



**CENTRAL OFFICE
HUMAN RESOURCE DEVELOPMENT – INDUSTRIAL RELATION & POLICY WING**

**Staff Circular No. : 1153
File No. : 41**

**Date: 12.10.2021
Deptt. Running No.:-430**

All Branches/Offices

Renewal of Group Health Insurance Policy for Retirees for the period 01.11.2021 to 31.10.2022 – Clarification on Availability of Super Top-Up Facility

Attention is invited to our Staff Circular No. 1151 dated 08.10.2021, wherein we had informed regarding renewal of Group Medical Insurance Policy for the period 01.11.2021 to 31.10.2022. We are now in receipt of revised advisory from National Insurance Co. Ltd. vide their mail dated 11.10.2021, incorporating certain modifications in terms & conditions for Super Top-Up Policy. Accordingly, please note that:

"Super Top-up policy is only available to Award Staff who opts for Rs. 3 lacs and Retiree Officers who opt for 4 lacs Sum Insured in Base Policy"

Award Staff can opt for Rs. 1 lac to 4 lacs Sum Insured in Super Top up policy, provided they opt for base sum insured of Rs. 3 lakh. Top up option is not available for the retiree award staff who opt for base SI of Rs. 1 or 2 Lakh.

For Retiree Officers, the threshold limit for availing Super Top-up cover remains Rs. 4 Lac Base SI, as in the policy of 2020-21. Super Top-up option is not available for those retiree officers who opt for base sum insured of Rs. 3 lacs or less. The retiree officers who opt for Rs. 4 lacs Sum Insured in base policy can avail upto Rs. 5 lacs SI in Super Top policy

The Retirees may decide regarding the total Sum Insured amount by keeping the above clarification in mind. Accordingly it is advised as under:-

- 1) Only those Retiree Officers who have submitted their consent online with Base Premium of Rs. 3.00 lakh along with option of Super Top-up (any amount) shall submit their revised choice through mail on managercoirp@centralbank.co.in. Changes will be effected by us at our end only. Kindly note that online portal access will not be available for such retirees to make any changes for submitting their revised options.**
- 2) Only those Retiree Officers who have submitted their consent forms manually in branches with Base Premium of Rs. 3.00 lakh along with option of Super Top-up (any amount) are requested to submit their revised consent forms to the branches.**

This being a time-bound exercise, there will be no change in time-lines for submission as prescribed vide our Staff Circular No. 1151 dated 08.10.2021

Kindly bring the contents of this circular to the notice of all our Staff members & Retirees besides displaying a copy of the same on staff Notice Board, for information.


**(SMRUTI RANJAN DASH)
GENERAL MANAGER -HRD**