



**UCOBANK RETIREES' ASSOCIATION KARNATAKA
(Regd)**

(Regd as S.No: 699/97-98 Dated 20/01/ 1998 w
the Registrar of Societies, Karnataka)
Regd Office: C/o UCO Bank, 3rd Floor, 13/22,
Kempegowda Road, Bangalore-560009
Website: urakar.com



UBRA-KAR/CIR/023/2023- 26

Date: 20.10.2024.

To all members of our unit.

Dear Comrades,

SUB: Health Insurance- Go Digit Super Top Up Policy.

M/S. K.M. Dastur & Co in association with Go Digit Insurance is providing an alternative Top Up health insurance cover. Our Maharashtra & Goa Unit has taken the initiative and has arranged for our members to avail the facility. Members from many of our other state units are utilising this facility. The services provided by K.M. Dastur & Co in collaboration with SBI Insurance, last year is appreciated by many who had availed the facility.

This year the policy being provided through Go Digit is a fresh one and we don't have the past experience. Further AIBPARC and our Federation have expressed the view that availing the health insurance cover through a private insurance company is left to the discretion of the individual members.

Many members are enquiring about this policy as such the details are provided in the circular issued by our Maharashtra & Goa Unit.

Members who had availed the facility, last year can directly login and subscribe. The following link can be used to create the profile and subsequently apply for Top Up cover.

<https://kmdpghi.pcnpl.com/>

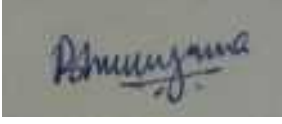
Members can contact Com. R. Ganeshan (Mob No.8879457444) for any assistance in this regard.

Please note that the last date for availing this facility is 31.10.2024, so that the cover will commence from 01.11.2024. However K.M. Dastur is allowing to apply up to 15.11.2024 subject to the following conditions:

1. The cover will commence from the date of payment of the premium
2. Full premium is to be paid.

Members who have already availed this facility and those who are availing the facility are requested to provide the following details:

1. Name
2. EMP no. (PF no.)
3. Amount of top up availed.



B. Lakshminarayana, Hon. Secretary.

ENCL: As above.

All Correspondence to:

B.Lakshminarayana,

No. 1317, 11th main,

5th A Cross Srinivasanagar II Phase, B.S.K. III Stage,
BANGALORE – 560 050.

Mob: 9845443998; Email: balana56@gmail.com





UCO BANK PENSIONERS' ASSOCIATION, (Maharashtra & Goa)

[Registered under Societies Act. Govt. of Maharashtra]
(An Affiliate of All India Uco Bank Pensioners' Federation &
Affiliated to All India Bank Pensioners And Retirees Confederation)

e-mail: maharashtraucopa UCO Bank Building. 4th Floor. D. N. Raod. Mumbai - 400 001



11th Oct, 2024

For All Unit of our Federation and all members of the Federation

Sub: Standalone Group Super Top Up Policy For Pensioners 2024-25 By K.M. Dastur - Go Digit Insurance Limited

Please find below the terms conditions and premium rates for the policy
Super Top Up Terms and Conditions for Pensioners Association From Go Digit General Insurance Co. Ltd.

Client Details	
Fresh / Renewal:	Renewal
Policy Period:	01/11/2024 to 31/10/2025
Geographical Limit:	Pan India
Coverage Details	
Policy Type:	Group Health Insurance Policy for a Super Top up Policy for Pensioners and their Dependents
Definition of Family:	Option 1 - (1 + 1) Self + Spouse Option 2 – 1 Self Only (including Family Pensioner)
Age Limit	No Age Limit
Sum Insured:	Threshold limit of 3 lakhs Sum Insured with Options from 1 Lakh to 10 Lakhs
Coverage Type:	Family Floater
Pre and Post Hospitalization	30 days Pre-hospitalization and 90 days Post hospitalization
Bed Charges / Room Rent / Boarding Expenses per day	Bed Charges shall be limited to Single Room A/c
ICU Charges	At Actuals
Other Hospital Expenses:	At Actuals
Limits on Diseases	No Limits on Any diseases
Pre-existing Diseases:	Covered from day one
01 to 04 year Waiting Period for Specific ailment:	Waived
30 Days Waiting Period:	Waived
Ambulance charges	INR 2,500/- per hospitalization
Day Care Cover	As per Standard Cover
Alternative Medicine	AYUSH Treatment covered if treatment is taken in Government & Govt. Recognized hospitals

Modern Methods of Treatments (Advance Medical Treatments)	Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured– for below mentioned procedure A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound) B. Balloon Sinuplasty C. Deep Brain Stimulation D. Oral Chemotherapy E. Immunotherapy - Monoclonal Antibody to be given as injection F. Intra Vitreal Injections G. Robotic Surgeries H. Stereotactic Radio Surgeries I. Bronchial Thermoplasty J. Vaporization of the Prostrate (Green Laser Treatment or Holmium Laser Treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered
Hospitalization arising out of Terrorism	Covered
TPA	Yes
Cashless Facility	Yes

Premium Rates

Sum Insured	Premium Excluding GST		Premium Including GST	
	Self + Spouse	Self only	Self + Spouse	Self only
100000	3,500	2,059	4,130	2,430
200000	5,602	3,294	6,610	3,887
300000	7,937	4,669	9,366	5,509
400000	11,665	6,862	13,765	8,097
500000	14,539	8,734	17,156	10,306
600000	22,289	13,603	26,301	16,052
700000	32,112	19,080	37,892	22,514
800000	52,970	31,620	62,505	37,312
900000	77,517	44,981	91,470	53,078
1000000	91,160	54,315	1,07,569	64,092

We append below the procedure for enrollment and payment of Premium online through portal as well as Offline.

First we will have to login to Portal Prepared by K.M. Dastur. They have ensured hassle free enrollment In order to login to portal please click on link

<https://kmdpghi.pcnppl.com/>

The Retiree can login with their mobile number. Those retirees who have already taken the last year policy, their details will already be populated in the software and they will only have to put in their mobile number that they had submitted last year and their information will be pulled. These persons will only have to check whether all information is correct and make a payment

A Retiree who is taking the policy for the first time with K.M. Dastur , needs to click on “ **Sign**

up" and register create their login details. They can then login and fill up all the information required.

Payments can be mode online through KMD portal via Credit Cord, Debit Cord, UPI and NEFT, For those retirees who cannot make online payments, payments can be made through cheques

In case of Cheque payments the following steps are required:

1. Cheque's Should be in the Name of " Go Digit General Insurance Limited " . (Specimen attached)2
2. For your reference to track the cheque collected, kindly mention the Association Code Number (shared with you) at the Back of the Cheque .

For the ease of the retirees, KMD shall be setting up enrolment centres at each of the KMD Branches. (List Attached)3

or all those persons who cannot visit the collection centers and want to pay through cheques can directly visit KMD online portal, fill up their details and deposit the cheque in the Nearest ICICI Branch with the Account details as given above.

Association Code Number	Name of the Bank	Branch Address	Account Number	IFSC Code
462269	ICICI Bank	1ST Floor, Empire complex, 414, S.B Marg, Lower Parel, Mumbai400013	GDGI462269	ICIC0000104

Some Important Features

1. Receipt for Insurance Premium paid will be sent on e_mail of the insurer immediately after online payment made
2. There will not be any TPA and claims will be sent to Go Digit Insurance directly or through K.M. Dastur office/branch
3. Go Digit is a completely digital company which will not require any hard copy of the claim files. Files can be directly uploaded to Go Digit in their application or even on Whatsapp. Usage of this application and whatsapp is extremely user friendly with no hassle to the retirees.
4. Claim will be Uploaded on the portal online no hard copy required. If any insurer finds difficult to submit claim online, K.M. Dastur will help and submit claim.

5. Members can see the Claim status online.
6. Go Digi has more than 20,000 Net Work Hospitals all over the country. List is available in Excell sheet and members can find out the hospital of their city, state and also by name by using filter function in excel.

All Units of our AIUCBPF are requested to Share the details of the scheme and contents of this Circular to the notice of all members, so that all members will get insured for themselves.

Thanking You,

Yours truly,



Ashok Deshmukh

President

Mob. 9890603113

Encl:

1. Application Form for offline
2. Filled in Cheque Specimen
3. K.M.D Enrollment centres / branches
4. List of Net Work Hospitals