स्टाफ परिपत्र सं. 100880 -2025 25.09.2025

प्रति: सभी शाखाएं/कार्यालय,

विषय: सेवानिवृत्त कर्मचारियों/पारिवारिक पेंशनभोगियों के लिए समूह चिकित्सा बीमा पॉलिसी, **पंजीकरण प्रक्रिया का प्रारम्भ** –
पॉलिसी अवधि दिनांक 01.11.2025 से 31.10.2026 तक

1. स्टाफ परिपत्र सं. 100779 - 2025 दिनांक 12.09.2025 की ओर ध्यान आकर्षित किया जाता है, जिसके माध्यम से, पॉलिसी वर्ष 2025-26 के लिए सेवानिवृत्त कर्मचारियों/पारिवारिक पेंशनभोगियों के लिए प्रीमियम दरें और 'ग्रुप मेडिकल इंश्योरेंस पॉलिसी' का विवरण परिचालित किया गया था.

2. उसी क्रम में, 'पंजीकरण प्रक्रिया' और 'प्रीमियम राशि की कटौती' पर विस्तृत जानकारी यहां प्रदान की गई है.

3. दिनांक 31.10.2025 तक सभी सेवानिवृत्त कर्मचारी/पारिवारिक पेंशनभोगी (सितम्बर एवं अक्टूबर 2025 में सेवानिवृत्त होने वाले कर्मचारियों सहित) सेवानिवृत्त कर्मचारियों/पारिवारिक पेंशनभोगियों के लिए समूह चिकित्सा बीमा पॉलिसी (पॉलिसी अवधि 01.11.2025 से 31.10.2026) में शामिल होने के पात्र हैं.

4. 'अनिवार्य सेवानिवृत्ति' के तहत सेवानिवृत्त कर्मचारी/बैंक की सेवाओं से त्याग पत्र देने वाले कर्मचारी/बर्खास्त किए गए कर्मचारी और/या उनके पारिवारिक पेंशनभोगी पॉलिसी वर्ष 2025-26 के लिए आगामी सेवानिवृत्त पॉलिसी के तहत कवर होने के पात्र नहीं हैं.

5. <u>'ऑनलाइन पोर्टल' के माध्यम से पंजीकरण:</u> उपर्युक्त उल्लेखित सभी मामलों में, 2025-26 के लिए पॉलिसी में शामिल होने के इच्छुक सेवानिवृत्त कर्मचारी (सेवानिवृत्त)/पारिवारिक पेंशनभोगी, को पंजीकरण की अनुमति केवल ऑनलाइन पोर्टल के माध्यम से दी जाएगी. आगामी पॉलिसी वर्ष 2025-26 में शामिल होने के लिए विभिन्न विकल्प प्रदान करने वाला एक विशेष रूप से डिज़ाइन किया गया पोर्टल यूनियन बैंक ऑफ इंडिया की कॉर्पोरेट वेबसाइट – **www.unionbankofindia.co.in** पर लाइव कर दिया गया है. **लिंक "www.unionbankofindia.co.in →हमारे बारे में → मानव संसाधन → सेवानिवृत्त कर्मचारियों के लिए सूचना → चिकित्सा बीमा" पर उपलब्ध है.**

6. सभी सेवानिवृत्त कर्मचारी/पारिवारिक पेंशनभोगी जो की सेवानिवृत्त कर्मचारियों/पारिवारिक पेंशनभोगियों के लिए समूह चिकित्सा बीमा पॉलिसी (पॉलिसी अवधि 01.11.2025 से 31.10.2026) में शामिल होना चाहते हैं, वे 'ऑनलाइन पोर्टल के माध्यम से आवेदन/पंजीकरण के लिए अपनाए जाने वाले चरणों/प्रक्रिया' के बारे में विस्तृत जानकारी के लिए **अनुलग्नक -I** का संदर्भ लें.

7. ऑनलाइन पंजीकरण की अंतिम तिथि: <u>ऑनलाइन पंजीकरण पोर्टल बैंक की कॉर्पोरेट वेबसाइट पर दिनांक 9 अक्टूबर, 2025 तक सक्रिय रहेगा.</u>

विशेष नोट:

- आवेदन /पंजीकरण के लिए किसी भी प्रकार की हार्ड कॉपी या स्कैन प्रति को सहमति /निकासी के लिए स्वीकार नहीं किया जाएगा, भले ही सेवानिवृत्त कर्मचारी/पारिवारिक पेंशनभोगी को समाप्त हो रही पालिसी के तहत कवर किया गया हो.
- यदि कोई भी सहमति/ निकासी फार्म की हार्ड कॉपी या स्कैन प्रति (ई-मेल द्वारा) किसी भी शाखा/कार्यालय में जमा की जाती है तो वह आगामी समूह चिकित्सा योजना के संदर्भ में मान्य नहीं होगी.
- उपर्युक्त मामले पर सेवानिवृत्त कर्मचारी/पारिवारिक पेंशनभोगी द्वारा किसी भी ई-मेल आईडी पर भेजे गए किसी भी संचार या किसी भी पेंशन भुगतान शाखा को दिए गए किसी भी निर्देश के लिए बैंक को जिम्मेदार नहीं ठहराया जाएगा.

8. यदि सेवानिवृत्त कर्मचारी/पारिवारिक पेंशनभोगी द्वारा 'ऑनलाइन पोर्टल' के माध्यम से किसी भी विकल्प का चुनाव नहीं किया जाता है, तो यह माना जाएगा कि, सेवानिवृत्त कर्मचारी/पारिवारिक पेंशनभोगी ने पॉलिसी वर्ष 2025-26 के लिए आगामी पॉलिसी का विकल्प नहीं चुना है.

9. दिनांक 09.10.2025 तक 'ऑनलाइन पोर्टल' के माध्यम से चुने गए/प्रयोग किए गए विकल्प दिनांक 09.10.2025 को 23.59 बजे अनिवार्य रूप से बंद कर दिए जाएंगे. फॉर्म के किसी भी विवरण में या चुने गए विकल्प में किसी भी प्रकार के संशोधन के अनुरोध पर दिनांक 09.10.2025 के बाद विचार नहीं किया जाएगा.

10. **प्रीमियम राशि की कटौती:**
    - सेवानिवृत्त कर्मचारी/पारिवारिक पेंशनभोगी जो 'ऑनलाइन पोर्टल' के माध्यम से अपनी पात्रता के अनुसार सहमति प्रदान करते हैं, उन्हें अपने खाते में पर्याप्त शेष राशि (संबंधित प्रीमियम राशि के अनुसार) रखना आवश्यक है {पेंशनभोगियों के मामले में, पेंशन खाते से डेबिट किया जाएगा}. सफलतापूर्वक आवेदन जमा करने के बाद प्रीमियम राशि का डेबिट अगले कार्य दिवस से किया जाएगा.
    - यह एक समयबद्ध प्रक्रिया है और सेवानिवृत्त कर्मचारियों/पारिवारिक पेंशनभोगियों को चिकित्सा बीमा कवरेज सुनिश्चित करने के लिए, प्रीमियम का भुगतान नेशनल इन्शुरेंस कंपनी लिमिटेड को निर्धारित समय के भीतर किया जाना हैं, ताकि कवरेज की निरंतरता बनी रहे.
    - **यदि अधिदेशित खाते में धन की कमी के कारण प्रीमियम राशि का डेबिट विफल हो जाता है या अधिदेशित खाता फ्रीज /निष्क्रिय / बंद हो गया है, या किसी अन्य कारण से अधिदेशित खाते में डेबिट बंद/फ्रीज कर दिया गया है, तो ऐसे सेवानिवृत्त कर्मचारी/पारिवारिक पेंशनभोगी का बीमा कवरेज बंद कर दिया जाएगा और बैंक चिकित्सा बीमा पॉलिसी,पॉलिसी वर्ष 2025-26 के तहत लाभों/सुविधाओं की अनुपलब्धता के लिए बैंक जिम्मेदार नहीं होगा.**

11. सभी संबंधितों के सुलभ संदर्भ के लिए, स्टाफ परिपत्र सं.100779 - 2025 दिनांक 12.09.2025 के माध्यम से परिचालित प्रीमियम और ग्रेडेड टॉप अप दरें एक बार फिर **अनुलग्नक II** के रूप में प्रदान की जा रही हैं. सभी शाखाओं/कार्यालयों को सलाह दी जाती है कि वे अपने नोटिस बोर्ड पर इस परिपत्र के **अनुलग्नक II** को प्रमुखता से प्रदर्शित करें.

12. स्टाफ परिपत्र संख्या 7503 दिनांक 28 सितंबर, 2021 के माध्यम से जारी सलाह के अनुरूप, 'सेवानिवृत्त सदस्यों को संतोषजनक सेवाएं प्रदान करने' के लिए, पेंशन भुगतान करने वाली शाखाओं और क्षेत्रीय कार्यालयों में तैनात मानव संसाधन अधिकारियों से सेवानिवृत्त कर्मचारियों/पारिवारिक पेंशनभोगियों को

पॉलिसी वर्ष 2025-26 के लिए समूह चिकित्सा बीमा पॉलिसी के सुचारू पंजीकरण के लिए अपनाई जाने वाली विवरण/प्रक्रिया के बारे में पूर्ण सहायता और मार्गदर्शन प्रदान करने की अपेक्षा की जाती है.

13. स्टाफ परिपत्र सं. 100779 - 2025 दिनांक 12.09.2025 द्वारा परिचालित अन्य सभी नियम और शर्तें, अपरिवर्तित रहेंगे.

14. **संपर्क विवरण:** पॉलिसी अवधि 2025-26 के लिए 'सेवानिवृत्त कर्मचारियों के लिए 'समूह चिकित्सा बीमा पॉलिसी' के लिए आवेदन/पंजीकरण के संबंध में किसी भी प्रकार के प्रश्न के लिए, टीम के सदस्यों से निम्नलिखित नंबरों पर संपर्क किया जा सकता है:

यूनियन बैंक ऑफ इंडिया, केंद्रीय कार्यालय, मुंबई-

लैंडलाइन नंबर :-	022- 22896383/22896255
आईपी न.:-	116252/116253/116254/116263/116264
ईमेल:-	staffmediclaim@unionbankofindia.bank.in

(एस.सी. तेली)
मुख्य महाप्रबंधक

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम
Union Bank of India
A Government of India Undertaking

Employee Benefits Division, Human Resources Department, Central Office
239, Union Bank Bhavan, Vidhan Bhavan Marg, Nariman Point, Mumbai-400021

STAFF CIRCULAR NO.100880-2025 25.09.2025

To: **All Branches/Offices**,

Subject: Group Medical Insurance Policy for Retired Employees/Family Pensioners, **Commencement of Registration Process-** Policy Period 01.11.2025 to 31.10.2026

1. Attention is hereby invited to SC 100779-2025 dated 12.09.2025 vide which, premium rates and details of 'Group Medical Insurance Policy' for retired employees/ family pensioners for the policy year 2025-26 were circulated.

2. In continuation of the same, detailed information on 'the registration process' and on 'deduction of premium amount' is provided hereunder.

3. All retired employees/ family pensioners as on 31.10.2025 (including employees retiring in September & October 2025) are eligible to join the Group Medical Insurance Policy for Retired Employees/ Family Pensioners (Policy Period 01.11.2025 to 31.10.2026).

4. Employees retired under 'Compulsory Retirement'/ employees who resigned from the services of the Bank/ terminated employees and / or their family pensioners are not eligible to be covered under the ensuing Retirees policy for the policy year 2025- 26.

5. Registration through 'Online Portal': In all the cases mentioned above, the retired employees (retirees)/ family pensioners, willing to join the policy for 2025-26, ***registrations would be allowed through online portal only***. A specially designed portal, providing various option(s) to join in the ensuing policy year 2025-26 has been made live on Union Bank of India's Corporate Website – **www.unionbankofindia.co.in. The link is available at "www.unionbankofindia.co.in → About US → Human Resources → Information for Retired Staff → Medical Insurance"**

6. All retired employees/family pensioners who wish to join the Group Medical Insurance Policy for Retired Employees/ Family Pensioners (Policy Period 01.11.2025 to 31.10.2026) to refer to **Annexure I** for Detailed information on 'steps/ procedure to be followed for application/ registration through online portal'

7. **Last Date of Online Registration:** The online registration portal will remain active on Bank's corporate website till **9th October,2025.**

   Special Note:

   - Hard copy or scanned copy of consent/ withdrawal, will not be accepted for application/ registration, either for retired employees/ family pensioners already covered under the expiring policy.
   - In case, any consent/ withdrawal form has been submitted in hard copy or scanned copy (by e-mail), either at branch/ office, in reference to the ensuing Group Medical Insurance Scheme for the policy year 2025-26, the same stands null and void.
   - Bank will not be held responsible for any communication sent to any E-mail ID or any instruction given to any pension paying branch by the retired employee/ family pensioner on the aforesaid matter.

8. In case, no option is exercised by the retired employee/ family pensioner through 'online portal', it will be presumed that, retired employee/ family pensioner has not opted for the ensuing policy for the policy year 2025-26.

9. The options opted/ exercised through 'online portal' till 09.10.2025, will freeze invariably **at 23.59 hours of 09.10.2025**. Request(s) for any further modifications, either in any of the details of the form or in the option chosen, will not be entertained after 09.10.2025 at any cost.

10. **DEDUCTION OF PREMIUM AMOUNT:**

    - Retired employees/ family pensioners who provide consent, as per their eligibility, through the 'online portal', are required to keep sufficient balance (as per corresponding premium amount) in their account **{In case of pensioners, pension account will be debited}.** Debit of premium amount will commence from the next working day, following successful submission of application.
    - Being a time bound exercise and to ensure Medical Insurance coverage to the retired employees/ family pensioners the premium has to be remitted within stipulated time mentioned by National Insurance Company Limited for continuity of the coverage.
    - **In case, the debit of premium amount fails due to shortage of funds in the mandated account or in event of the mandated account being frozen/ dormant/ closed/ in-active etc. or the debit in the mandated account has been disabled/ freezed due to any other reason, the Insurance coverage to such retired employee/ family pensioner will stand discontinued and the Bank will not be responsible for non-availability of benefits/ facilities under the Medical Insurance Policy for the policy year 2025-26.**

11. For ready reference of all concerned, the premium and graded top up rates as circulated vide SC 100779 - 2025 dated 12.09.2025 are provided once again in the form of **Annexure II.** All branches/ offices are hereby advised to display the **Annexure II** of this circular on their notice boards prominently.

12. In line with the advisory issued vide Staff circular no. 7503 dated September 28, 2021, on 'rendering of satisfactory services to retired members', Pension paying branches & HR officials posted at regional offices are expected to provide complete support & guidance to the retired employees/ family pensioners and on the details/ procedure to be followed for smooth registration for Group Medical Insurance policy, for the policy year 2025-26.

13. All the other terms & conditions, as circulated vide SC100779 - 2025 dated 12.09.2025 will remain unchanged.

14. **Contact Details**: For any kind of query, regarding application/ registration for 'Group Medical Insurance Policy for Retired Employees' for the policy period 2025-26, team members may be contacted on the following numbers:

Union Bank of India, Central Office, Mumbai -

Landline Nos.: -	022- 22896383/22896255
IP Nos.: -	116252/116253/116254/116263/116264
Email :-	staffmediclaim@unionbankofindia.bank.in

(S.C. Teli)
Chief General Manager

Annexure I to SC100880-2025 dated 25-09-2025

STEPS FOR APPLYING FOR MEDICAL INUSRANCE POLICY (POLICY YEAR 2025-26):

- Go to Union Bank of India's Corporate Website, **www.unionbankofindia.co.in.** This site can be accessed through any computer/ mobile having internet facility.

- After accessing the corporate website (**www.unionbankofindia.co.in**), follow the below mentioned path :-
  "About US → Human Resources → Information for Retired Staff → Medical Insurance"

- Click on **"Online Registration for Medical Insurance Policy 2025-26: Click Here to Apply".**

- 'Login Page' will be displayed with caption – 'IBA Group Medical Insurance Policy for Retired Employees/ Family Pensioners Policy Year 2025-26'. Retired Employee/ family pensioner is required to go through all the instructions given on the login page carefully, before proceeding further. Kindly click on '**Apply**' button to proceed.

- Retired employee/ family pensioner would be required to enter PF number, select Mobile or Email to "Send OTP to" and click on "Click here to get OTP". OTP will be sent to registered Mobile Number/ Email ID. Retired employee/ family pensioner may contact team members on the following numbers to update Mobile Number/ Email ID.:
  Union Bank of India, Central Office, Mumbai –
  Landline Nos.: – 022- 22896383/ 22896255
  IP Nos.: - 116252/116253/116254/116263/116264
  Email:- **staffmediclaim@unionbankofindia.bank.in**

- In case of e-AB & e-CB retired employees/ family pensioners, PF Number allocated in Union Bank of India, post amalgamation is to be entered.

- After entering OTP, the retired employee/ family pensioner is required to click on **'Add Option'** button. Upon providing the OTP & clicking on 'Add Option' button, 'Submission of Option-Form A' will be displayed.

- 'Form A' can be submitted either for a **'Retiree with Spouse'** policy by the retired employee, or for a **'Single person'** policy by the retired employee or the surviving spouse and, the same would be required to be chosen from the below mentioned 02 'consent options' provided on 'Form A' itself.
  - Retiree with spouse (Consent for Self and spouse both) - 2 lives insured
  - Single person(Consent for either self or surviving spouse) - 1 life insured

  Note : Single Person (1 life insured) – is defined as any one of the following
    - where retiree does not have surviving spouse
    - where retiree survived by spouse (Retiree has passed away)
    - where retiree does not require the insurance cover for the spouse

  Based on the 'consent option' selected, requisite tabs would be displayed on rest of the portion of 'Form A'.

  a) In case the Form A is chosen for a **'Retiree with spouse'** policy, many fields such as the name of the retiree, gender, date of birth and designation at retirement would be auto-populated. The retired employee is required to provide information on **spouse name and DOB, account number (Union Bank of India accounts only), IFSC Code, mobile number, e-mail id and address with pin-code**. Please select **Yes** or **No** in case **"To Cover Mentally/ Physically challenged dependent family member".**

The Nominee details viz. **Name of the Nominee, Relationship with nominee, DOB of nominee, Gender and Guardian name (if applicable)** needs to be filled.

b) In case the Form A is chosen for a **'Single person'** policy, following two radio buttons would appear:-
   i) Self
   ii) Surviving Spouse

   i) In case, the retired employee choses **'Self'**, the retired employee would be further required to choose from the following two radio buttons to continue
      - I hereby declare that I do not require the insurance cover for my spouse. Hence, I am opting for "Single person" policy

      - I am Single/Unmarried/Widowed/Divorced/Separated. Hence, I am opting for "Single person" policy

      The name of the retiree, gender, date of birth and designation at retirement would be auto-populated. The retired employee is required to provide information on **spouse name and DOB, account number (Union Bank of India accounts only), IFSC Code, mobile number, e-mail id and address with pin-code.** Please select **Yes** or **No** in case **"To Cover Mentally/ Physically challenged dependent family member".** The Nominee details viz. **Name of the Nominee, Relationship with nominee, DOB of nominee, Gender and Guardian name (if applicable)** needs to be filled.

   ii) In case, the single policy is chosen for **'surviving spouse'** option, the surviving spouse would be required to provide information on **spouse name and DOB, account number (Union Bank of India accounts only), IFSC Code, mobile number, e-mail id and address with pin-code.** Please select **Yes** or **No** in case **"To Cover Mentally/ Physically challenged dependent family member".** The Nominee details viz. **Name of the Nominee, Relationship with nominee, DOB of nominee, Gender and Guardian name (if applicable)** needs to be filled.

NOTE: The premium amount will be debited from the pension account of the staff pensioners/family pensioner. All other eligible retired employee/spouse, are mandatorily to check auto-populated account number, in case if any modification/correction is required, team members may be contacted on

Union Bank of India, Central Office, Mumbai –

Landline Nos.: – 022- 22896383/ 22896255
IP Nos.: - 116252/116253/116254/116263/116264
Email:- **staffmediclaim@unionbankofindia.bank.in**

- It is the sole responsibility of the retired employee/ surviving spouse to provide true & accurate data/ details while submitting option through the online portal and the Bank would not be held responsible for any wrongful information/ inaccurate declaration made by the retired employee/ surviving spouse while submitting the option through the online portal.

- Based on the information circulated vide Staff Circular 100779 - 2025 dated 12.09.2025 on information of the 'sum insured amount' for both Base policy and graded top-up options, online registration provides following options to select from, to continue in the ensuing policy:
   - Basic policy Only'

     &/ or

   - Basic policy with Top-Up Policy, if chosen so.

(Please note that the Add-on Premium for each Physically/Mentally challenged dependent family member are to be incorporated in Base Policy & Top-up policy respectively.)

- For ready reference of all concerned, the premium and graded top up rates as are provided once again in **Annexure II**

- The retired employee/ family pensioner is required to choose any of the desired option as provided above and click on “submit button” which shall generate the Acknowledgement receipt/ copy.

- **Modification of personal details submitted:** It is to be noted that ONLY personal details modifications are allowed. If the retired employee/ surviving spouse, wishes to make modification in the personal details, submitted through Form-A, team members may be contacted on-

  Union Bank of India, Central Office, Mumbai -

  Landline Nos.: – 022- 22896383/ 22896255
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  Email:- staffmediclaim@unionbankofindia.bank.in

- **Acknowledgment of submission:** Upon submitting the application, an acknowledgement receipt/ copy will be generated immediately. Retired employees/ family pensioners are requested/ advised to keep a copy of the said acknowledgement receipt for future reference. There are options, either to “PRINT” the acknowledgement receipt/ copy or to save a copy as “PDF FILE”, which can be better understood as under:-

  - **EXPORT TO PDF**: This command enables to save the acknowledgement receipt/ copy in the given computer in ‘pdf format’.

  - **PRINT**: This command generates the acknowledgement receipt/ copy in printable format and the retired employee/ family pensioner can take a ‘print out’ of the acknowledgement receipt.

Annexure II to SC100880-2025 dated 25-09-2025

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Union Bank of India
A Government of India Undertaking

CENTRAL OFFICE, MUMBAI

Premium rates, as proposed & quoted by National Insurance Company (NIC), for Group Medical Insurance Policy of Retired Employees, for the period of 01.11.2025 to 31.10.2026 are as follows:

PREMIUM CHART IBA GROUP MEDICAL INSURANCE FOR RETIREE (POLICY 2025-26)

SCALE	Base Sum Insured	TOP-UP Sum Insured	Total Sum Insured	Base Premium			Total Premium Including GST (in Rs.)			
				Single Person	Retiree with Spouse	Add On for single Physically/ Mentally challenged dependent	Single Person	Retiree with Spouse	Single Person+ single Disable Physically/ Mentally challenged dependent	Retiree with Spouse +Single Disable Physically/ Mentally challenged dependent
Award Staff	3,00,000	-	3,00,000	24,301	27,001	10,001	28,675	31,861	40,476	43,662
		1,00,000	4,00,000	10,621	12,501	5,001	41,208	46,612	58,910	64,315
		2,00,000	5,00,000	17,001	20,001	10,001	48,736	55,462	72,339	79,065
		3,00,000	6,00,000	24,901	29,301	20,001	58,058	66,436	93,461	1,01,839
		4,00,000	7,00,000	31,201	39,001	30,001	65,492	77,882	1,12,695	1,25,085
	4,00,000	-	4,00,000	29,251	31,001	12,501	34,516	36,581	49,267	51,332
		1,00,000	5,00,000	10,621	12,501	5,001	47,049	51,332	67,701	71,985
		2,00,000	6,00,000	17,001	20,001	10,001	54,577	60,182	81,130	86,735
		3,00,000	7,00,000	24,901	29,301	20,001	63,899	71,156	1,02,252	1,09,509
		4,00,000	8,00,000	31,201	39,001	30,001	71,333	82,602	1,21,486	1,32,755
Officers Scale I to Scale V	5,25,000	-	5,25,000	37,181	40,231	15,001	43,874	47,473	61,575	65,174
		1,00,000	6,25,000	10,621	12,501	5,001	56,406	62,224	80,009	85,826
		2,00,000	7,25,000	17,001	20,001	10,001	63,935	71,074	93,437	1,00,576
		3,00,000	8,25,000	24,901	29,301	20,001	73,257	82,048	1,14,559	1,23,350
		4,00,000	9,25,000	31,201	39,001	30,001	80,691	93,494	1,33,793	1,46,596
Officers Scale VI and Above	5,25,000	-	5,25,000	37,181	40,231	15,001	43,874	47,473	61,575	65,174
		1,00,000	6,25,000	10,621	12,501	5,001	56,406	62,224	80,009	85,826
		2,00,000	7,25,000	17,001	20,001	10,001	63,935	71,074	93,437	1,00,576
		3,00,000	8,25,000	24,901	29,301	20,001	73,257	82,048	1,14,559	1,23,350
		4,00,000	9,25,000	31,201	39,001	30,001	80,691	93,494	1,33,793	1,46,596
	7,00,000	-	7,00,000	48,001	60,001	35,001	56,641	70,801	97,942	1,12,102
		1,00,000	8,00,000	10,621	12,501	5,001	69,174	85,552	1,16,376	1,32,755
		2,00,000	9,00,000	17,001	20,001	10,001	76,702	94,402	1,29,805	1,47,505
		3,00,000	10,00,000	24,901	29,301	20,001	86,024	1,05,376	1,50,927	1,70,279
		4,00,000	11,00,000	31,201	39,001	30,001	93,458	1,16,822	1,70,161	1,93,525

Note: Domiciliary benefits are not available under either Base or Top-Up policies.