



BANK OF BARODA RETIRED OFFICERS' ASSOCIATION

(Estd. 1990 – Reg. No. G/4766/90)

Affiliated to: Retired Bank Officers' National Confederation, Bangalore
All India Banks Pensioners and Retirees Confederation, Kolkata

CHAIRMAN

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Date: 11th October 2024

DEAR MEMBERS,

SUB: RENEWAL OF GHI POLICY FOR RETIREES FOR THE YEAR NOV. 2024 – OCT. 2025 –
(A) GHI POLICY CHOSEN BY BOB (AS SPONSORED BY IBA) AND
(B) ALTERNATE OPTION FOR “SUPER TOP UP” POLICY OFFERED BY “GO DIGIT
GENERAL INSURANCE CO. LTD.” THROUGH M/S K. M. DASTUR.

1. Our Bank has issued Circulars No. HO:HROPS:116:2256 and 2263 dated 7th and 8th October 2024 respectively relating the renewal of GHI Policy for Retirees for the year 2024-2025, based on the advice by IBA to its Member Banks (copies attached at **Annexure “A”** and **“A-1”** for your ready reference).

2. It is observed that:

- IBA has chosen the GHI Policy by the National Insurance Company.
- Under this GHI Policy sponsored by IBA, there is **One Slab** of **Rs. 4.00 Lakh** for the **Base Policy** and there are has **Four Slabs** ranging from **Rs. 2.00Lkh** to **Rs. 5.00 Lakh** for **Top Up Policy**
- For the BOB's **Retired Officers**, the National Insurance Co. Ltd., has quoted Premium Rates for IBA Base Policy and Top Up Policies as under:

| Cadre | Sum Insured - Base Policy | Sum Insured Top - Up Policy | Total Sum Insured (Base * Top Up) | Family Floater | | | Single Person | | |
|-----------------|---------------------------|-----------------------------|-----------------------------------|---------------------|-------------------------|--------------------------|---------------------|-------------------------|------------------------|
| | | | | Base Policy Premium | Top - up Policy Premium | Total Premium | Base Policy Premium | Top - up Policy Premium | Total Premium |
| | | | | | | (Base + Top - UP Policy) | | | (Base + Top-Up Policy) |
| Retired Officer | 400000 | 500000 | 900000 | 40900 | 60299 | 101199 | 36810 | 54269 | 91079 |
| | | 400000 | 800000 | | 48499 | 89399 | | 43649 | 80459 |
| | | 300000 | 700000 | | 40239 | 81139 | | 36215 | 73025 |
| | | 200000 | 600000 | | 31979 | 72879 | | 28781 | 65591 |
| | | NIL | 400000 | | NA | 40900 | | NA | 36810 |

3. An offer for only “Super Top Up” Policy of “**M/s. Go Digit General Insurance Co. Ltd.**” Has been received through M/s. K. M. Dastur, Insurance and Reinsurance Brokers. The same is placed at **Annexure “B”**

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**(2)**

4. The details of the Premium Rate for Super Top Up Policy of **"Go Digit General Insurance Co. Ltd."** are as under:

| Sum Insured Rs. | Premium Rates Premium Including GST | |
|--------------------|-------------------------------------|-----------|
| | Self + Spouse | Self only |
| 100000 | 4,130 | 2,430 |
| 200000 | 6,610 | 3,887 |
| 300000 | 9,366 | 5,509 |
| 400000 | 13,765 | 8,097 |
| 500000 | 17,156 | 10,306 |
| 600000 | 26,301 | 16,052 |
| 700000 | 37,892 | 22,514 |
| 800000 | 62,505 | 37,312 |
| 900000 | 91,470 | 53,078 |
| 1000000 | 1,07,569 | 64,092 |

5. This "Super Top Up" Policy has a **THRESHOLD LIMIT** of **Rs. 3.00 Lakhs**. The policy will become active only after first payment of **Rs. 3.00 Lakh** is met through **some other Base Policy** or the Policy Holder pays **Rs. 3.00 Lakh** from his pocket.

6. In view of this, the Risk Coverage of various slabs can be combined with the IBA Base Policy of **National Insurance** with the Super Top Up Policy of **Go Digit** and the total Premium for such combination will be as under:

| Retiree Officer Staff - 1.11.24 to 31.10.25 under Group Insurance:- Basic Policy of IBA (National Insurance Co) + Top-up Policy (Go Digit General Insurance Co. Ltd.) | | | | | | | | | | | |
|--|--------------------|----------------------------|--------------------|-------------------|---------------|-----------------------------|--------------------|----------------------------|--------------------|-------------------|---------------|
| Self + Spouse | | | | | | Only Self | | | | | |
| Base Sum Insured (National) | Premium (National) | STP Sum Insured (Go Digit) | Premium (Go Digit) | Total Sum Insured | Total Premium | Base Sum Insured (National) | Premium (National) | STP Sum Insured (Go Digit) | Premium (Go Digit) | Total Sum Insured | Total Premium |
| Base 4 Lakh | 40900 | 1 lakh | 4,130 | 5 Lakh | 45,030 | Base 4 Lakh | 36810 | 1 lakh | 2,430 | 5 Lakh | 39,240 |
| | | 2 Lakh | 6,610 | 6 Lakh | 47,510 | | | 2 Lakh | 3,887 | 6 Lakh | 40,697 |
| | | 3 lakh | 9,366 | 7 Lakh | 50,266 | | | 3 lakh | 5,509 | 7 Lakh | 42,319 |
| | | 4 lakh | 13,765 | 8 Lakh | 54,665 | | | 4 lakh | 8,097 | 8 Lakh | 44,907 |
| | | 5 lakh | 17,156 | 9 Lakh | 58,056 | | | 5 lakh | 10,306 | 9 Lakh | 47,116 |
| | | 6 lakh | 26,301 | 10 Lakh | 67,201 | | | 6 lakh | 16,052 | 10 Lakh | 52,862 |
| | | 7 lakh | 37,892 | 11 Lakh | 78,792 | | | 7 lakh | 22,514 | 11 Lakh | 59,324 |
| | | 8 lakh | 62,505 | 12 Lakh | 1,03,405 | | | 8 lakh | 37,312 | 12 Lakh | 74,122 |
| | | 9 lakh | 91,470 | 13 Lakh | 1,32,370 | | | 9 lakh | 53,078 | 13 Lakh | 89,888 |
| | | 10 lakh | 1,07,569 | 14 Lakh | 1,48,469 | | | 10 lakh | 64,092 | 14 Lakh | 1,00,902 |

6. M/s K. M. Dastur will be issuing FAQ. We will circulate the same to all Members as soon as we receive it

7. One of the conditions for opting for the **Go Digit Policy** is that it can be only as a Group Policy in the name of **BOBROA**. In view of this, the said Offer had been circulated to all National Vice Presidents, Joint Gen Secretaries, Dy. Gen. Secretaries, Asst. Gen. Secretaries, Zonal Presidents, Zonal Secretaries to ascertain their views.



(3)

8. Subsequently, a "Virtual Meeting" was also convened on 11th October 2024, and it was decided that **BOBROA** circulate the offer of Super Top UP Policy of Go Digit to all Members so that the members who are desirous of availing the said policy may opt so.

SUBMISSION TO MEMBERS

9. Having gone through the Annexures, members should decide as to which GHI Policy to opt for, keeping in view their requirement and affordability.

10. Since, the Policy offered by M/s. K. M. Dastur will be the name of **BOBROA** as an Association of Retirees, BOBROA has given its mandate to M/s. K. M. Dastur.

MODALITIES FOR PAYMENT OF PREMIUM

11. Please carefully note that the modalities for application and payment of premium

a) IBA sponsored GHI Policy

Bank circular clearly states that there would be **NO AUTO-RENEWAL**. For the modalities for payment of Premium for this **National Insurance Policy** please follow the guidelines as mentioned in Bank's Circular **No. HO:HROPS:116:2256 dated 7th October 2024**. A copy of the said Circular is placed at **Annexure 'A'**

b) For "Super Top Up" Policy offered by "Go Digit", please follow the guidelines as shown in ANNEXURES "C"

c) The flow-Charts showing various steps required to be followed for National Insurance Policy at is attached at Annexure "D" and that of Go Digit is placed at Annexure D-1.

LAST DATE::

For IBA Policy:: 24-Oct-2024

For Go Digit Policy:: 30-Oct-2024

12. All Members are requested to please specifically note that **BOBROA** in no way recommends as to which GHI Policy should be opted for by the individual Member and such decision is purely to be taken by the Member himself, based on one's health conditions, affordability, etc.

13. Individual Member should decide which Policy and / or Combination of Policies should be taken by him / her depending on his / her health related and other parameters. Thus, such decision would be purely the Member's own decision and it will be on his/her own responsibility.



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(4)

14. We request our Members to take a careful note of the above and take the necessary action for renewal of their GHI Policy for 2024 – 2025 thereby ensuring yourself to be adequately insured for the year 2024 -2025.

IMPORTANT NOTE

15. It is observed that presently all correspondence/queries relating to "Medical Insurance" are being sent by Members to Email Id bobroa90@gmail.com. Since all types of correspondence/ queries are coming to this Email Id, many a time the correspondence/queries relating to "Medical Insurance" are missed/overlooked.

16. It has been, therefore, decided to have a specific Email Id for "Medical Insurance" as bobroa90.medicalinsurance@gmail.com so hence forth all Members are requested to send all correspondence/queries relating to "Medical Insurance" to the following Email Id:

bobroa90.medicalinsurance@gmail.com

Our Medical Insurance Team will attend to it for response and/or for further action thereon.

Please avoid send such correspondence/queries on "WhatsApp". It is better to utilize aforesaid Email Id.

With regards,

Yours fraternally,

J. G. Lakhawala,
General Secretary,
BOBROA



Attachments: **Annexures "A" to "D"**.



HO:HROPS:116:2256

07.10.2024

NOTICE TO ALL RETIRED EMPLOYEES

ISSUED BY MEDICAL INSURANCE DEPARTMENT
HEAD OFFICE, BARODA

Madam/Sir,

Re: Renewal of Group Health Insurance Policy for Retired Employees under IBA Medical Insurance Scheme: 2024-25

We are pleased to inform that, the Indian Bank's Association (IBA) has announced the Renewal of Group Medical Insurance Policy for Retired Employees under IBA Medical Insurance Scheme for the policy year 2024-25

It is also informed by the IBA that, subsequent to the completion of RFP process initiated for the purpose **M/s. National Insurance Company Ltd.** has been retained as the Insurer for the Policy Period from 01st Nov 2024 to 31st Oct 2025.

The Salient Features of the renewal policy are as under:

1. Following Retired Employees / Spouse of Retired Employees are eligible to avail this year's policy (Base Policy + Top-up Policy):
 - a. All those who were covered under the previous year (2023-24) Retiree Group Health Insurance Policy.
 - b. Those Employees Retired / Voluntary Retired during 01st Oct 2023 to 30th Sept 2024.
 - c. Those Employees who Retired during the policy period 01st Oct 2023 to 30th Sep 2024 and have / have not joined the one month's interim IBA Retirees Group Health Insurance Policy for the period from 1st October 2024 to 31st October 2024.
 - d. Those Employees who would be retiring in the month of October 2024 i.e. from 01st Oct 2024 to 31st Oct 2024.
 - e. Those Retirees/ Spouse of Retirees who had not subscribed to the current insurance policies will also have the option to join the policy for the policy year 2024-25 as a one-time measure.
- (Kindly Note - Once the retiree opts out of the policy, he will not be allowed to re-enter)
2. IBA has informed that there shall be a common date of commencement of policies (01.11.2024) for both Serving Staff and Retired Employees.
3. Domiciliary benefit will **NOT** be extended to Retirees/ Spouse of Retirees.
4. The terms and conditions for renewal of GHI policies (Base and Top-Up) are revised as under:
 - a. The available Sum Insured of Base Policy for Retirees shall be 3 Lacs for Award staff and 4 Lacs for Officers respectively.

- b. The available Sum Insured of Top-up Policy for Retirees shall be 4 Lacs for Award staff and 5 Lacs for Officers respectively.
- c. Domiciliary expenses are not covered under both Base & Top-Up Policies.
5. All bills / receipts for purchase of medicine must bear **valid GST No. (Printed)** of the issuer. Please note that the Condition is applicable for only for hospitalization.

As informed by **M/s. National Insurance Company Ltd.** following options/ variants are available in connection with renewal of the Policy in respect of Retired Employees for the period from 01/11/2024 to 31/10/2025:

(i) Single Person Sum Insured:

Single person is defined as any of the following

- Retiree is without spouse (unmarried, divorced, widow, legally separated) OR
- Retiree is survived by spouse (Retiree has passed away) OR
- Retiree does not require the insurance cover for the spouse.

Retired employees/ Spouse of Retired employees can avail coverage as applicable for a Single Person by paying premium at reduced rates. They can opt for Base Policy of Rs.3 Lacs (Award Staff) / Rs.4 Lacs (Officer) along with Top-up options for Rs.4 Lacs (Award Staff) / 5 Lacs (Officer).

The details of premium for single person base & top-up policies as quoted by National Insurance Company is as under:

Retirees – (Single Person) Base Policies- WITHOUT DOMICILIARY:

| Retirees Base Policies – Non- Domiciliary | | |
|---|-------------|----------|
| | Award Staff | Officers |
| Sum Insured | 300000 | 400000 |
| Premium (Rs.) | 21772 | 31195 |
| Total Premium with 18% GST | 25691 | 36810 |

Retirees – (Single Person) TOP- Up Policies- WITHOUT DOMICILIARY:

| Retirees TOP- Up Policies – Non- Domiciliary | | |
|--|-------------|----------|
| | Award Staff | Officers |
| Sum Insured | 400000 | 500000 |
| Premium (Rs.) | 36991 | 45991 |
| Total Premium with 18% GST | 43649 | 54269 |

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(ii) Family Floater Sum Insured:

Family Floater includes Retired Employee and Spouse.

Retired employees can opt for Base Policy of Rs.3 Lacs (Award Staff) / Rs.4 Lacs (Officer) along with Top-up Options for Rs.4 Lacs (Award Staff) / 5 Lacs (Officer).

The details of premium for family floater base & top-up policies as quoted by National Insurance Company is as under:

Retirees – (Family Floater) Base Policies- WITHOUT DOMICILIARY:

| Retirees Base Policies – Non- Domiciliary | | |
|---|-------------|----------|
| | Award Staff | Officers |
| Sum Insured | 300000 | 400000 |
| Premium (Rs.) | 24191 | 34661 |
| Total Premium with 18% GST | 28545 | 40900 |

Retirees – (Family Floater) TOP- Up Policies- WITHOUT DOMICILIARY:

| Retirees TOP- Up Policies – Non- Domiciliary | | |
|--|-------------|----------|
| | Award Staff | Officers |
| Sum Insured | 400000 | 500000 |
| Premium (Rs.) | 41101 | 51101 |
| Total Premium with 18% GST | 48499 | 60299 |

Retired Employees / Spouse of Retired Employees may opt for suitable Policy, matching their requirements after fully understanding / analyzing the policy variants.

Detailed Policy Options / Coverage: Single or Family Floater, Without Domiciliary, With or Without Top-up, available to Retired Employees and the corresponding premium to be paid (Including GST) for renewal / joining of policy are as given below:

| Cadre | Sum Insured - Base Policy | Sum Insured Top - Up Policy | Total Sum Insured (Base + Top Up) | Family Floater | | | Single Person | | |
|---------------------|---------------------------|-----------------------------|-----------------------------------|---------------------|-------------------------|--|---------------------|-------------------------|--|
| | | | | Base Policy Premium | Top - Up Policy Premium | Total Premium (Base + Top - Up Policy) | Base Policy Premium | Top - Up Policy Premium | Total Premium (Base + Top - Up Policy) |
| Retired Officer | 400000 | 500000 | 900000 | 40900 | 60299 | 101199 | 36810 | 54269 | 91079 |
| | | NIL | 400000 | 40900 | NA | 40900 | 36810 | NA | 36810 |
| Retired Award Staff | 300000 | 400000 | 700000 | 28545 | 48499 | 77044 | 25691 | 43649 | 69340 |
| | | NIL | 300000 | 28545 | NA | 28545 | 25691 | NA | 25691 |

SPECIAL PERSONAL LOAN TO BOB STAFF PENSIONERS:

Bank is extending "**Special Personal Loan to BOB staff pensioners**" to help them in payment of their Medical Insurance Policy renewal premium.

The maximum loan amount shall be up to the renewal premium amount or Rs.1,05,000/- whichever is less and can be repaid in maximum of 10 EMI's. Copy of this loan scheme is enclosed as **Annexure A**, the Loan may be availed up to **24th Oct, 2024**.

Those Retired Officers/ Award Staff/ Family Pensioner, who wish to avail loan may approach their pension paying Branch.

The Loan disbursed amount would be credited by the Branch to Pensioner's saving account, in which the monthly pension is being credited.

We are sure that this loan scheme will mitigate the hardships of having to bear the burden of the higher premium amount in one go.

The installment of Loan repayment will be deducted by the Pension Paying Branch every month.

Important Points:

- a. All those Retired employees / Spouse of Retired employees, who wish to join the policy 2024-25, should submit their **OPTIONS ONLINE** through **HR Connect** latest by **24-Oct-2024**.

The Online Application for Renewal of GHI Policy 2024-25 will be active/ available from 07.10.2024 to 24.10.2024 on Bank's HR Connect Module under Medical Insurance Tile, path of which is given below:

**<https://hrconnect.bankofbaroda.co.in> -----> 'Medical Insurance' Tile
(The menu is self-explanatory)**

Login by using your User Id, (Example:- Retiree Name is Ram Mohan and EC No. is 1234, then User Id is RM001234)

Note: EC No. must consist Six Numeric Digits.

An OTP will be received on registered Mobile Number/ Email Id (Any one will be sufficient), which is linked with HR Connect.

- b. All those retired employees / Spouse of Retired employees, who wish to join the policy 2024-25, must ensure that, his / her Mobile Number / Email Id is linked / registered in HR Connect & Pension paying Account / Premium paying Account.
- c. Details to be checked at the time of submitting online option:
i. Account number
ii. IFSC code of Branch.
- d. **Kindly note that there will be NO AUTO RENEWAL of the Insurance Policy. Hence, those retirees who want to avail medical insurance policy must compulsorily submit option for the same in HR Connect by 24th Oct 2024 failing which insurance cover will not be extended.**
- e. The premium as per the Option exercised will be debited on **25th October 2024**, from their Account which would be provided by them at the time of submission of the Option. **It is therefore advised that sufficient balance be kept in the given account.**
- f. Options submitted online will be treated as the authority to debit the account for premium amount.

- g. Once option is exercised online, NO further change would be allowed after 24th Oct 2024.
- Once the premium is debited, no change in option will be allowed.
 - Please note that NO HARD/ SOFT Copy of the renewal option needs to be submitted at Head Office or any other Branch / Office.

If sufficient balance is not available on 25-OCT-2024 in your account, it shall be construed that, the concerned is not interested in continuing the Medical Insurance Policy and accordingly the Renewal of the Policy shall NOT be effected.

IT IS THE RESPONSIBILITY OF THE MEDICAL INSURANCE OPTEE TO ENSURE MAINTENANCE OF ADEQUATE BALANCE IN THE DESIGNATED ACCOUNT FOR DEBITING THE PREMIUM AMOUNT.

Kindly note that Bank acts only as an intermediary in providing data to the IBA / Insurance Company. The claims shall be scrutinized & settled by the Insurance Company only and the Bank has no role in the process.

For any further clarification please email at: medicalinsurance.ho@bankofbaroda.com or contact at 0265-2316625 /26 /18.

Yours Faithfully,


(Shailendra Singh)
Chief General Manager - HRM

Copy to:

- All branches/Offices in India for information with the request to display a copy of this notice on your notice board for benefit of all retired staff members.
- All Branch Heads are advised to extend the Special Personal Loan to BOB staff Pensioners as per Annexure – A, to help them in payment of their Medical Insurance Policy renewal premium under the scheme code **LAA 664**.

Note: No hardcopy of Option form to be accepted at any Branch/Office.

Annexure-A

| | | |
|----|--|--|
| 1 | Target Group | All Retired Staffs (Including sub-staff) of Bank Of Baroda (Pensioners), who have opted for "Group Medical Insurance for Retirees" are required to remit the renewal premium for the same. (To National Insurance Company Ltd). |
| 2 | Purpose | a) Exclusively for funding the renewal premium amount of Group Medical Insurance for Retirees. b) No other purpose/ requirements to be considered under the scheme. |
| 3 | Maximum Amount of Loan | Up to the Renewal Premium amount (inclusive of GST) for the IBA Group Medclaim Insurance for Retirees' or Rs.1,05,000/- whichever is lower. |
| 4 | Margin | Nil |
| 5 | Repayment Period | Maximum -10 - months (in EMI's) |
| 6 | Rate of Interest | One year BRLLR (Baroda Repo Linked Lending Rate) + Strategic Premium |
| 7 | Processing Charges | Nil |
| 8 | Prepayment charges | Nil |
| 9 | Penal Interest | Nil |
| 10 | Sanctioning Authority & Lending Powers | a) The Sanctioning Authority will be the Branch Head of the Bank where the retiree is maintaining pension account. b) DLP of Clean Loans shall be exercised by the Sanctioning Authority. |
| 11 | Documents to be submitted | a) Application Form (Existing application for Baroda Loan to Pensioners may be used). b) Details of EC No. / PPO No. etc. |
| 12 | Documentation | a) DP Note b) Letter of Instalment with Acceleration Clause. c) Declaration cum Undertaking cum Authority. d) Authority letter to recover monthly Instalment from pension account and to recover the instalment from family pension in case of demise of the retired staff member. |
| 13 | Other Conditions | a) The Loan sanctioned will be credited to the pension account of the retiree for payment of gross premium only. b) To ensure that the retiree is deprived of not getting insurance cover under the scheme, the disbursed amount to be credited to the Pension account of the retired employee. The procedure as advised by HRM Department from time to time should be followed for remitting the amount of premium. Monthly instalments to be recovered from the pension paid by the branch every month on the date of payment of pension without fail. Proper noting is to be made in the borrowers pension file regarding granting of the Loan to ensure that the pension payment is not transferred to any other branch during the EMI period. |
| 14 | Scheme code | Account should be opened in Finacle under the separate scheme code: LAA 664 |

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HO:HROPS:116:2263

08.10.2024

NOTICE TO ALL RETIRED EMPLOYEES
ISSUED BY MEDICAL INSURANCE DEPARTMENT
HEAD OFFICE, BARODA

Madam/Sir,

Re: Addendum to Notification No HO:HROPS:116:2256 dated 07.10.2024.

We invite a reference to our Notification no HO:HROPS:116:2256 dated 07.10.2024 on Renewal of Group Health Insurance Policy for Retired Employees under IBA Medical Insurance Scheme: 2024-25.

In the notification referred above, it was informed that the retirees shall be eligible to opt for Top-up policies of Rs. 4 Lacs and Rs. 5 Lacs respectively for Award Staff and Officers.

The National Insurance Company Ltd, the insurer for this policy year 2024-25 has now informed the following modifications:

The Retirees' Top-Up Policy period is from 1st Nov, 2024 to 31st Oct, 2025. Only the Claims arising between 1st Nov,2024 to 31st Oct,2025 come under the scope of this Top-Up Policy, subject to the Policy Terms and Conditions. The Retirees have the choice to opt for the Top-Up Policy.

The Sum Insured (SI) available are:

(A) **Officers** : Base SI Rs. 4,00,000/- only

❖ **Top-Up SI** options available are Rs. 2,00,000/-, Rs. 3,00,000/-, Rs. 4,00,000/- and Rs. 5,00,000/- (Officer Retirees' may choose one from these four options)

(B) **Award Staff** : Base SI Rs. 3,00,000/- only

❖ **Top-Up SI** available are Rs. 2,00,000/-, Rs. 3,00,000/-, and Rs. 4,00,000/- (Award Staff Retirees' may choose one from these three options)

The details of Single Person / Family Floater Base policy (including GST) as quoted by National Insurance Company is as under:

| Cadre | Base Sum Insured | Premium Amount (including GST) | |
|-------------|------------------|--------------------------------|---------------|
| | | Family Floater | Single Person |
| Officer | 400000 | 40900 | 36810 |
| Award Staff | 300000 | 28545 | 25691 |

प्रधान कार्यालय, मानवसंसाधन-परिचालन विभाग, बरौडा भवन, आर. असनं 576, आर. सीदत्त रोड, अलकापुरी, बरौडा-390007, भारत
 Head Office, HRM, Baroda Bhawan, R S No 576, R C Dutt Road, Alkapuri, Baroda - 390 007, INDIA
 फोन / Tel.: 02652316625/26

Medicalinsurance.ho@bankofbaroda.com

The details of Single Person / Family Floater Top-up policies (including GST) as quoted by National Insurance Company is as under:

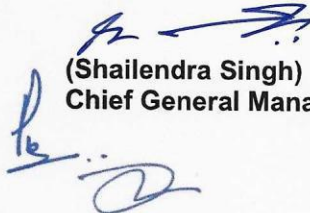
| Top Up Amount | For Officers Retirees Without Domiciliary (including GST) | | For Award Staff Retirees Without Domiciliary (including GST) | |
|---------------|---|---------------|--|---------------|
| | Family Floater | Single Person | Family Floater | Single person |
| 200000 | 31979 | 28781 | 31979 | 28781 |
| 300000 | 40239 | 36215 | 40239 | 36215 |
| 400000 | 48499 | 43649 | 48499 | 43649 |
| 500000 | 60299 | 54269 | NA | NA |

Detailed Policy Options / Coverage: Single or Family Floater, Without Domiciliary, With or Without Top-up, available to Retired Employees and the corresponding premium to be paid (Including GST) for renewal / joining of policy are as given below:

| Cadre | Sum Insured - Base Policy | Sum Insured Top - Up Policy | Total Sum Insured (Base + Top Up) | Family Floater | | | Single Person | | | | | | |
|---------------------|---------------------------|-----------------------------|-----------------------------------|---------------------|-------------------------|--|---------------------|-------------------------|--|-------|-------|-------|-------|
| | | | | Base Policy Premium | Top - Up Policy Premium | Total Premium (Base + Top - Up Policy) | Base Policy Premium | Top - Up Policy Premium | Total Premium (Base + Top - Up Policy) | | | | |
| Retired Officer | 400000 | 500000 | 900000 | 40900 | 60299 | 101199 | 36810 | 54269 | 91079 | | | | |
| | | 400000 | 800000 | | | | | | | 48499 | 89399 | 43649 | 80459 |
| | | 300000 | 700000 | | | | | | | 40239 | 81139 | 36215 | 73025 |
| | | 200000 | 600000 | | | | | | | 31979 | 72879 | 28781 | 65591 |
| | | NIL | 400000 | | | | | | | NA | 40900 | NA | 36810 |
| Retired Award Staff | 300000 | 400000 | 700000 | 28545 | 48499 | 77044 | 25691 | 43649 | 69340 | | | | |
| | | 300000 | 600000 | | | | | | | 40239 | 68784 | 36215 | 61906 |
| | | 200000 | 500000 | | | | | | | 31979 | 60524 | 28781 | 54472 |
| | | NIL | 300000 | | | | | | | NA | 28545 | NA | 25691 |

Thus, the above additional information may please be treated as added to our notification no HO:HROPS:116:2256 dated 07.10.2024 and be guided accordingly.

Yours Faithfully,



(Shailendra Singh)
 Chief General Manager - HRM



ANNEXURE "B"

COPY OF MAIN FEATURES OF THE OFFER FOR "SUPER TOP UP" POLICY OF "GO DIGIT INSURANCE CO. LTD.", MADE THROUGH M/s K. M. DASTUR

Milap Vyas

2:50 PM
(7 hours ago)

to Jagdish_lakhawala, me, Rajesh, MAIolan

To.

General Secretary,
Bank of Baroda Retiree officers Association,
Baroda, Gujarat.

Sub : Standalone Group Super Top Up Policy for Pensioners 2024 -25

Dear Sir

We thank you to once again mandate us as your exclusive brokers. We are happy to announce the Super top up policy on a standalone basis with a "THRESHOLD LIMIT" of Rs. 3.00 Lakhs.

This year we have received the most competitive rates from Go Digit General Insurance Company Limited.

The policy is designed to ensure that all limits on diseases and expenditures are removed. We give you below in detail the terms and conditions of the super top up policy.

This super top up policy can be taken by any and all retirees who are covered with any other insurance company or even as dependents in the policy of their children. The retirees who do not have a policy can also take a super top up policy.

Please find below the terms conditions and premium rates for the policy

Super Top Up Terms and Conditions for Pensioners Association From Go Digit General Insurance Co. Ltd.

| Client Details | |
|----------------------------|--------------------------|
| Fresh / Renewal: | Renewal |
| Policy Period: | 01/11/2024 to 31/10/2025 |
| Geographical Limit: | Pan India |

| Coverage Details | |
|------------------------------|---|
| Policy Type: | Group Health Insurance Policy for a Super Top up Policy for Pensioners and their Dependents |
| Definition of Family: | Option 1 - (1 + 1) Self + Spouse Option 2 - 1 Self Only (including Family Pensioner) |

**BANK OF BARODA RETIRED OFFICERS' ASSOCIATION**

(Estd. 1990 – Reg. No. G/4766/90)



| | |
|--|---|
| Age Limit | No Age Limit |
| Sum Insured: | Threshold limit of 3 lakhs Sum Insured with Options from 1 Lakh to 10 Lakhs |
| Coverage Type: | Family Floater |
| Pre and Post Hospitalization | 30 days Pre-hospitalization and 90 days Post hospitalization |
| Bed Charges / Room Rent / Boarding Expenses per day | Bed Charges shall be limited to Single Room A/c |
| ICU Charges | At Actuals |
| Other Hospital Expenses: | At Actuals |
| Limits on Diseases | No Limits on Any diseases |
| Pre-existing Diseases: | Covered from day one |
| 01 to 04 year Waiting Period for Specific ailment: | Waived |
| 30 Days Waiting Period: | Waived |
| Ambulance charges | INR 2,500/- per hospitalization |
| Day Care Cover | As per Standard Cover |
| Alternative Medicine | AYUSH Treatment covered if treatment is taken in Government & Govt. Recognized hospitals |
| Modern Methods of Treatments (Advance Medical Treatments) | Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured- for below mentioned procedure A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound) B. Balloon Sinuplasty C. Deep Brain Stimulation D. Oral Chemotherapy E. Immunotherapy - Monoclonal Antibody to be given as injection F. Intra Vitreal Injections G. Robotic Surgeries H. Stereotactic Radio Surgeries I. Bronchial Thermoplasty J. Vaporization of the Prostrate (Green Laser Treatment or Holmium Laser Treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered |
| Hospitalization arising out of Terrorism | Covered |
| TPA | Yes |
| Cashless Facility | Yes |



BANK OF BARODA RETIRED OFFICERS' ASSOCIATION

(Estd. 1990 – Reg. No. G/4766/90)



Premium Rates

| Sum Insured | Premium Excluding GST | | Premium Including GST | |
|-------------|-----------------------|-----------|-----------------------|-----------|
| | Self + Spouse | Self only | Self + Spouse | Self only |
| 100000 | 3,500 | 2,059 | 4,130 | 2,430 |
| 200000 | 5,602 | 3,294 | 6,610 | 3,887 |
| 300000 | 7,937 | 4,669 | 9,366 | 5,509 |
| 400000 | 11,665 | 6,862 | 13,765 | 8,097 |
| 500000 | 14,539 | 8,734 | 17,156 | 10,306 |
| 600000 | 22,289 | 13,603 | 26,301 | 16,052 |
| 700000 | 32,112 | 19,080 | 37,892 | 22,514 |
| 800000 | 52,970 | 31,620 | 62,505 | 37,312 |
| 900000 | 77,517 | 44,981 | 91,470 | 53,078 |
| 1000000 | 91,160 | 54,315 | 1,07,569 | 64,092 |

We have this year designed a portal which is extremely user friendly. This portal can be accessed by the retiree via mobile multiple number of times and any correction required can be done on the same without having to email anything to us and waiting for a correction endorsement. Further Go Digit has given us an added advantage of collection of premium directly into their accounts. The reconciliation shall also be done by them, and they will share a daily update with us.

We hope that with these competitive rates, the ease of premium collection and a period of 1 month, we shall be able to reach out to many pensioners.

We once again thank you all for keeping your trust and faith in us. We shall be preparing a link for data collection and sending it out to all.

Regards,

Dr. Milap Vyas
Asst. General Manager



K.M.Dastur Reinsurance Brokers Private Limited

Insurance and Reinsurance Brokers

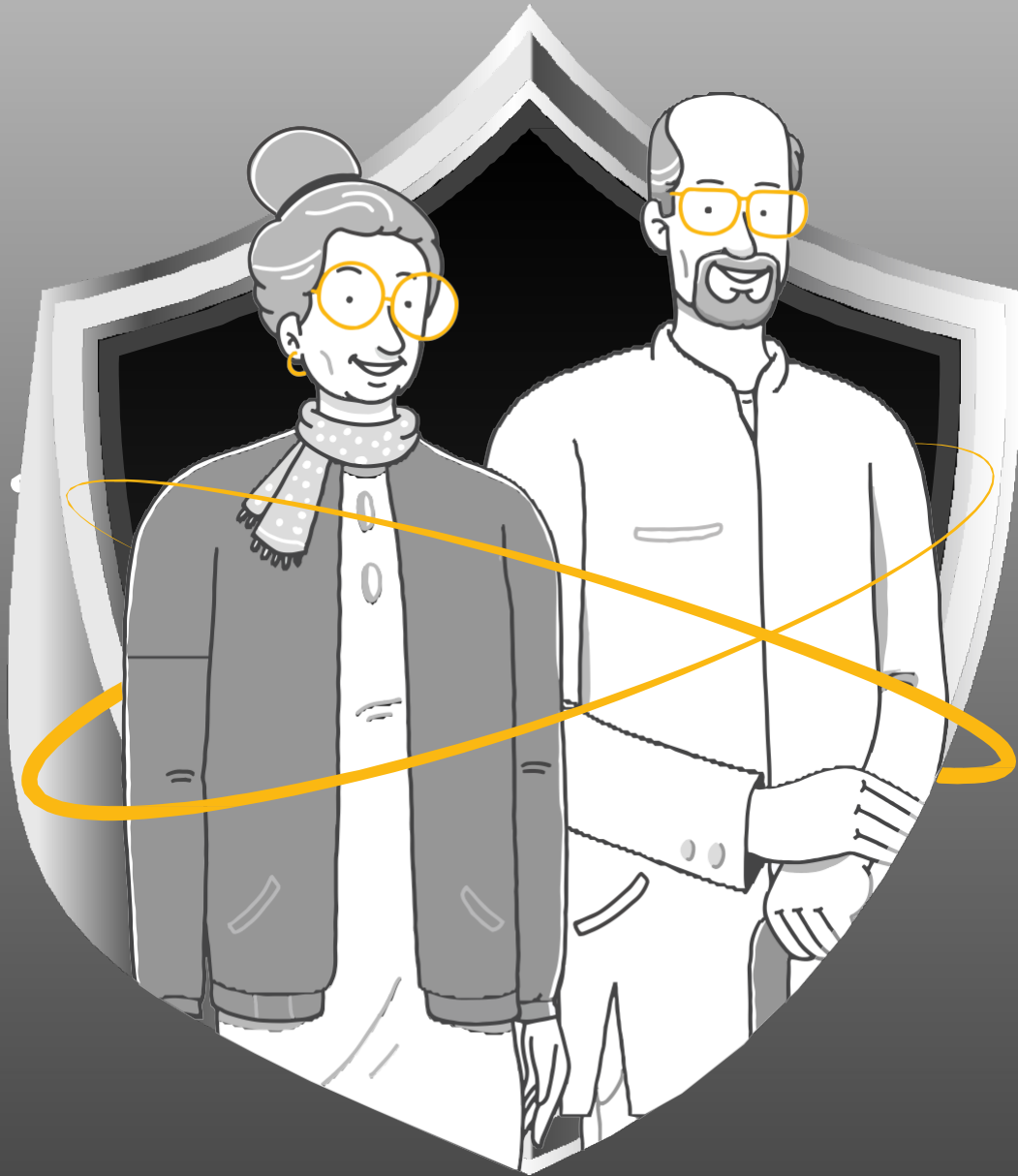
Corporate Identity Number: U65999MH1991PTC059906

Mobile : +91 9825623183

Email: milap.vyas@kmdastur.com website : www.kmdastur.com

digit HEALTH INSURANCE

Get extra support for your health with a *super top-up option* under
Digit Health Plus Policy
(Revision)



Digit Health Plus Policy (Revision)

UIN: GODHLGP21487V032021



| | |
|--|--|
| Definition of Family | Option 1: (1+1) Self + Spouse Option 2: (1) Self |
| Age Restriction | No Age Limit |
| Pre and Post Hospitalization | Covered up to 30/90 days respectively max up to 100% of Sum Insured |
| Room Type Restriction | Single Standard AC Room for Normal room |
| ICU Charges | At Actuals |
| Pre-existing Diseases: | Covered from day one |
| 01 to 03 year Waiting Period for Specific ailment: | Waived |
| 30 Days Waiting Period: | Waived |
| Ambulance charges | Ambulance charges covered up to 1% of Sum Insured up to a maximum of ₹2,500 per case in case of emergency only |
| Day Care Cover | As per Standard Cover |
| Alternative Medicine | AYUSH Treatment covered if treatment is taken in Government & Govt Recognized hospitals subject to minimum 24 hrs of hospitalization |
| Modern Methods of Treatments (Advance Medical Treatments) | Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured- for below mentioned procedure A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound) B. Balloon Sinuplasty C. Deep Brain Stimulation D. Oral Chemotherapy E. Immunotherapy - Monoclonal Antibody to be given as injection F. Intra Vitreal Injections G. Robotic Surgeries H. Stereotactic Radio Surgeries I. Bronchial Thermoplasty J. Vaporization of the Prostrate (Green Laser Treatment or Holmium Laser Treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered |
| Cashless Facility | Yes |
| Claim Intimation | Within 7 days from date of admission |
| Claim submission | Within 30 days from date of discharge |
| Others | This is a top up policy and shall be triggered only after exhaustion of the base SI of a deductible of ₹3 lakh |

PREMIUM CHARTS

| Sum Insured (₹) | Premium including GST (₹) | |
|-----------------|---------------------------|-----------|
| | Self + Spouse | Self only |
| 100000 | 4,130 | 2,430 |
| 200000 | 6,610 | 3,887 |
| 300000 | 9,366 | 5,509 |
| 400000 | 13,765 | 8,097 |
| 500000 | 17,156 | 10,306 |
| 600000 | 26,301 | 16,052 |
| 700000 | 37,892 | 22,514 |
| 800000 | 62,505 | 37,312 |
| 900000 | 91,470 | 53,078 |
| 1000000 | 1,07,569 | 64,092 |

ENROLMENT PORTAL

<https://kmdpghi.pcnpil.com/login>



For Existing Users:
Enter your registered mobile number and continue with OTP

For New Users:
Click on Sign Up tab and enter your detail with Association Name

KMD LOCATIONS

| Sr. No. | Location | Contact Person Name | Contact Person Cell | Contact Person Mail ID | Office |
|---------|--------------------|---------------------------|---------------------|--|--|
| 1 | Mumbai | Gautam Tambe | 8657933261 | retiree.mediclaim@kmdastur.com | Cambata Building, 42, Maharshi Karve Road, 2nd Floor Mumbai-400020 |
| | | Suraj Trivedi | 8957718282 | retiree.mediclaim@kmdastur.com | |
| 2 | Chennai | Rajagopalan V S | 9551734358 | rajagopalan.vs@kmdastur.com | 5th floor, Shanthiram Center, No 1 A, First Lane, Nungambakkam High Road, Nungambakkam, Chennai 600 034 |
| 3 | Ahmedabad | Bhiku Solanki | 6351555321 | bhikhu.solanki@kmdastur.com | Sixth Floor-606, Shilp Epitome, B/S Infostrech, B/H Rajpath Club Road, Bodekdev, Ahmedabad-380054 |
| | | R B Diwankar | 9099998737 | ramesh.diwankar@kmdastur.com | |
| 4 | Baroda (Vadodara) | Arpita Patel | 9712517498 | arpita.patel@kmdastur.com | 310, Gokulesh Complex, Above Sasumaa Restaurant, R C Dutt Road, Alkapuri, Vadodara – 390005 Landline Numbers: (0) 265 6598974 |
| | | Dr. Milap Vyas | 9825623183 | milap.vyas@kmdastur.com | |
| 5 | Chandigarh | Ravinder Kumar Bahl | 9815913373 | rkbahl@kmdastur.com | SCO 186-187, 2nd Floor, Cabin Number 205, Sector-8C, Madhya Marg, Chandigarh – 160008 Landline Number: (0) 172 4646625 |
| 6 | Kochi | Mr. Binu Paul | 9947203762 | binu.paul@kmdastur.com > | 4th Floor, Sherloff, Sahodaran Ayyappan Road, Opp. Metro Pillar No. 775, Kochi – 682 036 Landline Numbers : 0484 404 2292 0484 4046810 0484 485 9331 |
| 7 | Kolkata | Tapas Chakraborty | 9432366110 | tapas.chakraborty@kmdastur.com | Suite No.6, 4th Floor, at 60B, Chowringhee Road, Kolkata, West Bengal – 700020 Landline Numbers : (0) 33 22892324 |
| 8 | Gurgaon | Abhijit Aditya | 9717110059 | abhijit.aditya@kmdastur.com | 305,307, 3rd Floor, DLF Galleria Tower, DLF City Phase- IV (NCR), Gurugram – 122002 |
| | | Amitesh Ahir | 9899523556 | amitesh.ahir@kmdastur.com | |
| 9 | Gurgaon (New) | Rajan Kumar | 964381-6992 | rajan.kumar@kmdastur.com | 701-702 7th Floor Tower B Millenium Plaza Sushant Lok Gurugram Haryana 122009 |
| | | Dinesh | 888216-7078 | dinesh@kmdastur.com | |
| | | Sanjay Kumar | 892088-2350 | sanjay.kumar@kmdastur.com | |
| 10 | Indore | Mayur Agarwal | 9827220466 | mayur.agarwal@kmdastur.com | 311, Diamond Trade Centre, Dr. R S Bhandari Marg, Near Janjirwala Choraha, Indore 452001 (M P) Landline No:0731 3510655 |
| | | Mr. Deepak Dusija | 9424873483 | deepak.dusija@kmdastur.com | |
| 11 | New Delhi | Sahil Mehta | 9873021477 | Sahil.mehta@kmdastur.com | 606, Sixth Floor, Antriksh Bhawan, 22, K.G.Marg, New Delhi-110001 |
| | | Bhupinder | 8800750074 | bhupinder.singh@kmdastur.com | |
| 12 | Pune | Sanjay Gaikwad | 9175068359 | sanjay.gaikwad@kmdastur.com | Office 7 Rachana Trade Estate, Plot No 84 S No105Law Collage Road Erandawana Pune 411004 |
| | | Amarsinh Bhapkar | 9823971714 | amar.bhapkar@kmdastur.com | |
| | | Amod Deshpande | 9422500672 | amod.deshpande@kmdastur.com | |
| 13 | Thiruvananthapuram | Rejnish V S | 9387657000 | rejanish.vs@kmdastur.com | Malabar Province, Carmel Towers, Cotton Hill, Vazhuthacaud, Thiuvanthapuram – 695014 |
| | | S Sandhya | 9961062277 | sandhya.s@kmdastur.com | |
| 14 | Vijayawada | Mr. J Raghu Anirudh Gupta | 9115555518 | anirudh.gupta@kmdastur.com | Door No 54-15-9, 3rd Floor, Satyaraj Complex , Srinivas Nagar Bank Colony, NH5 Service Road, Vijayawada - 520 008, Andhra Pradesh, India |
| | | Mr Madhav Rao | 9000165166 | madhavarao@kmdastur.com | |

| Sr. No. | Location | Contact Person Name | Contact Person Cell | Contact Person Mail ID | Office |
|---------|---------------|--|--------------------------|--|---|
| 15 | Vishakapatnam | Mr. Pudipeddi Narasimha Murty Mr. K. Prasad | 9949657906 7045242961 | pn.murty@kmdastur.com Prasad.kintada@kmdastur.com | Flat No.406, Door No.10-1-9, Vinayagar Heights, Waltair Upln, Visakhapatnam-530003, Andhra Pradesh |
| | | Mr. A Sriram | 9246614099 | sriram@kmdastur.com | |
| 16 | Bangalore | R Shylaja | 8657941358 | r.shylaja@kmdastur.com | 510, 5th floor, Brigade Towers, 135, Brigade Road, Bengaluru – 560025 Landline Number: 080-41109953 |
| | | Prashant | 8424046414 | kc.prashanth@kmdastur.com | |
| | | Jose | 9886723259 | jose.pj@kmdastur.com | |
| 17 | Hyderabad | Ashish Kumar | 9985809090 | ashishk.singh@kmdastur.com | 8-2- 686/8/B/55/1, 2nd Floor, Gaumet Square, Banjara Hill, Road No.12, Hyderabad – 500034 Landline Number: (0) 40 23556629 |
| | | Sowjanya | 8125909504 | sowjanya.k@kmdastur.com | |
| 18 | Nagpur | Manoj Shendre | 9527809887 | manoj.shendre@kmdastur.com | 501, 5th floor, Indu Yash - II , Plot No. 186, Dharampeth Extension, Near Ramnagar Square, Nagpur 440010 |
| | | B L Sonkar | 7506345242 | bl.sonkar@kmdastur.com | |
| 19 | Noida | Pulkit Saxena | 8130376884 | pulkit.saxena@kmdastur.com | 108, IDHP Business Park, Sector 127, Noida-201303 |
| 20 | Patna | Mr. Md Imran | 9334330817 | Md.Imran@kmdastur.com | 506A, 5th Floor, Ashiyana Plaza, Budh marg, Patna, Bihar – 800001 |
| 21 | Lucknow | Pawan Singh | 7007996899 | pawan.singh@kmdastur.com | Office No. -508 & 509, 05th Floor, Shalimar Titanium, Vibhuti Khand, Gomti Nagar, Lucknow – 226010 |
| 22 | Guwhati | Asish Chakraborty | 9674447702 | asish.chakraborty@kmdastur.com | Royal Centre, New H.P. Petrol Pump, Opp. S.B. Deorath College, Bora Service, G.S. Road, Guwahati - 781007 |
| 23 | Raipur | Prableen Chhatwal | 7974419316 | prableen.chhatwal@kmdastur.com | Flat No 217, Block D Avinash Capital Home, Phase 2, Saddu Mowa, Raipur, Chhattisgarh - 492001 |



ANNXURE "D"

FLOW CHART FOR THE PAYMENT OF PREMIUM FOR RENEWAL OF GHI POLICY OFFERED BY "NATIONAL INSURANCE Co. Ltd." SPONSORED BY IBA

Banks' link for IBA GHI Policy is now active in HR Connect Module.

Log in HR Connect

Go to Medical Insurance Window

Go to Ex Emp. GHI Policy Renewal

Go to Add New Value

Press Add

Page will open

. Check your details

. Now fill in required details in the boxes

. Select Base Policy value

Select option for Top Up Yes / No

Insert Short comment in Comment Box

. Click box I agree

. Click Review & Submit button

Finally Click OK button for final submission.

- You are done with submission of your application.
- As per foot note premium will be deducted by the Bank on 25th Oct.2024.

Wish you a very Happy and Healthy Life.



BANK OF BARODA RETIRED OFFICERS' ASSOCIATION

(Estd. 1990 – Reg. No. G/4766/90)



ANNXURE "D-1"

FLOW CHART FOR THE PAYMENT OF PREMIUM FOR RENEWAL OF GHI POLICY OFFERED BY "GO DIGIT INSURANCE Co. Ltd." OFFERED THROUGH M/S K. M. DASTUR

Go to link <https://kmdpghi.pcnpl.com/login>

New member will sign in - fill up the detail and go for further process of enrolment and premium payment

For members already enrolled last year

- need to enter mobile number

- OTP will receive on mobile. Just enter it and all enrollment detail of last year will reflect.

Just edit necessary detail and process for enrollment and premium payment

