

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

HAL/HR/23(3)/PF/2019/TP

1<sup>st</sup> January 2019

**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 Treatment) over & above the Primary Coverage of Rs.4 Lakhs provided by the Company. The present Top Up Policy is effective upto 31.1.19; and is due for renewal w.e.f. 1.2.19.

2. As indicated at para-8 of the 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. For the Policy Period 2019-20 (1.2.19 to 31.1.20), for the Scheme in respect of employees retired before 1.1.07, Primary Coverage of Rs.3 Lakhs (Inpatient Treatment) would only be available, due to paucity of Funds. The Primary Coverage in respect of the other 2 Schemes (for Post 1.1.07 retirees) remain unchanged at Rs.4 Lakhs.

4. Considering the position at para-3, Top up Coverage for the Pre 1.1.07 Scheme during 2019-20 would be available for Rs.5 Lakhs & 9 Lakhs, so as to retain the Total Coverage for Inpatient Treatment (Primary Coverage + Top Up) at Rs.8 Lakhs / Rs.12 Lakhs respectively.

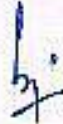
5. M/s United India Insurance Co. Ltd. has notified the rates of Premium payable for the year 2019-20 (1.2.19 to 31.1.20) for the Top Up Coverage, as follows:

Rs.

Top Up Scheme for	Primary Coverage	Sum Insured under Top Up Policy	Family size (Retired employee & spouse)	Premium payable with GST
Post 1.1.07 retirees (Officers / Workmen)	4,00,000	4,00,000	1	6,500
			2	10,300
		8,00,000	1	10,400
			2	16,600
Pre 1.1.07 retirees	3,00,000	5,00,000	1	9,600
			2	16,000
		9,00,000	1	13,500
			2	22,300

6. Existing beneficiaries need to remit the Premium for the Policy Period 2019-20 by **31.1.19**. The mode of Premium payment will be by Cheque/ DD or Online payment using NEFT/ RTGS through Net Banking. Cheque/ DD need to be submitted to M/s. Medi Assist Insurance TPA Private Ltd., alongwith the enrollment Form.

7. Some of the ex-employees who could not enroll under the Scheme in the past due to various reasons had requested for another opportunity to join the Scheme, on its renewal w.e.f.1.2.19.



8. The Insurance Company has agreed to permit enrollment of ex-employees who had retired in the past but could not enroll to the Scheme, as a last opportunity. Further, they have also permitted enhancement of Sum Insured in respect of existing beneficiaries. These are subject to the following conditions:

- (i) Beneficiaries who have made any Inpatient Claim under the Primary Policy during the last three years (2016-17 to 2018-19) including the current Policy Period (2018-19), will not be allowed to enroll under the Top Up Scheme afresh;
- (ii) The Sum Insured opted by the beneficiaries under Top Up Coverage in the past can be enhanced from Rs.4 Lakhs to Rs.8 Lakhs / 9 Lakhs, provided the beneficiaries have not made any Claim under the Top Up Scheme in the last three years including the current Policy Period;
- (iii) Premium in respect of eligible beneficiaries as at paras-8 (i) & (ii) should be remitted latest by 25.1.19;

9. Beneficiaries who have exited the Voluntary Top Up Scheme in earlier years will not be allowed to re-enter the Scheme.

10. In order to avoid any delay, preferably Premium may be paid Online. Beneficiaries are advised to pay the Premium well in advance of 31.1.19 / 25.1.19, to avoid last minute complications.

11. Employees who will be retiring during the Policy Period 1.2.19 to 31.1.20 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.

12. Copies of the Enrollment Forms are enclosed as Annexure-I [for Post 1.1.07 retirees (Officers / Workmen)] & Annexure-II (for Pre 1.1.07 retirees). A copy of this Circular along with the Enrollment Forms are being uploaded in HAL Website. Divisions/ Offices can contact M/s. Medi Assist Insurance TPA Private Ltd. to get the list of existing beneficiaries under the Top Up Scheme.

13. Divisions/ Offices may give wide publicity on this matter and intimate the superannuated employees/ spouses of deceased employees for enrollment & payment of Premium as per the timelines indicated at paras-3 / 8(iii), as applicable.

14. Divisions/ Offices may take necessary actions, accordingly.

  
(Alok Verma)  
General Manager (HR-ER)

**Distribution: Overleaf**



UNITED INDIA INSURANCE CO. LTD.



Annexure - I



**UNITED INDIA INSURANCE COMPANY LIMITED**

**HAL RETIRED EMPLOYEES (Executives and Workmen Retired after 01/01/2007) GROUP HEALTH INSURANCE – VOLUNTARY TOP UP COVER**

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.6,500/-		Rs.10,300/-	
Option 2 – Rs.800,000	Rs.10,400/-		Rs.16,600/-	

**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 Person's 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 MAID number and mobile number behind the cheque leaf.**

## **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](mailto: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: UIIC070300XXXXXXXXXXYYYYYYYYYYYY
- 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 12 Digits is the Account number and is fixed and should not to be changed.
  - Next 10 Digits is reserved for mentioning the MAID number of the Retired Employee
  - Next 11 Digits is provided for mentioning the name of Retired Employee
  - In case payer'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

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](mailto: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.**



UNITED INDIA INSURANCE CO. LTD.



Annexure-1

**UNITED INDIA INSURANCE COMPANY LIMITED****HAL RETIRED EMPLOYEES (Executives and Workmen Retired before 01/01/2007) GROUP  
HEALTH INSURANCE – VOLUNTARY TOP UP COVER**

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.500,000	Rs.9,600/-		Rs.16,000/-	
Option 2 – Rs.900,000	Rs.13,500/-		Rs.22,300/-	

**Payment Mode:**

1. Online Payment using the NIFT/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 or 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 MAID number and mobile number behind the cheque leaf.

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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.
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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: UJHC070300XXXXXXXXXXXXXXXXXXXXXXXXXXXX
- 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 filed, the payee can restrict the detail by mentioning the MAID Number and Short Name of the Retired Employee

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](mailto:hal@mediassistindia.com).

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**Medi Assist Insurance TPA Private Limited, Tower D, 4th Floor, IBC Knowledge Park, 4/1, Banerghatta Road, Bangalore- 560 029.**