ALL INDIA UCO BANK PENSIONERS' FEDERATION

Affiliated to All India Bank Pensioners' & Retirees' Confederation and All India UCO Bank Officers' Federation
4,N S Road, Chartered Bank Building (1st Floor),Room No. 172, Kolkata-700001
Mobile no.9830841788 , Phone no. 033-40005572 e-mail Id -s.sarkar7039@yahoo.com

Circular for Members of
All India UCO Bank Pensioners' Federation.

Federation Top Up 2025-26
Period 1st November, 2025 to 31st October, 2026 **Kolkata dated 30/9/2025**
With SBI General Insurance Company Limited.

Dear Friends,

We are happy to announce that this year 2025-26, All India UCO Bank Pensioners' Federation has launched an attractive Super Top Up Policy for its vast membership across the country.

This Super Top Up Policy with SBI General Insurance Company Limited has been offered by All India UCO Bank Pensioners' Federation and handled & fully managed by our two State Units Bihar and Maharashtra & Goa.

To help our members, we cite below contact details of our two State Units:

MAHARASHTRA AND GOA UNIT:

1. SRI ASHOK G. DESHMUKH - 9890603113
2. SRI S K NISAL - 9892170224
3. SRI A S VENKATACHALAM - 9920223764
4. SRI ANIL NATU - 99708489799
5. SRI MAHESH PHATAK – 8779687256
6. SRI M B TATI – 9503006699

BIHAR UNIT:

1. SRI A K VERMA – 9470018039
2. SRI R P YADAV – 8210538238
3. SRI ANJANI KUMAR MUKHERJEE – 7004968766

Friends, considering your need for Super Top Policy 2025-26 we have brought the above Mediclaim Scheme for our members. Please talk to any one of our above 9 Comrades/ Office Bearers for entering into the above Policy without any loss of time. You will get Chart of Premium Rates appended below and considering your requirement please take a suitable decision : accept the Policy which will help you in days ahead.

FEDERATION TOP UP IS YOUR POLICY.
ENTER INTO THE POLICY : TELL OTHERS TO ENTER.

Terms and Conditions of the Policy, it's PREMIUM RATES INCLUDING GST, Enrolment Portal are mentioned below for your kind perusal:

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Super Top Up Terms and Conditions for Pensioners Association from SBI General Insurance Co. Ltd.

Fresh / Renewal:	Renewal Policy for Bank Retirees / Family Pensioners through various Associations
Insurance Company	SBI General Insurance Co. Ltd.
Policy Period:	01/11/2025 to 31/10/2026
Policy Type:	Group Super Top up Health Insurance Policy for Retirees / Family Pensioners and their Dependents
Basis of Payment:	This is Super Top up policy, and claims are payable under this policy after the threshold limit opted for is exhausted.
Definition of Family:	Option 1 - (1 + 1) Self + Spouse Option 2 – 1 Self Only (Including Family Pensioner)
Age Limit	No Age Limit
Sum Insured: (Please choose your options carefully)	Threshold Limit (Aggregate Deductible) — Sum Insured option to choose from 3 lakhs — 1 lakh to 7 lakhs 4 lakhs — 1 lakh to 7 lakhs 5 lakhs — 1 lakh to 7 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 (Occupancy) A/c
ICU Charges	At Actuals
Other Hospital Expenses:	Proportionate Deduction clause applicable where Insured member has opted for room rent higher than eligible room rent category. However, the same is not applicable on: 1. Cost of Pharmacy and Consumables 2. Cost of Implants and Medical Devices 3. Cost of Diagnostics. Proportionate deduction clause will not be applicable for ICU Hospitalization.
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

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Alternative Medicine	AYUSH Treatment covered if treatment is taken in Government & Govt. Recognized hospitals subject to minimum 24 hrs hospitalization.
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 Virtual 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
Internal Congenital Diseases	Covered
External Congenital Diseases	External Congenital diseases covered for Life threatening conditions: - 1. inguinal and abdominal Hernia 2. Casudal Regression Syndrome 3. Imperforate Anus 4. Spina Bifida 5. Congenital Cataract 6. Bicronal Cranio Synthesis Above will be consider as life threatening and can be covered. Other conditions will be out of scope of the policy.
TPA	To be Announced
Claim Type	Cashless and Reimbursement
Cashless Facility	Offered in all network hospitals.
Wide Range of Network Hospitals	16,625 + Hospitals
Claim Intimation	Within 7 days from date of admission
Claim Submission	Within 30 days from date of discharge
What is the last date of joining the policy?	Window to exercise this option will remain open from 29.09.2025 to 28.10.2025. They will be covered from 1.11.2025 to 31.10.2026. Those who avail option from 29.10.2025 and up to 12.11.2025, they will be covered from 15.11.2025 to 31.10.2026. Those who avail option from 13.11.2025 and up to 27.11.2025, they will be covered from 30.11.2025 to 31.10.2026

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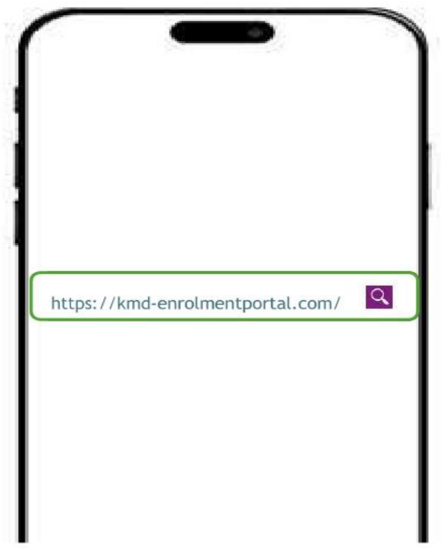
Premium Rates (Including GST)

Threshold Limit 3 Lakhs (Aggregate Deductible)		
Sum Insured	Self + Spouse	Self only
1,00,000	5,923	3,484
2,00,000	9,481	5,575
3,00,000	13,432	7,902
4,00,000	19,741	11,612
5,00,000	24,604	14,780
6,00,000	37,719	23,021
7,00,000	54,343	32,289

Threshold Limit 4 Lakhs (Aggregate Deductible)		
Sum Insured	Self + Spouse	Self only
1,00,000	4,758	2,799
2,00,000	7,616	4,478
3,00,000	10,789	6,347
4,00,000	15,857	9,328
5,00,000	19,764	11,873
6,00,000	32,929	20,097
7,00,000	47,441	28,188

Threshold Limit 5 Lakhs (Aggregate Deductible)		
Sum Insured	Self + Spouse	Self only
1,00,000	3,807	2,240
2,00,000	6,092	3,582
3,00,000	8,632	5,078
4,00,000	12,685	7,462
5,00,000	15,811	9,498
6,00,000	26,344	16,078
7,00,000	37,952	22,551

ENROLMENT PORTAL



For Existing Users:

Enter your registered mobile number and continue with OTP

For New Users:

Click on Sign Up tab and enter your detail with Association Name

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With Best Regards.

Sincerely,

For All India UCO Bank Pensioners' Federation
General Secretary

All India UCO Bank Pensioners' Federation Kolkata

(Subrata Sarkar)
General Secretary

Mob. No. 9830841788.

Place: Kolkata.
Dated 30th September, 2025