

विजया बैंक VIJAYA BANK प्र.का.-बेंगलूर HO - BANGALORE	
CIRCULAR LETTER NO.	16311
DATE	14.10.2016
DEPARTMENT	PERSONNEL DEPARTMENT (PA&PD)
SUBJECT	IBA'S MEDICAL INSURANCE SCHEME FOR RETIRED OFFICERS/EMPLOYEES.
SUMMARY	CALLING FOR WILLINGNESS/ UNWILLINGNESS FROM RETIRED OFFICERS/EMPLOYEES TO CONTINUE WITH THE MEDICAL INSURANCE SCHEME OF IBA.
EARLIER REFERENCE	HOC 15235 DATED 14.09.2015. HOC 15282 DATED 09.12.2015.

The existing IBA's Medical Insurance Scheme for retired officers/ employees will be expiring on 31st October, 2016. We are in receipt of communication from United India Insurance and K M Dastur Reinsurance Brokers Pvt. Ltd. detailing the renewal premium which is as follows:

The renewal premium for the period 01/11/2016 to 31/10/2017 will be in two options.

Option I: Normal Renewal on As Is Basis (Without Domiciliary cover)

For Retired Officers : Rs. 13,935 Plus Service Tax
(Sum Insured of Rs. 4,00,000) @15% = **Rs. 16,025/-**

For Retired Award Staff : Rs. 10,452 Plus Service Tax
(Sum Insured of Rs. 3,00,000) @15% = **Rs. 12,020/-**

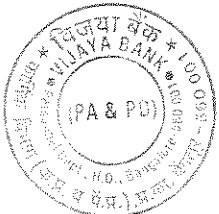
Option II: With Domiciliary Expenses Benefits Option (59 diseases as per Employees Policy- Annexure enclosed).

For Retired Officers - Domiciliary Cover of Rs. 40,000 with overall Sum Insured of Rs. 4,00,000.

For Retired Award staff - Domiciliary Cover of Rs. 30,000 with overall Sum Insured of Rs. 3,00,000.

For Retired Officers : Rs. 17,400 Plus Service Tax
@15% = **Rs. 20,010/-**

For Retired Award Staff : Rs. 13,000 Plus Service Tax
@15% = **Rs. 14,950/-**





1. Ex-employees who are already registered for Medical Insurance Scheme (without Domiciliary) and willing to continue in the same scheme need not exercise their option. Appropriate renewal premium will be debited as mentioned in option I above on 28th Oct 2016.
2. Ex-employees who are already registered for Medical Insurance Scheme last year and willing for '**Renewal with Domiciliary Expenses Benefits Option**' with premium as mentioned in option II above are hereby requested to exercise their option in the Banks website. The flow chart for the same is shown below:

www.vijayabank.com → Help Desk → Medical Insurance Scheme for Ex-employees

3. Retirees who wish to opt out from the said Medical Health Insurance scheme should give their UNWILLINGNESS in the Banks website. The flow of the same is shown below

www.vijayabank.com → Help Desk → Medical Insurance Scheme for Ex-employees → Click here for opting out of the IBA's Medical Insurance Scheme for ex-employees

Once Ex-employee opts out of the said Medical Insurance scheme, he cannot enroll again.

The last date for exercising the option by retirees is 27/10/2016.

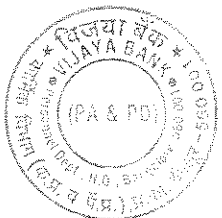
All branches/offices are requested to bring the contents of the circular letter to the notice of all retiree officers/award staff. A copy of this circular letter should also be displayed in the Bank's notice board.

वेंकटेश सेट्टी वाई **VENKATESH SETTY Y**
उप महा प्रबंधक **DEPUTY GENERAL MANAGER**



Domiciliary Hospitalization / Domiciliary Treatment

Sr. No.	Treatments
1	Cancer
2	Leukemia
3	Thalassemia
4	Tuberculosis
5	Paralysis
6	Cardiac Ailments
7	Pleurisy
8	Leprosy
9	Kidney Ailment
10	All Seizure disorders
11	Parkinson's diseases
12	Psychiatric disorder including schizophrenia and psychotherapy
13	Diabetes and its complications
14	Hypertension
15	Hepatitis –B
16	Hepatitis - C
17	Hemophilia
18	Myasthenia gravis
19	Wilson's disease
20	Ulcerative Colitis
21	Epidermolysis bullosa
22	Venous Thrombosis(not caused by smoking) Aplastic Anaemia
23	Psoriasis
24	Third Degree burns
25	Arthritis
26	Hypothyroidism
27	Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia
28	Glaucoma
29	Tumor
30	Diphtheria
31	Malaria
32	Non-Alcoholic Cirrhosis of Liver
33	Purpura
34	Typhoid
35	Accidents of Serious Nature
36	Cerebral Palsy
37	Polio
38	All Strokes Leading to Paralysis
39	Haemorrhages caused by accidents
40	All animal/reptile/insect bite or sting
41	Chronic pancreatitis
42	Immuno suppressants



Domiciliary Hospitalization / Domiciliary Treatment

Sr. No.	Treatments
43	Multiple sclerosis / motorneuron disease
44	Status asthmaticus
45	Sequela of meningitis
46	Osteoporosis
47	Muscular dystrophies
48	Sleep apnea syndrome(not related to obesity)
49	Any organ related (chronic) condition
50	Sickle cell disease
51	Systemic lupus erythematosus (SLE)
52	Any connective tissue disorder
53	Varicose veins
54	Thrombo embolism venous thrombosis/venous thrombo embolism (VTE)]
55	Growth disorders
56	Graves' disease
57	Chronic Pulmonary Disease
58	Chronic Bronchitis
59	Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

