

CANARA BANK SYNDICATE PENSIONERS & RETIREES ASSOCIATION (REGD.)

(Formerly: SYNDICATE BANK PENSIONERS & RETIREES ASSOCIATION)

(Affiliated to AIBPARC)

CENTRAL OFFICE

203, Glendale Residency, King Koti Road, Abids, Hyderabad – 500001

Phones – Chairman: 09448122384; President; 08171461116;

General Secretary: 09440528806; Secretary: 09885661991

Website: www.cbspra.in eMail: cbspra.centraloffice@yahoo.com



Cir. No. 29/2022

(Please circulate to all members/retirees)

Date: 28.09.2022

Dear Comrades,

Renewal of IBA Group Health Insurance Policy Application Last Date: 25.10.2022

Present IBA Group Health Insurance Policy of retirees of the bank will expire on 31.10.2022. Renewal of policy with effect from 1.11.2022 is arranged by IBA with M/S National Insurance Co this year also. M/s MD India Health Insurance TPA Pvt Ltd, reportedly, continues to be the TPA for our bank retirees. Some important features of the scheme are as follows:

1. Those who did not join the scheme earlier can join now:

All such eligible retirees/spouses of the deceased ex-employees/Compulsorily retired employees who are not covered under expiring Retirees policy 2021-22 also can opt now for the present policy of retirees for the year 2022-23.

2. Different slabs of premium introduced last year continue:

Graded Sum Insured amount for both Base Policy and Super Top up policy will continue.

3. Single person rates too will continue: Single person policy can be opted by Retiree without spouse, i.e., widow, widower or Unmarried; Surviving Spouse (Family Pensioner) and Legally Divorced. They are eligible to opt for Single Person Policy and pay Single person premium amount.

4. Last date for receipt of option letters by Circle Office is **25.10.2022**. Premium will be debited on **27.10.2022**.

5. Change in Submission of application: The request as per applicable Annexures shall be submitted to the HRM Section of concerned Circle Office only - either personally/ through post / courier and shall not be submitted to any other office/ branch. The duly signed Annexure may also be forwarded through mail by scanning in PDF format to the email ids of respective HRM Sections of the Circles given in the Circular.

For further details please go through Text of **Bank Circular No. IC/589/2022** dated 28.09.2022 provided on our website cbspra.in as an annexure. A proforma of the option letter to be submitted is attached herewith for ready use. **Please go through the same before exercising option.**

With greetings
Yours comradely,

C Gangadhar Yadav
GENERAL SECRETARY

CBSpra - ZINDABAD
AIBPARC - ZINDABAD
CBPRO - ZINDABAD

ANNEXURE

To:
The Senior Manager
Canara Bank,
HRM Section, C.O,
_____/ HOSA,
H.R.Wing, H.O/
SAS, Inspection Wing, H.O

Date:
Place:

Dear Sir,

SUB: Renewal of IBA Group Health Insurance Scheme for retirees for the year2022-23.

I am interested in joining the IBA Group Medical Insurance Policy for Retirees of IBA formember banks introduced as per 10th Bipartite Settlement/Joint Note dated 25.05.2015 and furnish here below the required information pertaining to me.

1. **Details to be given by Family Floater** (If both employee and spouse are alive, Family Floater premium have to be paid).

| Details of Pensioner / Retiree | | Details of spouse of Pensioner / Retiree | |
|------------------------------------|--|--|--|
| Name | | Name of spouse | |
| Emp. No | | Date of Birth | |
| PPO No (If applicable) | | | |
| Date of Birth | | | |
| Date of Retirement | | | |
| Cadre at the time of retirement | | | |
| Mobile No | | | |
| Email Id | | | |
| Bank Account No & IFSC Code | | | |
| Nominee: Name & DOB(Mandatory) | | | |
| Nominee: Relationship with retiree | | | |
| Address | | | |

Premium payable for policy year 2022-23: Family Floater Premium with GST

| Sum Insured | Retiree Option-I (Without domiciliary for Retired officers): | | Retiree Option-II (With domiciliary for Retired officers): | |
|-------------|--|---|--|---|
| | Family Floater | Please put tick (/) mark in the Option selected | Family Floater | Please put tick (/) mark in the Option selected |
| 4,00,000 | 57808 | | 97776 | |
| 3,00,000 | 41334 | | 77920 | |
| 2,00,000 | 27557 | | 51047 | |
| 1,00,000 | 15308 | | 25520 | |

| | Retiree Option-I (Without domiciliary for Retired Workmen Staff): | | Retiree Option-II (With domiciliary for Retired Workmen Staff): | |
|-------------|---|---|---|---|
| Sum Insured | Family Floater | Please put tick (✓) mark in the Option selected | Family Floater | Please put tick (✓) mark in the Option selected |
| 3,00,000 | 41334 | | 77920 | |
| 2,00,000 | 27557 | | 51047 | |
| 1,00,000 | 15308 | | 25520 | |

2. **Details to be given by Single Person:** Either of the below mentioned cases are eligible to opt under Single person policy:

- a) Retiree without spouse, i.e., widow, widower, Unmarried, separated, Legally Divorced
- b) Surviving Spouse (Family Pensioner)

| Details of Retiree / Surviving spouse of Retiree | | | |
|--|--|----------------|-------|
| Name | | Name of spouse | |
| Emp. No | | Date of spouse | Birth |
| PPO No (If applicable) | | | |
| Date of Birth of employee | | | |
| Date of Retirement | | | |
| Cadre at the time of retirement | | | |
| Mobile No | | | |
| Email Id | | | |
| Bank Account No & IFSC Code | | | |
| Nominee: Name & DOB(Mandatory) | | | |
| Nominee: Relationship with the spouse | | | |
| Address | | | |

Premium payable for policy year 2022-23: Single Person Premium with GST

| | Retiree Option-I (Without domiciliary for Retired officers): | | Retiree Option-II (With domiciliary for Retired officers): | |
|-------------|--|---|--|---|
| Sum Insured | Single person | Please put tick (✓) mark in the Option selected | Single person | Please put tick (✓) mark in the Option selected |
| 4,00,000 | 39020 | | 65999 | |
| 3,00,000 | 27901 | | 52596 | |
| 2,00,000 | 18600 | | 34457 | |
| 1,00,000 | 10333 | | 17226 | |

| | Retiree Option-I (Without domiciliary for Retired Workmen Staff): | | Retiree Option-II (With domiciliary for Retired Workmen Staff): | |
|-------------|---|---|---|---|
| Sum Insured | Single person | Please put tick (/) mark in the Option selected | Single person | Please put tick (/) mark in the Option selected |
| 3,00,000 | 27901 | | 52596 | |
| 2,00,000 | 18600 | | 34457 | |
| 1,00,000 | 10333 | | 17226 | |

Super Top Up Policy:

Super Top up policy is only available to Workmen staff cadre Retirees who opt 3 lakhs and Officer staff cadre Retirees Rs. 4 lakhs Sum Insured in Base Retirees Policy.

Workmen Staff can opt for 1 lakh to 4 lakhs Sum Insured in Super Top up policy; However, officer can choose sum insured from 1 lakh to 5 lakhs in Super Top up Policy.

Super Top up Policy Premium with GST (without domiciliary coverage):

For Retired Officers:

| Sum Insured | Family Floater | Please put tick (/) mark in the Option selected | Single Person | Please put tick (/) mark in the Option selected |
|-------------|----------------|---|---------------|---|
| 5,00,000 | 15180 | | 10246 | |
| 4,00,000 | 12475 | | 8420 | |
| 3,00,000 | 9639 | | 6507 | |
| 2,00,000 | 6291 | | 4246 | |
| 1,00,000 | 3730 | | 2518 | |

For Retired Workmen Staff:

| Sum Insured | Family Floater | Please put tick (/) mark in the Option selected | Single Person | Please put tick (/) mark in the Option selected |
|-------------|----------------|---|---------------|---|
| 4,00,000 | 12475 | | 8420 | |
| 3,00,000 | 9639 | | 6507 | |
| 2,00,000 | 6291 | | 4246 | |
| 1,00,000 | 3730 | | 2518 | |


I hereby undertake to maintain sufficient balance in the accounts specified in Annexure-1 for availing the health insurance policy.

I hereby authorize Canara Bank to debit appropriate premium as per the option provided by me, from my SB a/c NoBranch with IFSC Code_.

Yours faithfully

SIGNATURE

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| | |
|--|---|
|  <p>केनरा बैंक Canara Bank A Government of India Undertaking</p> <p>सिंडिकेट Syndicate</p> <p>HUMAN RESOURCES WING INDUSTRIAL RELATIONS SECTION HEAD OFFICE: BENGALURU -560002</p> | <p>CIRCULAR NO: IC/589/2022 INDEX NO : STF-66 DATE : 28/09/2022 DATE CODE : A J O S</p> |
|--|---|

Sub: Renewal of IBA Group Health Insurance Policy for the Retirees for the year 2022-23

SYNOPSIS

1. M/s National Insurance Company is the Insurer for the IBA Group Health Insurance Policy for Retirees for the year 2022-23.
2. All such eligible retirees/spouses of the deceased ex-employees/Compulsorily retired employees who are not covered under Retirees policy 2020-2021 and 2021-2022 can opt now for the present policy of retirees for the year 2022-23.
3. The existing retirees covered under the policy, who are covered under with Domiciliary (OPD) policy may switch over to Without Domiciliary Cover and vice versa.
4. Retirees who are covered under existing Retirees' policy but not opted for Super Top up policy last year can avail Super Top up policy for 2022-23.
5. Graded Sum Insured amount for both Base Policy and Top up policy is continued. However Super Top up policy is only available to Retirees who opt for 3 lakhs and 4 lakhs sum insured in Base Retirees Policy, for retired Workmen and retired Officers, respectively.
6. Eligible optees shall submit their request for renewal in the required proforma to the **respective HRM Sections of the circles/HOSA of H.O./ SAS of Inspection Wing** only and maintain required balance in their accounts or else it will be treated that they are not interested for renewal.
7. Last date for submission of option is on or before **25.10.2022**.
8. The premium amount would be debited on **27.10.2022**.
9. Eligible optees shall maintain required balance in their operative accounts as on **27.10.2022**, or else it will be treated that they are not interested for renewal.
10. Co-operation of all the eligible retirees / optees is solicited in the matter for the smooth completion of the renewal process.
11. Once the premium is remitted with specific option, no option change will be allowed.

This is for the attention of all the eligible retirees and spouses of deceased ex-employees/retirees / Compulsorily Retired employees.

The IBA Group Medical Insurance Policy for Retirees is due for renewal as on 01.11.2022 and now M/s National Insurance Company has advised the premium payable for the renewal of the policy. Further, M/s National Insurance Company has also informed that the "Super Top-Up Policy without Domiciliary Cover" has been continued as an optional on paying additional premium this year also. Also graded sum insured has been continued for both base policy and super top up policy.

The retirees and spouses of deceased employees/ retirees who are renewing the policy may avail the benefit of the same, if they desire so. Also those retirees who had not opted earlier for Super Top up policy without domiciliary cover may opt for the same, by paying the additional top up premium.

It may also be noted that Family Floater and Single person policy introduced during 2020-21

and 2021-2022 is continued for this year also with following terms and conditions:

1. **Family Floater:** If both employee and spouse are alive, Family Floater policy to be opted and family floater premium to be paid compulsorily.
2. **Single person:** Following cases are eligible to opt under Single person policy:
 - a) Retiree without spouse, i.e., widow, widower, unmarried, separated and Legally Divorced
 - b) Surviving Spouse (Family Pensioner)

1. **The details of renewal premium as communicated by M/s National Insurance Company, is as under: -**

Retiree Option-I (Without domiciliary for Retired Officers): (With GST @ 18%)

| Sum Insured | Family Floater | Single Person |
|-------------|----------------|---------------|
| 4,00,000 | 57808 | 39020 |
| 3,00,000 | 41334 | 27901 |
| 2,00,000 | 27557 | 18600 |
| 1,00,000 | 15308 | 10333 |

Retiree Option-I (Without domiciliary for Retired Workmen): (With GST @ 18%)

| Sum Insured | Family Floater | Single Person |
|-------------|----------------|---------------|
| 3,00,000 | 41334 | 27901 |
| 2,00,000 | 27557 | 18600 |
| 1,00,000 | 15308 | 10333 |

Retiree Option-II (With domiciliary for Retired Officers): (With GST @ 18%)

| Sum Insured | Family Floater | Single Person |
|-------------|----------------|---------------|
| 4,00,000 | 97776 | 65999 |
| 3,00,000 | 77920 | 52596 |
| 2,00,000 | 51047 | 34457 |
| 1,00,000 | 25520 | 17226 |

Retiree Option-II (With domiciliary for Retired Workmen): (With GST @ 18%)

| Sum Insured | Family Floater | Single Person |
|-------------|----------------|---------------|
| 3,00,000 | 77920 | 52596 |
| 2,00,000 | 51047 | 34457 |
| 1,00,000 | 25520 | 17226 |

The policy will be renewed for a further period of one year i.e. from 01.11.2022 to 31.10.2023.

2. Super Top up Policy without Domiciliary coverage:

The details of premium for “Super Top up Policy without Domiciliary Cover” as communicated by M/s National Insurance Company, is as under:

Super Top up policy is only available to Workmen Retirees who opt for Rs.3 lakhs and Officer cadre Retirees who opt for Rs.4 lakhs Sum Insured under Base Retirees Policy.

Workmen Retirees who opt for Rs.3 lakhs in base policy can opt for 1 lakh to 4 lakhs Sum Insured in Super Top up policy. Officer cadre Retirees who opt Rs.4 lakhs Sum Insured in base policy, can opt for Rs. 1 lakh to 5 lakhs SI in Super Top Up policy.

For Retired Officers: (With GST @ 18%)

| Sum Insured | Family Floater | Single Person |
|-------------|----------------|---------------|
| 5,00,000 | 15180 | 10246 |
| 4,00,000 | 12475 | 8420 |
| 3,00,000 | 9639 | 6507 |
| 2,00,000 | 6291 | 4246 |
| 1,00,000 | 3730 | 2518 |

For Retired Workmen: (With GST @ 18%)

| Sum Insured | Family Floater | Single Person |
|-------------|----------------|---------------|
| 4,00,000 | 12475 | 8420 |
| 3,00,000 | 9639 | 6507 |
| 2,00,000 | 6291 | 4246 |
| 1,00,000 | 3730 | 2518 |

As per the Policy Terms provided by M/s National Insurance Company Ltd, the Room Rent charges in Retirees Base policy is as follows:

- a. **For Sum Insured 1 lakh and 2 Lakhs:** Room Rent per day shall be payable up to 1.5% of Sum Insured and ICU charges per day shall be payable up to 2 % of Sum Insured.
- b. **For Sum Insured 3 lakhs and 4 lakhs:** Room rent per day shall be payable up to Rs.5000/- and ICU charges upto Rs.7500/-

The retirees and spouses of the deceased employees/ retirees who opt for “Super Top Up Policy” shall note that same will not cover Domiciliary (OPD) Treatment under any circumstances.

Further, the commencement date of the “Super Top up Policy without Domiciliary Cover” if opted, shall start from 1st November 2022 along with the main policy.

3. Option to switch over between “Without Domiciliary” and “With Domiciliary” Cover

Existing retirees and spouses of deceased employees/ retirees who are covered under “With Domiciliary (OPD) Cover” for the year 2021-22 which is expiring on 31.10.2022 are allowed to switch over to “Without Domiciliary Cover” if they desire so.

Also, option to switch over to “With Domiciliary (OPD) Cover” is also available to such retirees and spouses of deceased employees/ retirees who had opted for “Without Domiciliary Cover” for the year 2021-22 which is expiring on 31.10.2022.

Retirees who have not joined the IBA Group Medical Insurance Policy for Retirees by paying one month pro rata premium as per HO Circular 547/2022 dated 03.09.2022, can join IBA Group Medical Insurance Policy for Retirees’ for the year 2022-23 starting from 01.11.2022, by paying renewal premium.

4. Other conditions:

- a. All such eligible retirees/spouses of the deceased ex-employees / Compulsorily retired employees / spouses of the deceased ex-employees who have not opted for IBA Group Health Insurance Policy for Retirees’ 2020-21 and 2021-2022 can opt now for the present policy of retirees for the year 2022-23.
- b. M/s National Insurance Company has informed that domiciliary treatment expenses

reimbursement is 10% of Base Policy Sum Insured opted with Domiciliary policy which is available to even those who have opted for Single person premium rate.

- c. Once the options are submitted and premium is remitted, no option change will be allowed. After 1st November 2022, in case of cancellation of policy the refund would be strictly as per cancellation clause of the Policy provided by the Insurance Company.

d. Change in procedure for submission of option:

- The last date of receipt of option as per applicable Annexures shall be **25.10.2022**. As such it shall be ensured that the option letters shall reach concerned HRM Section, Circle Office/ HOSA of H.O./ SAS of Inspection Wing, H.O. on or before 25.10.2022. The e-mail IDs of HRM Sections is enclosed as an annexure to the Circular.
- The request as per applicable Annexures shall be submitted to the HRM Section of Circle Office/ HOSA of H.O./ SAS of Inspection Wing, H.O either personally / through post / courier only and shall not be submitted to any other office/ branch. It may be noted that Bank shall not be responsible for the requests, if any, received after **25.10.2022** or request submitted, at any other branch / office other than HRM Section of the concerned Circle Office.
- Further, it is advised that retirees / spouses shall use the proper formats. The duly signed Annexure may also be forwarded through mail by scanning in PDF format to the email ids of respective HRM Sections of the Circles given in the overleaf.
- The Insurance Premium will be **debited on 27.10.2022**. As such retirees are requested to maintain sufficient balance in their operative accounts on the said date.
- In case the retirees and spouses of deceased ex-employees/ retirees who do not submit the option for the renewal of the policy for the year 2022-23, it shall be presumed that they are not interested in renewing the policy and as such the Bank shall not be held responsible under any circumstances for the lapse of Insurance Policy.
- It may also be noted that the retirees and spouses of deceased ex-employees/ retirees/Compulsorily retired employees who opt for renewal shall maintain sufficient balance in their pension account (registered while opting for the policy). If sufficient Balance is not maintained in the account it shall be presumed that such retirees are not interested in renewal of the policy and the Bank shall not be held responsible under any circumstances for the lapse of Insurance Policy.
- The terms, conditions & continuation of the scheme shall also be subject to Industry Level decision and the clarification/ interpretation of various terms and conditions of the scheme shall be strictly as communicated by the IBA/Insurance Company and the retirees shall be bound by the same and Bank will not be responsible for the same in any manner.

G S RAVISUDHAKAR
GENERAL MANAGER

To: ALL BRANCHES/OFFICES OF THE BANK

E-mail Ids of the HRM Sections of the Circles

| Name of the Circle | E Mail ID |
|---------------------------|--|
| Ahmedabad | hrmcoahd@canarabank.com |
| Agra | hrmcoagra@canarabank.com |
| Bangalore | blrhrm@canarabank.com |
| Bhopal | hrmcobpl@canarabank.com |
| Bhubaneshwar | hrmcobhu@canarabank.com |
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