

PUNJAB NATIONAL BANK	HRDD
HUMAN RESOURCES DEVELOPMENT DIVISION HO : 7, Bhikhiji Cama Place, New Delhi - 110066	CIR NO. 220

Date: 14.09.2004

TO ALL OFFICES

HRD DIVISION CIRCULAR NO. 220

**REG: PNB MEDI-CLAIM INSURANCE SCHEME FOR
RETIRED EMPLOYEES**

Bank has been receiving representations from retired employees, their associations for introduction of medical scheme for retired employees.

2. Looking into the aspects of social security measures and demand from the various quarters, Bank has been discussing the introduction of Contributory Hospitalisation Scheme for retired employees with various Insurance Companies.

3. This is to inform that M/s New India Assurance Company Ltd. has agreed to give the benefits/reimbursement to retired employees as indoor patients like surgical, non surgical, major ailments with certain limits. This will definitely help them in the wake of increasing expenditure and health problem when hospitalisation is required for treatment of self and spouse. The proposed scheme for retired and retiring employees is available at Annexure I.

4. It may be added that it becomes very difficult to get coverage under medi-claim for individuals because of restrictions imposed by Insurance Companies on age, pre existing diseases and high level of premium. However, the Bank has been able to negotiate with the Insurance Company for removal of all these impediments.

5. All retired and retiring employees who are willing to opt for the aforesaid proposed scheme may give their consent for the same on the proforma available at Annexure II to Chief –HRD, Head Office, Bhikhajji Cama Place, New Delhi on or before **30th November 2004** **alongwith the premium mentioned in the scheme by way of DD in favour of PNB Mediclaim Insurance Scheme for Retired Employees payable at Delhi.**

6. We may also state that minimum group of 3000 retired employees is required to introduce the proposed Scheme w.e.f. 1st January 2005. If the minimum group size remains less than the required numbers, in that eventuality, the premium received shall be refunded/returned without interest.

7. All the offices/branches are advised to get this circular from the retired employees who have retired from their offices or are drawing their pensions from the branches. A copy of this circular be also displayed on the Notice Board.

CHIEF – HRD

ANNEXURE I

1. TITLE :

The Scheme shall be called PNB Mediclaim Insurance Scheme for Retired Employees.

2. ELIGIBILITY :

- a) Officers and employees retired from the Bank's service
 - i) on attaining the age of superannuation
 - ii) as per bank's voluntary retirement scheme.
- b) Employees retired on medical ground are not eligible.
- c) Retiring officers and employees can opt for the scheme at the time of their retirement.
- d) The scheme shall also be open for membership to the spouse of the officer who die whilst in service or after retirement.
- e) Officers/employees who have been discharged/ dismissed/ removed from service/ compulsorily retired or terminated on grounds of misconduct will **NOT** be eligible.
- f) Membership is optional and permitted only at the entry point i.e. at the commencement of the scheme and the member can opt to exit from the scheme at the time of any renewal.
- g) Family consist of self and spouse only.

3. AGE LIMIT

There will be no lower / upper age limit.

4. OBJECTIVE :

- a) To provide assistance to the retired employees of the Bank and their spouse whilst anywhere in India if at any time during the currency of the

scheme he/she and/or his/her spouse sustains injury or contracts disease/ illness, and if such injury/disease or / illness requires hospitalisation in nursing home/ hospital incurring expenses and also expenses in respect of pre-hospitalisation and post hospitalization.

5. OPERATION OF THE SCHEME

The scheme will commence from 1st January 2005 initially for a period of one year and premium shall be reviewed every year on the basis of past experience of the claims paid.

6. DEFINITIONS

The following words, terms or expressions wherever they may appear in this Scheme or even otherwise shall be deemed to have meaning expressed hereunder:-

6.1 Member : shall mean a member of PNB Mediclaim Insurance Scheme for Retired Employees.

6.2 Hospital/Nursing Home : means any institution in India established for Indoor care and treatment of sickness and injuries and which has been registered as a Hospital or Nursing Home with the local authorities and is under supervision of a Registered and qualified Medical Practitioner. The Hospital or Nursing Home shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place of alcoholics, a hotel or a similar place.

6.3 Surgical Operation : means manual and / or operative procedures for correction of deformities and defects, repair of injuries, diagnosis and cure of disease, relief of suffering and prolongation of life.

6.4 Minimum Period : shall mean Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments i.e. Dialysis, Chemotherapy, Radio therapy, Eye Surgery, Lithotripsy (Kidney stone removal), D & C. Tonsillectomy, if taken in the Hospital/Nursing Home and the Insured is

discharged on the same day; the treatment will be considered to be taken under Hospitalisation Benefit.

6.5 Period of Hospitalisation : shall include the maximum period of 7 days as pre-hospitalisation and maximum period of 7 days as post hospitalization period.

6.6 Disease : shall mean any illness, disease or injury requiring hospitalisation. The following diseases are to be treated as special operation:

6.6.1 Nephritis of any Aetiology plus Bacterial renal failure requiring Kidney Transplantation and / or Dialysis.

6.6.2 Cerebral or Vascular Strokes.

6.6.3 Open and Close Heart Surgery (inclusive of C.A.B.G. inclusive cost of valves, PTCA, Heart Failure.

6.6.4 Malignancy disease which were confirmed on Histopathological report.

6.6.5 Encephalitis (Viral)

6.6.6 Neuro Surgery

6.6.7 Total Replacement of joints.

6.6.8 Liver disorder (Hepatitis B & C) associated with complications like Cirrhosis of liver (excluding caused by Alcohol).

6.6.9 Grievous injury including multiple fracture of long bones, head-injury leading to unconsciousness, burns of more than 40%, injury requiring artificial ventilatory support plus Vertebral Column injury.

**7. Domiciliary and Non Hospitalisation : Not covered
(Except Chemotherphy/Radiotherphy/
Dialysis)**

8. **PREMIUM :**

Sum insured	Age upto 70 Years	Age between 70 to 80 years	Above 80 years
Rs. 1 lac	1547	1701	1856
Rs. 2 lacs	2983	3281	3580
Rs. 3 lacs	4294	4724	5155

The above includes Service Tax @ 10.2%.

9. **COVERAGE :**

For employees & Officers upto: Sum Insured

Scale II -	-	Rs. 1 lacs
Scale III to Scale V	-	Rs. 2 lacs
Scale VI & above	-	Rs. 3 lacs

- Insurance Company has agreed for insured amount of Rs. 1 lac for all categories of employees and officers.
- Officers who have retired in Scale III to V can opt for insurance cover of Rs. 2 lacs.
- However, officers who have retired in Scale VI & above can opt for coverage of Rs. 3 lacs.

9.1 The Scheme covers the member and his/her spouse.

9.2 Rs. 1 lac on floater cover basis for the member and his/her spouse subject to a maximum ceiling of-

- hospitalization expenses for treatment of special ailments as indoor patient as specified in the scheme on production of original bills/cash memos etc. – **Rs. 70000/-**

- Non surgical hospitalization expenses as indoor patient on production of original bills/cash memos etc. – **Rs. 10000/**.
- Hospitalisation expenses for surgical interference as indoor patient on production of original bills/cash memos etc. – **Rs.20000/- (including the cost of any surgical implant and sub limit for cataract operation including I.O.L. - Rs.5000/- only.**

(Break up will be proportionately higher for higher sum insured)

- 7 days pre hospitalization and 7 days post hospitalization expenses are covered.
- Pre existing disease allowed.
- Hospitalisation / Admission on or after the date of commencement of the scheme is permissible. Persons already admitted at the time of commencement of the scheme/policy, especially for that particular illness shall not be covered.

9.3 Room Rent (sub-limit)

	(Amt. in Rs.)		
Sum Insured	1,00,000	2,00,000	3,00,000
Room Rent Maximum Per day	500	750	1000
ICU (Maximum Per day)	1500	2000	2500
Cataract Operation	5000	7500	10000

9.4 Package charges for specialized treatment subject to insurance cover with details.

10. EXCLUSIONS :

The Company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Persons in connection with or in respect of:

- 10.1 Injury or Disease directly or indirectly caused by or arising from
or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not).
- 10.2 Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- 10.3 Cost of spectacles and contact lenses, hearing aids.
- 10.4 Any dental treatment or surgery which is a corrective cosmetic or aesthetic procedure, including wear and tear, unless arising from disease or injury and which requires hospitalization for treatment.
- 10.5 Convalescence, general debility, "Run-down" condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self-injury and use of intoxicating drugs/alcohol.
- 10.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T – Cell Lymphotropic Virus type III (HTLB-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
- 10.7 Charges incurred at Hospital or Nursing Home primarily for diagnostic, X –ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive

existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home.

- 10.8 Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician.
- 10.9 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/material.
- 10.10 Treatment arising from or traceable to pregnancy childbirth, miscarriage, abortion or complications of any of this, including caesarian section.
- 10.11 Naturopathy treatment.

11. PROCEDURE FOR MEMBERSHIP

- 11.1 The eligible retired employees and officers as also their spouse desirous to become member of the scheme shall submit their duly filled application in the format (Annexure II) latest by 30th November 2004 alongwith a prescribed yearly premium in the form of DD payable at Delhi favouring PNB Mediclaim Insurance Scheme for Retired Employees. Applications received without necessary amount and prescribed format duly filled in and signed will not be entertained. Those who are retiring they must send their application alongwith prescribed yearly premium immediately on their retirement.
- 11.2 Annual insurance premium for the subsequent years as per the prescribed rate to be decided by the Bank in negotiation with insurance company will continue to be paid in advance every year.

12. MODE OF SETTLEMENT OF CLAIM

12.1 Payment will be made by the Insurance Company directly on the basis of claims made by the retired officers and retired employees/legal heir as the case may be, whose decision is final and binding. All claims shall be settled by the Insurance Company at The New India Assurance Co. Ltd., 89, Hemkunt Chamber, Nehru Place, New Delhi – 110019 office.

12.2 The application/enrolment forms for membership will be available at HRD Division, HO New Delhi besides being available at all Zonal /Regional/Branch Offices of the Bank.

The claim shall be accompanied by Discharge Certificate and details/break up of hospitalization expenses.

13. FALSE CLAIM/INFORMATION

In case false claims / information are found to have been submitted by any member at any stage, his membership will be cancelled forever and he will not be re-enrolled again. Subscription paid will automatically be forfeited and claim preferred if any will not be reimbursed and also will be required to refund the amount paid by the insurance company.

14. GENERAL

14.1 The operation of the Scheme subject to availability of minimum required number of retired officers and employees at any point of time.

14.2 Mid term inclusion as a member (retiring employees only) any time during the year is also permissible on the payment of pro rata half yearly amount of insurance premium. In such cases insurance coverage would continue upto 31st December like other members.

14.3 To modify/discontinue/amend of the scheme, bank has the sole discretion after consultation with the Insurance Company.

ANNEXURE II

**APPLICATION/ENROLMENT FORM FOR PNB MEDI CLAIM INSURANCE
SCHEME FOR RETIRED EMPLOYEES**

**(To be sent latest by 30.11.2004 in case of retired employees and or immediately at
the time of retirement for retiring employees.**

The Chief (HRD),
Punjab National Bank, HRD Division
Head Office, 7 Bhikhaiji Cama Place,
New Delhi.-110066

Dear Sir/Madam,

For Office use only

Enrolment No. _____

Folio No. _____

Please affix joint
photograph of self and
spouse

Please **enrol** me as **Member** of the above scheme to which I hereby opt. I have gone through the rules and regulations of the scheme and agree to abide by the rules and regulations of the same as may be modified / amended from time to time . Particulars about myself and my spouse are given below:

1. Name of Officer/Employee _____ 2. P.F.

No. _____

(In Block Letters)

3. Name of Spouse _____

4. PPO No. _____ 5. Name of the Pension Paying Branch

6. Father's/Husband 's Name _____

(In Block Letters)

7. Date of Birth a) Self _____ b) Spouse _____

8. Date of retirement _____

9. Office from which retired _____

Under RO _____

(Write the name) ZO/HO _____

10. Designation & Scale at the time of Retirement _____

11. Sum Insured opted :

(Applicable for officers retired/retiring in Scale III & above)

12. Present Address _____

13 Permanent Address

14. Type of retirement : (i) Superannuation (ii) Medical Ground (iii) Dismissed (iv) Compulsorily retired (v) Voluntarily retired under Officers' Service Regulation (vi) Voluntarily retired under Pension Regulations) (vii) Any other (Attach documentary proof)

15. I am enclosing herewith a Draft No. _____ dated _____ for Rs _____ only favouring **PNB Mediclaim Insurance Scheme for Retired Employees** issued by the BO _____ (D. No _____) drawn on Delhi. being my premium to the Scheme .

16. DECLARATION

(i) I have read and understood the **PNB Mediclaim Insurance Scheme for Retired Employees** and agree to abide by the terms and conditions mentioned therein.

(ii) The information given above by me is true to the best of my knowledge.

(iii). I also undertake that if at any point of time, during the currency of my membership of the scheme, the information submitted by me, either in relation to application form or hospitalisation claim preferred by me, is found to be false/misleading, my membership to the scheme will be terminated without any notice to me. The amount deposited by me towards my subscription of the scheme will stand forfeited and I will not be eligible to become member of the scheme again.

iv) I will inform the change of my address to the Bank immediately by Registered Post.

v) Discrepancy/query reported after 30 days from the date of receipt of sanction/rejection will not be entertained.

Place _____

**SIGNATURE OF
RETIRED EMPLOYEE**

**SIGNATURE /T.I .OF
SPOUSE**

NOTE:

1. Application form complete in all respects, must be sent to HO directly.
2. Strike off whichever is not applicable.
3. Cheque will not be accepted.