
Dy. General Manager -HR

Encl : As above

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**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. 01.11.2020**

I refer to your Notice dated 03.10.2020 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

**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.)		WITHOUT DOMICILIARY		WITH DOMICILIARY	
Sum Insured	Self + Spouse	Self	Self + Spouse	Self	
4,00,000	32,264	19358	80067	48040	
3,00,000	24199	14520	60054	36032	
2,00,000	16133	9680	40036	24021	
1,00,000	10890	6534	27024	16215	



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)

(Rates are inclusive of GST) (Amount in Rs.)			
Sum Insured	Self + Spouse		Self
5,00,000	6554		3932
4,00,000	5243		3146
3,00,000	4194		2517
2,00,000	3408		2045
1,00,000	2097		1258

**The above rates shall be governed by the following:**

- For base SI 1 lakh, Top up SI will be allowed upto Rs.2 lacs.  
 For base SI 2 lakhs, Top up SI will be allowed upto Rs.3 lacs.  
 For base SI 3 lakhs, Top up SI will be allowed upto Rs.4 lacs.  
 For base SI 4 lakhs, Top up SI will be allowed upto Rs.5 lacs

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 28.10.2020**

ZONE	HRD
AGRA	Agra.HRD@bankofindia.co.in
AHMEDABAD	Ahmedabad.HRD@bankofindia.co.in
AMRITSAR	Amritsar.HRD@bankofindia.co.in
ANDHRA PRADESH	AndhraPradesh.HRD@bankofindia.co.in
BARDHAMAN	Bardhaman.HRD@bankofindia.co.in
BENGALURU	Bengaluru.HRD@bankofindia.co.in
BHAGALPUR	Bhagalpur.HRD@bankofindia.co.in
BHOPAL	Bhopal.HRD@bankofindia.co.in
BHUBANESWAR	Bhubaneswar.HRD@bankofindia.co.in
BOKARO	Bokaro.HRD@bankofindia.co.in
CHANDIGARH	Chandigarh.HRD@bankofindia.co.in
CHENNAI	Chennai.HRD@bankofindia.co.in
COIMBATORE	Coimbatore.HRD@bankofindia.co.in
DEHRADUN	Dehradun.HRD@bankofindia.co.in
DHANBAD	Dhanbad.HRD@bankofindia.co.in
GANDHINAGAR	Gandhinagar.HRD@bankofindia.co.in
GHAZIABAD	Ghaziabad.HRD@bankofindia.co.in
GOA	Goa.HRD@bankofindia.co.in
GUWAHATI	Guwahati.HRD@bankofindia.co.in
HAZARIBAGH	Hazaribagh.HRD@bankofindia.co.in
HOWRAH	Howrah.HRD@bankofindia.co.in
HUBLI-DHARWAD	HubballiDharwad.HRD@bankofindia.co.in
INDORE	Indore.HRD@bankofindia.co.in
JAIPUR	Jaipur.HRD@bankofindia.co.in
JAMSHEDPUR	Jamshedpur.HRD@bankofindia.co.in
JODHPUR	Jodhpur.HRD@bankofindia.co.in
KANPUR	Kanpur.HRD@bankofindia.co.in
KEONJHAR	Keonjhar.HRD@bankofindia.co.in
KERALA	Kerala.HRD@bankofindia.co.in
KHANDWA	Khandwa.HRD@bankofindia.co.in
KOLHAPUR	Kolhapur.HRD@bankofindia.co.in
KOLKATA	Kolkata.HRD@bankofindia.co.in
LUCKNOW	Lucknow.HRD@bankofindia.co.in
LUDHIANA	Ludhiana.HRD@bankofindia.co.in
MUMBAI NORTH	Mumbainorthzone.HRD@bankofindia.co.in
MUMBAI SOUTH	Mumbaisouthzone.HRD@bankofindia.co.in
MUZAFFARPUR	Muzaffarpur.HRD@bankofindia.co.in
NAGPUR	Nagpur.HRD@bankofindia.co.in
NAVI MUMBAI	Navimumbai.HRD@bankofindia.co.in
NEW DELHI	NewDelhi.HRD@bankofindia.co.in
PATNA	Patna.HRD@bankofindia.co.in
PUNE	Pune.HRD@bankofindia.co.in
RAIGAD	Raigad.HRD@bankofindia.co.in
RAIPUR	Raipur.HRD@bankofindia.co.in
RAJKOT	Rajkot.HRD@bankofindia.co.in
RANCHI	Ranchi.HRD@bankofindia.co.in
RATNAGIRI	Ratnagiri.HRD@bankofindia.co.in
SILIGURI	Siliguri.HRD@bankofindia.co.in
SOLAPUR	Solapur.HRD@bankofindia.co.in



TELANGANA	Telangana.HRD@bankofindia.co.in
UJJAIN	Ujjain.HRD@bankofindia.co.in
VADODARA	Vadodara.HRD@bankofindia.co.in
VARANASI	Varanasi.HRD@bankofindia.co.in
VIDARBHA	Vidarbha.HRD@bankofindia.co.in
Vijayvada	Vijayawada.HRD@bankofindia.co.in

