

**HINDUSTAN AERONAUTICS LIMITED
CORPORATE OFFICE :: BANGALORE**

HAL/HR/23(3)/PF/2018/TP

12th January 2018

**Sub: HAL Post Superannuation Group Health Insurance Schemes-
Voluntary Top Up Scheme**

-oOo-

Divisions/Offices were requested vide Circular No. HAL/HR/23(3)/PF/2017/TP dated 9.11.17 (copy enclosed), to intimate the existing beneficiaries under the Voluntary Top Up Scheme, for renewal and payment of Premium for the Policy Period 1.2.18 to 31.1.19, as per the timelines specified therein.

2. In this connection, it was brought out that some of the ex-employees who could not enroll under the Scheme in the past due to various reasons have requested for another opportunity to join the Scheme, on its renewal w.e.f 1.2.18.

3. The matter was taken up with M/s United India Insurance Co. Ltd. for consideration.

4. The Insurance Company has agreed to permit enrollment of ex employees who had retired in the past under the Scheme, as a last opportunity. Such retired employees/ spouse of deceased employees can enroll under the Scheme upto **25.1.18** with payment of Premium as indicated in the Circular dated 9.11.17, (existing beneficiaries can renew upto 15.1.18 as notified vide Circular dated 9.11.17) subject to the following conditions:

- i) Beneficiaries who have made any In patient Claim under the Primary Policy during the Policy Period 1.2.17 to 31.1.18, will not be allowed to enroll under the Top Up Scheme;
- ii) The Sum Insured which would be opted by the beneficiaries (Rs. 4 lakh/ 8 lakh) at the time of enrollment cannot be increased or decreased in future.
- iii) Cheque/ DD should reach M/s Medi Assist India TPA Pvt. Ltd. latest by 25.1.18.

5. In order to avoid any delay, preferably Premium may be paid online.

6. Other Terms & Conditions notified vide Circular No. HAL/HR/23(3)/PF/2017/TP dated 9.11.17 for enrollment/ payment of Premium under the Top Up Scheme for the Policy Period 1.2.18 to 31.1.19 remain unaltered.

7. Divisions/ Offices may give wide publicity in this regard. The matter is also being uploaded in the HAL Website.


(Alok Verma)
General Manager (HR-ER)

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**HINDUSTAN AERONAUTICS LIMITED
CORPORATE OFFICE :: BANGALORE**

HAL/HR/23(3)/PF/2017/TP

9th November 2017

**Sub: HAL Post Superannuation Group Health Insurance Schemes-
Voluntary Top Up Scheme**

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The Voluntary Top Up Scheme linked to the HAL Post Superannuation Group Health Insurance Schemes (Primary Schemes) for the retired employees was notified vide Circular No. HAL/P&A/23(3)/PF2015 dated 13.11.15. The Scheme provides for Top Up Coverage of Rs. 4/ 8 lakhs (Inpatient) over & above the Primary Coverage of Rs. 4 lakhs provided by the Company. The present ToP Up Policy is effective upto 31.1.18.

2. As indicated at para- 8 of Circular dated 13.11.15, Corporate Office will notify the rates of Premium to be paid from year to year, on receipt of the details to this effect from the Insurance Company.

3. M/s United India Insurance Co. Ltd. has notified the rates of Premium payable for the year 2018-19 (1.2.18 to 31.1.19) which is as follows:

Rs.		
Sum Insured under Top Up Policy	Family size (Retired employee & spouse)	Premium payable with GST
4,00,000	1	5815
	2	9268
8,00,000	1	9281
	2	14935

Note: The Sum Insured opted by the beneficiaries in the past cannot be changed during the renewal of the Policy w.e.f 1.2.18.

4. The Scheme would be renewed only in respect of beneficiaries who are already enrolled to the Scheme as also employees who would retire in future.

5. Existing beneficiaries need to enroll/ pay the Premium for the Policy Period 2018-19 on their own by 15.1.18. The mode of Premium payment will be by Cheque/ DD or Online payment using NEFT/ RTGS through Net Banking.

6. Employees who will be retiring during the Policy Period (1.2.18 to 31.1.19) can enroll within 30 days of his retirement by submitting the Enrollment Form etc. The mode of payment of Premium in such cases will be same as in the case of annual renewals. The Premium payable will be on a pro-rata basis.

7. A Copy of the Enrollment Form is enclosed as Annexure- I. A copy of this Circular along with the Enrollment Form is being uploaded in HAL Website. Divisions/ Offices can contact M/s Medi Assist India TPA Pvt. Ltd. to get the list of existing beneficiaries under the Top Up Scheme.

8. Divisions/ Offices may give wide publicity on this matter and intimate the superannuated employees/ spouses of deceased employees for payment of Premium as per the timeline indicated at para- 5.



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9. Divisions/ Offices may take necessary action, accordingly.


(Alok Verma)
General Manager (HR-ER)

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UNITED INDIA INSURANCE CO. LTD.



ANNEXURE-I



UNITED INDIA INSURANCE COMPANY LIMITED

HAL POST SUPERANNUATION GROUP HEALTH INSURANCE – VOLUNTARY TOP UP SCHEME

Employee Name :
P B No. and Division :
Contact Number & Email ID :
Address :

Relationship	Name	MAID number
Employee		
Spouse		

Top Up Premium Coverage for Base Policy: (Please tick the appropriate boxes accordingly)

Voluntary Top Up Limit	Premium for Family Size – 1	Tick your Option below	Premium for Family Size – 2	Tick your Option below
Option 1 – Rs.400,000	Rs.5,815		Rs.9,268	
Option 2 – Rs.800,000	Rs.9,281		Rs.14,935	

Payment Mode:

1. Online Payment using the NEFT/RTGS through net banking facility
2. Cheque /DD drawn in favor of **UNITED INDIA INSURANCE COMPANY LTD.**

The beneficiary will not be on risk until the proposal and Insured Persons details have been accepted by the Company and communication of the acceptance has been given to the proposer in writing on full payment of premium.

The scheme will be a one year cover, renewable from year to year and I agree to abide by the terms and conditions of the above Scheme and I agree to pay full annual premium for VOLUNTARY TOP UP SCHEME.

Date:

Signature of the proposer

Cheque should be drawn in favor of **UNITED INDIA INSURANCE COMPANY LTD.** Please mention your number and mobile number behind the cheque leaf.



HAL RETIRED EMPLOYEES GROUP HEALTH INSURANCE – VOLUNTARY TOP UP COVER

Third Party Administrators (TPA) for Claims Administrators:-

Medi Assist Insurance TPA Pvt Ltd will continue to provide claims administration services.

Enrollment Process

United India and Medi Assist will jointly support multiple channels of enrolment as detailed below:

1. **Enrolment Form** – Enrolment Forms will be provided for Retired Employees to register their option for Voluntary Top Up cover. Forms can be submitted to Medi Assist.
2. **Dedicate Mobile Number** – Retired Employees can call Dedicated Mobile Number +91 9741501122 to register the enrolment
3. **Email** - Retired Employees can send their enrolment option to the dedicated email id hal@mediassistindia.com

Premium Payment Process

Following options are available for payment of premium:-

1. **Cheque or DD**- Issued in favor of 'United India Insurance Company Limited'

(Name of Retired Employee and his Medi Assist ID Number (MAID Number) and mobile contact number should be written at the back side of cheque).

2. **Online Payment using the NEFT/RTGS through net banking facility.**

Payment can be made through net banking facility to the below mentioned account of United India Insurance Company

- i. Number: UHIC070300XXXXXXXXXXXXXXXXXXXX
- ii. Account Type: Current - Domestic
- iii. Name of Bank: Bank of America
- iv. Branch: Chennai
- v. Branch Code: 60032002
- vi. IFSC Code: BOFA0CN6215

IMPORTANT NOTE:-

1. The account number has maximum space for 34 characters with the following features enabled:
 - > First 10 Digits is the Account number and is fixed and should not to be changed.
 - > Next 10 Digits is provided for mentioning the MAID number of the Retired Employee
 - > Next 14 Digits is provided for mentioning the name of Retired Employee

In case payee's portal does not support 34 characters to be filled, the payee can restrict the details by mentioning the MAID Number and Short Name of the Retired Employee
2. After making the online transfer, the payee will have to send the UTR Number / Screen Shot / Remittance Challan for the payment made at the Bank to the dedicated email id - hal@mediassistindia.com.

Duly filled and Signed Enrolment Form and Cheque to be sent by courier/speed post to the following address.
Medi Assist Insurance TPA Private Limited, Tower D, 4th Floor, IBC Knowledge Park, 4/1, Bannerghatta Road, Bangalore- 560 029.