

HUMAN CAPITAL MANAGEMENT - INDUSTRIAL RELATIONS & POLICY DEPARTMENT
मानव पूंजी प्रबंधन - औद्योगिक संबंध एवं निति विभाग

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ALL BRANCHES/OFFICES

GROUP HEALTH INSURANCE SCHEME FOR RETIREES
(IN SERVICE EMPLOYEES RETIRING IN THE MONTH OF SEP-OCT 2025 ARE ALSO ELIGIBLE)
POLICY PERIOD 01.11.2025 TO 31.10.2026.

Attention is invited to our Staff Circular No. 1590 dated 10.10.2024, vide which opening of Group Health Insurance Scheme for Retirees for Policy year 2024-25 was conveyed. As the said policy is expiring on 31.10.2025, window for opting insurance coverage to be opened for next policy period i.e. 01.11.2025 to 31.10.2026 under GHIS scheme for Retirees.

Consequently, IBA vide its letter no. 2476 dated 02.09.2025 and National Insurance Co. Ltd. (NICL) vide their letter dated 04.09.2025 has provided premium details of Retirees' Group Health Insurance Scheme for policy year 2025-26.

1. FOLLOWINGS ARE THE RATES OF PREMIUM FOR BASE SUM INSURED:

BASE PREMIUM RATES FOR RETIREES			
DESIGNATION	SUM INSURED (RS. in Lakh)	RETIREE WITH SPOUSE (Amount in Rs.) EXCL. GST	SINGLE PERSON* (Amount in Rs.) EXCL. GST
Award Staff (Option I)	3.00	27,001	24,301
Award Staff (Option II)	4.00	31,001	29,251
Officer in Scale I to V	5.25	40,231	37,181
Officers in Scale VI or Above (Option I)	5.25	40,231	37,181
Officers in Scale VI or Above (Option II)	7.00	60,001	48,001
<p>* For single person policy, following provisions shall be applicable: -</p> <ul style="list-style-type: none"> Where Retiree does not have surviving spouse or Where Retiree is survived by spouse (Retiree has passed away) or Where the Retiree does not require the insurance cover for the spouse. 			

2. ADD-ON FACILITY TO INCLUDE PHYSICALLY/MENTALLY CHALLENGED FAMILY MEMBERS:

Mentally/physically challenged dependent family members can be included by opting add-on facility subject to payment of additional premium, as per the table below.

PREMIUM RATES PER ADD-ON MEMBER				
Base Sum Insured (Rs. in Lakh)	Rs.3.00 Lakh	Rs.4.00 Lakh	Rs.5.25 Lakh	Rs.7.00 Lakh
Award Staff / Officer (Excl. GST)	Rs.10,001	Rs.12,501	Rs.15,001	Rs.35,001
Note- <ul style="list-style-type: none"> Definition of Physically and Mentally Challenged/Disabled dependent family member will be strictly as per The Right of Persons with Disabilities Act, 2016 and The Mental Healthcare Act, 2017 and subsequent modification/additions to the list in the Act. Disability for the purpose of insurance coverage means a person with not less than 40% of a specified disability as per the Act, where specified disability has not been defined in measurable term and includes an insured person with disability where specified disability has not been defined in measurable terms, as Certified by the Medical Board appointed by the Government for certifying Disability. 				

3. TOP-UP PREMIUMS FOR RETIREES WITH SPOUSE/SINGLE PERSON POLICY:

Following shall be the premium for Top-Up facility **without** Add-on Members. Retirees can opt for any one of the Top-up amounts from the table below.

PREMIUM RATES FOR TOP-FACILITY (EXCLUDING ADD-ON MEMBERS)			
DESIGNATION	TOP-UP SUM INSURED	RETIREE WITH SPOUSE (AMOUNT IN RS.) EXCL. GST	SINGLE PERSON (AMOUNT IN RS.) EXCL. GST
Retirees (Award Staff/ Officer)	Rs.1.00 Lakh	12,501	10,621
	Rs.2.00 Lakh	20,001	17,001
	Rs.3.00 Lakh	29,301	24,901
	Rs.4.00 Lakh	39,001	31,201

4. TOP-UP PREMIUMS FOR ADD-ON MEMBERS:

Retirees who have included add-on members in Base Policy and wants to opt top-up cover also; besides the premiums as provided in table in point no. 3 above, following shall be the additional Top-up premium for each of the add-on Members.

PREMIUM RATES FOR ADD-ON TOP-UP FACILITY (RATE PER ADD-ON MEMBERS, Excl. GST)				
Top-up Sum Insured	Rs.1.00 Lakh	Rs.2.00 Lakh	Rs.3.00 Lakh	Rs.4.00 Lakh
Retirees (Award Staff/ Officer)	Rs.5001	Rs.10,001	Rs.20,001	Rs.30,001

5. CERTAIN IMPROVEMENTS IN GROUP HEALTH INSURANCE SCHEME:

- The upper cap for Cataract treatment shall be ₹ 40,000/- per eye.
- Hormonal therapy for cancer and Immunotherapy for non-cancer are included under daycare.
- Expenses on oral chemotherapy for treatment of cancer shall be payable with or without hospitalization.
- Robotic surgery shall be considered in cases where the medical condition of the patient warrants such treatment, which needs to be certified by the treating doctor/surgeon.

6. OTHER TERMS & CONDITIONS UNDER RETIREES' GHIS SCHEME:

- Retirees who are not covered earlier can also join the scheme for policy year 2025-26.
- Retirees' Policies (Base Policy and Top-up) are 'Without Domiciliary' Benefit Cover.**
- Top-Up Policy is purely optional. Top-Up policy coverage is available to the retired employees on payment of extra premium. Top-Up is an additional Insurance Coverage beyond the regular Sum Insured. Retiree can opt for a top-up of Rs. 1.00 Lakh, Rs.2.00 Lakh, Rs.3.00 Lakh and Rs.4.00 Lakh only.
- Officers retired in Scale VI and above shall have the option to choose a SI of Rs.5.25 lakh or Rs.7.00 lakh. Similarly, Retired-Award Staff shall have an option to choose an SI of Rs.3.00 lakh or Rs.4.00 lakh. Officers retired in scale I to V shall have fixed SI of Rs.5.25 lakh only.
- Furnishing the details of the Nominee shall be mandatory in case of single person policy.
- Retirees who have not submitted their consent within the time frame, shall not be provided further option to join the scheme.

7. PROCEDURE FOR SUBMISSION OF CONSENT:

A. ONLINE: THROUGH HRMS.

- All the Pensioners (including Family Pensioners) can submit their consent in HRMS by accessing the link <https://hrms.centralbankofindia.co.in> on internet.
- Window shall be active from 22nd SEP 2025 to 10th OCT 2025.**
- Members have to fill in all the details in the window using '*Pensioner's Self-Service option*' along with uploading of disability certificate of add-on family members (if opted for).
- Members have to maintain sufficient account balance in his/her account. Only Central Bank of India account number should be furnished.

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- v. Premium could not be debited for reasons attributable to the member's concern, policy shall not be issued even if their application is submitted in HRMS.
- vi. Members facing login issue may report their grievance using email to cohrms05@centralbank.bank.in and smhrmsit@centralbank.bank.in

B. OFFLINE: BY SUBMITTING MANUAL CONSENT FORM.

- i. Pensioners may alternatively choose to submit the dully filled-in manual consent form at any Branches or RO/ZO/CSD. Format of Manual Consent form is enclosed as **Annexure I.**
- ii. Branch Heads and HR officials at RO/ZO/CSD can record the manual consent form in HRMS using following options-
Manager Self Service ➡ Group Health Insurance Scheme ➡ On-behalf Retirees' Consent.
- iii. No- manual debit of premium to be done at any level.
- iv. **Manual Consent Form can be submitted at any of the Branch/Offices till 10.10.2025 and Officials at concerned Branch/Offices have to record the consent well before closure of the window in HRMS i.e. 10.10.2025 itself.**
- v. Any lapse, delay, negligence, or dereliction in recording the manual consent form at Branch OR RO/ZO level shall render the concerned official liable.

8. DEBIT OF PREMIUM:

- i. Based on the consent received from the Retirees, premiums shall be debited in one lot tentatively on 13th October 2025 at Central Office Level.
- ii. No manual debit of premium to be done at Branch or RO/ZO.
- iii. Branch Offices & HR Administrators at ROs/ZOs/CSD to ensure that the Spouse details and other required information are recorded carefully, as no changes will be permitted later.

Further to provide that Bank acts as an intermediary for facilitating issuance of policy to Retirees under GHIS scheme. Settlement of claims by TPA/ Insurance Company is subject to the policy terms & conditions, amended time to time. Bank shall have no discretionary roles in settlement of claims or for any other service related thereto.

For any queries/assistance, IRP officials may be contacted on land-line No. 022-66387682 and 022-66387653 or can send an e-mail to smcoirp1@centralbank.bank.in

Please bring the contents of this circular to the notice of all Retirees/Pensioners and a copy of the same must be displayed on the Branch Notice Board for information.



(POPPY SHARMA)
CHIEF GENERAL MANAGER-HR

Encl: Manual consent form