

**CIRCULAR TO ALL BRANCHES/OFFICES**

Issued by  
HRM Department

Madam / Dear Sir,

**Re: Enhancement of Reimbursement to Retired employees / surviving spouse towards Medical Insurance Premium.**

We refer to our circular no. HO: HRM: 113:5071 dated 12.10.2021 regarding Renewal of Group Medical Insurance Policy 2021-22 for Retired employees.

Vide circular no. BCC: BR: 107/555 dated 10.11.2015, Bank had also introduced the Scheme for Reimbursement of an amount of ₹ 3000/- on full / pro rata basis per annum to the retirees from the Bank's Staff Welfare Fund, in order to partially offset the financial load of medical insurance premium being paid by the retirees.

Over a period of time, there has been steep increase in the insurance premium and more so in the current year on account of higher claims ratio for the Insurance company due to the COVID-19 pandemic. We have also been receiving request from various forums for enhancing the Reimbursement towards Medical Insurance Premium.

We are pleased to inform that, taking into account the hardship caused to our retired colleagues on account of the steep increase in the insurance premium, it has been decided to enhance the amount of reimbursement to the retirees towards the Medical Insurance Premium for the current year.

It has further been decided to give this reimbursement towards Medical Insurance Premium based on the pension pay band so that the pensioners earning low pension will be getting relatively more financial support by way of reimbursement. The pensioners under the lower pension bracket are most adversely affected due to increase in the quantum of medical insurance premium and in many cases they are required to pay premium which is almost equal to or sometimes more than their one months' pension. The pension bracket along with the enhanced reimbursement amount is as under:

Particulars	Amount Presently reimbursed	Enhanced reimbursement (for the current year)
Pension pay Up to ₹ 25000/-	₹ 3000	₹ 8000
Pension pay From ₹ 25001/- to ₹ 40000/-	₹ 3000	₹ 6000
Pension pay ₹ 40001/- & above	₹ 3000	₹ 5000
PF Optees / Spouse of deceased employees	₹ 3000	₹ 6000

**For calculation of Pension pay, the components considered are Basic (Reduced Basic Pension after Commutation)+ DA+ Additional Pension as on 31<sup>st</sup> Oct'21.**

The amount of reimbursement shall be, the amount of premium paid or the amount as per the table above, whichever is less.





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The amount will be directly credited to the account of beneficiaries who have opted for medical insurance under IBA medical insurance Policy or under any other medical insurance policy, subject to their producing the necessary proofs.

To facilitate seamless claiming of the reimbursement to eligible retirees who have taken medical insurance policy from any insurance company other than the insurance through IBA, necessary modifications have been configured in ex-employee portal to enable them to submit their claims. While submitting the application in Ex-employee portal, the eligible retiree / spouse of deceased employee shall ensure that Primary holder/Proposer of the policy is in the name of Ex-employee or in the name of spouse of deceased Ex-Employee. Medical insurance in name of any other person will not be eligible for reimbursement.

The copy of this circular is being placed on our ex-employees' portal also for ready reference and information of all concerned. Branches and Offices are advised to suitably inform regarding this facility to the ex-employees who have earlier served in their Office/Branch/drawing pension from their Branch.

The job card for claiming the above reimbursement on the ex-employee portal is enclosed as Annexure-A. For any queries please feel free to contact HR department at Head Office by email at [swel.ho@bankofbaroda.com](mailto:swel.ho@bankofbaroda.com)

We trust this move by the Bank to enhance the reimbursement will help in reducing the burden on account of the higher insurance premium on our retired colleagues who have served our Bank for long years with dedication.

Yours faithfully,

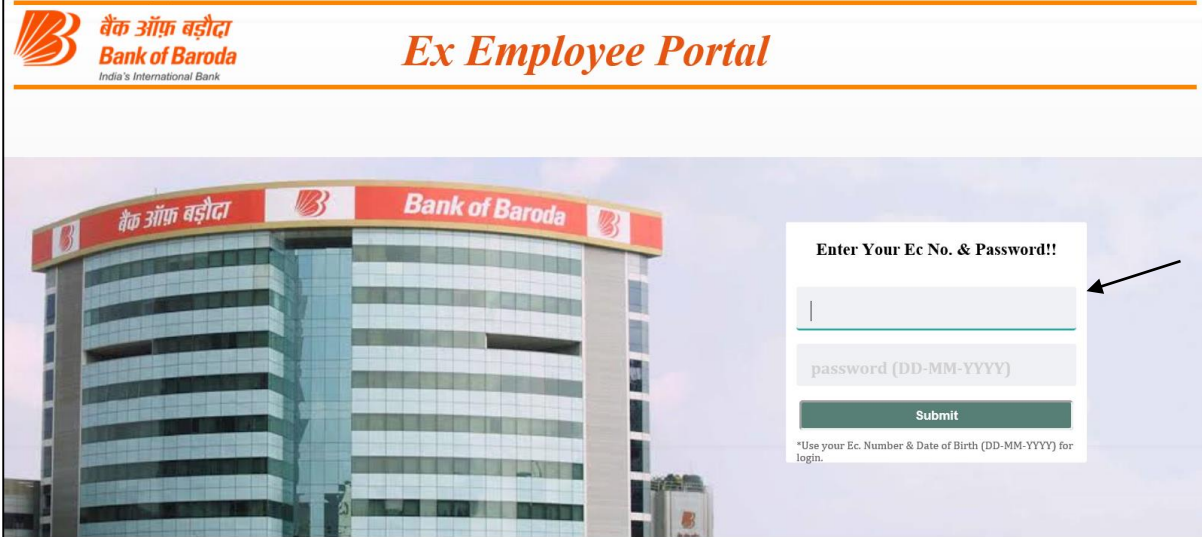


(Prakash Vir Rathi)  
Chief General Manager (HRM)

Encl: As above.

## ANNEXURE A – JOB CARD

Step 1: Login to Ex-employee portal using your EC No as User Id and DOB as password in the format dd-mm-yyyy:

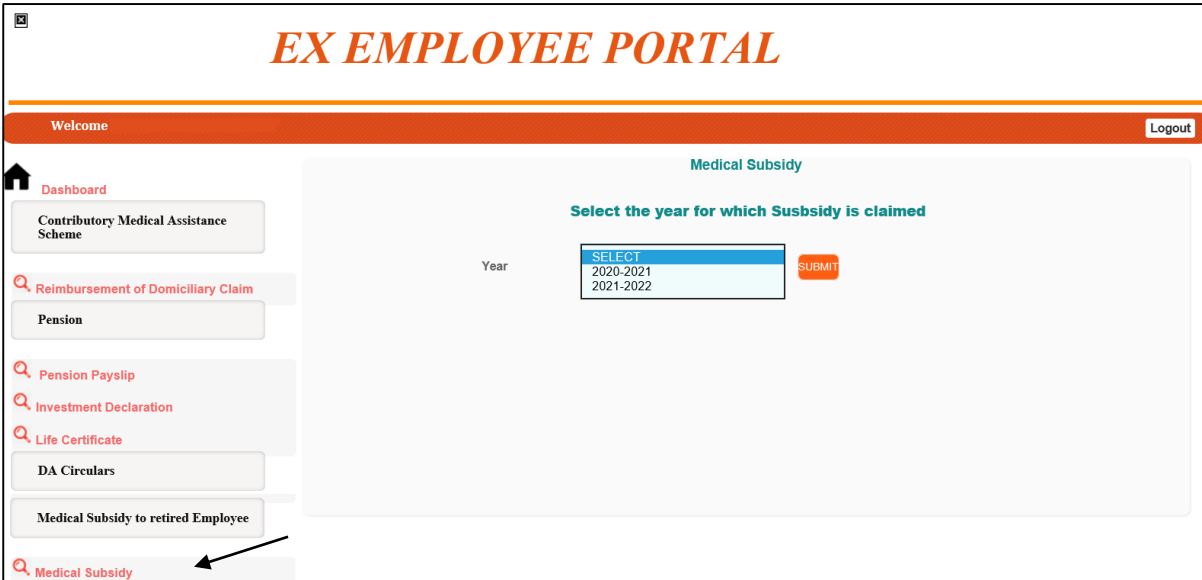


The screenshot shows the login page for the Bank of Baroda Ex Employee Portal. The header includes the Bank of Baroda logo and the text "Ex Employee Portal". Below the header is a large image of a Bank of Baroda building. On the right side, there is a login form with the following fields and buttons:

- Header: Enter Your Ec No. & Password!!
- Input field for EC No.
- Input field for password (DD-MM-YYYY)
- Submit button
- Footnote: \*Use your Ec. Number & Date of Birth (DD-MM-YYYY) for login.

An arrow points to the EC No. input field.

Step 2: Click on Medical Subsidy menu, the page shown below will be displayed. Select the year for which application is to be submitted:



The screenshot shows the Medical Subsidy page in the Ex Employee Portal. The header includes the text "EX EMPLOYEE PORTAL". Below the header is a navigation bar with "Welcome" and "Logout" buttons. The main content area is titled "Medical Subsidy" and contains the following elements:

- Header: Medical Subsidy
- Text: Select the year for which Subsidy is claimed
- Form: Year [SELECT] [SUBMIT]
- Dropdown menu: 2020-2021, 2021-2022

A sidebar on the left contains a list of menu items:

- Dashboard
- Contributory Medical Assistance Scheme
- Reimbursement of Domiciliary Claim
- Pension
- Pension Payslip
- Investment Declaration
- Life Certificate
- DA Circulars
- Medical Subsidy to retired Employee
- Medical Subsidy

An arrow points to the "Medical Subsidy" menu item.

Step 3: The page will open:

- (i) **In case of Self-pensioners:** Fill up all the details and upload policy document. Click on submit.

RETIRED EMPLOYEE DETAILS					
Name	MR.	Date of Cessation	28-02-2017	EC. NO	
Cessation Reason	Superannuation	Branch / Office	AGRA,TRANS YAMUNA	Region	AGRA,TRANS YAMUNA
Category/ Band	Pension Pay Band > 40000	Maximum Eligible Amount	5000	Year	2021-2022
Account No		Mobile		Email	
Designation	CLERK.CLERK.CL	Submitted by *	Retired Employee		

INSURANCE POLICY DETAILS	
Current policy from (DD-MM-YYYY only)*	
Current Policy to (DD-MM-YYYY only)*	
Are Primary Holder and Proposer the same *	SELECT
Mention policy *	SELECT
Name of the insurer *	
Policy No *	
Premium Amount *	
Upload Scanned policy *	<input type="button" value="Choose File"/> No file chosen <input type="button" value="Upload"/> <input type="button" value="Delete"/>
	PDF/ JPG/ JPEG file less than 2MB

- (ii) **In case of Family pensioners:** Fill up all the details and upload policy document, death certificate. Click on submit.

RETIRED EMPLOYEE DETAILS					
Name	MR.	Date of Cessation	31-03-1995	EC. NO	
Cessation Reason	Superannuation	Branch / Office	AHMEDABAD,FATEHPURA	Region	AHMEDABAD,FATEHPURA
Category/ Band	FAMILY PENSION	Maximum Eligible Amount	6000	Year	2021-2022
Account No		Mobile		Email	
Designation		Submitted by *	Spouse of deceased retired em		

INSURANCE POLICY DETAILS	
Current policy from (DD-MM-YYYY only)*	
Current Policy to (DD-MM-YYYY only)*	
Are Primary Holder and Proposer the same *	SELECT
Mention policy *	SELECT
Name of the insurer *	
Policy No *	
Premium Amount *	
Upload Scanned policy *	<input type="button" value="Choose File"/> No file chosen <input type="button" value="Upload"/> <input type="button" value="Delete"/>
	PDF/ JPG/ JPEG file less than 2MB
If deceased employee, upload Death Certificate	<input type="button" value="Choose File"/> No file chosen <input type="button" value="Upload"/> <input type="button" value="Delete"/>
	PDF/ JPG/ JPEG file less than 2MB

(iii) **In case of PF Optees:** Fill up all the details and upload policy document, death certificate (wherever applicable). Click on submit.

RETIRED EMPLOYEE DETAILS					
Name	MR.	Date of Cessation	30-09-2010	EC. NO	
Cessation Reason	Superannuation	Branch / Office	AGRA,SERVICE BRANCH	Region	AGRA,SERVICE BRANCH
Category/ Band	PF OPTees	Maximum Eligible Amount	6000	Year	2021-2022
Account No		Mobile		Email	
Designation	OFFICER,MIDDLE MANAGEMENT,II	Submitted by *	Retired Employee		

INSURANCE POLICY DETAILS	
Current policy from (DD-MM-YYYY only)*	
Current Policy to (DD-MM-YYYY only)*	
Are Primary Holder and Proposer the same *	SELECT
Mention policy *	SELECT
Name of the insurer *	
Policy No *	
Premium Amount *	
Upload Scanned policy *	<input type="button" value="Choose File"/> No file chosen <input type="button" value="Upload"/> <input type="button" value="Delete"/>

PDF/JPG/JPEG file less than 2MB

The tracker id will be generated as shown below:

**EX EMPLOYEE PORTAL**

MR. SHAH SURYAKANT JETHALAL

172.16.251.117 says  
Details submitted successfully for the ex employee SUB2861

al Assistance

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