Retirees New and Super Top-Up Mediclaimed Policy

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Our organisation since its inception has been making efforts & negotiating with Bank management for securing benefits for retirees and solving their problems. Â
 In UCO Bank a Group Health Insurance Policy for retirees with spouse is in operation for an insure sum of 2 lacs at an annual premium of Rs.1890/- which you are aware of.

In View of increase in cost of Treatment of various complicated ailment and demand of modern medical facilities , the insured amount of 2 lacs is inadequate in many cases. Considering the above aspects , our units in West Bengal proposed a Super Top-Up Policy for Rs.3 lacs to our insurer United India Insurance Co. Ltd, which has beenÂ accepted and is being implemented. Â Salient features of the Super Top-Up Policy is Given hereunder: Â 1) Sum insured in Super Top-Up Policy is Rs.(3 Lacs) over and above theÂ threshold limit of (2 lacs) Â 2) Retired employees of the bank must be a member of the Health Insurance Policy Â of Bank for retirees/or any other policy(threshold policy) Â 3) Premium for super Top-Up Policy is Rs.3618 (for spouse) and Rs.2281 (single) Â 4) In Case of Hospitalisation , if cost of treatment exceeds Rs. 2 lac (Excess ofÂ limit), the sum in excess will be covered by the Super Top-Up Policy Â 5) There is no restriction on upper limit of Bed-charges , Surgeons fees, OperationÂ charges etc within the limit of Super Top-Up Policy. Â 6) Health check-up not needed to be a members of the policy. Â 7) Premium of super Top-Up Policy will be exempted under of 80(D) of the IncomeÂ Tax Act.

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