

WEST BENGAL GRAMIN BANK

CIRCULAR NO: HR/ 117 /2025-26

Date: 22.05.2025

**All Branches / Offices
All Departments at Head Office**

**Re: Group Medical Insurance Scheme for the Retired Officers/Employees and the
Spouse of deceased Officers/Employees.**

Gol, DFS has made effective amalgamation of 3 RRBs w.e.f. 01-05-2025 operating in the state of West Bengal viz. BGVB (sponsored by PNB), PBGB (sponsored by UCO Bank) and UBKGB (sponsored by Central Bank of India) into a single new corresponding RRB, namely **West Bengal Gramin Bank** (sponsored by PNB) in exercise of the power conferred upon Central Government as per RRB Act, 1976 by publishing notification in Gazette of India, Extraordinary Part II-Section 3 sub section (ii) dated 07-04-2025.

Post amalgamation, it is felt expedient to unify and harmonize the existing Group Medical Insurance Policy (in service & retirees) of WBGB. The details of existing policies of e-RRBs are as follows:

Sl. No	eRRB name	Policy Type	Policy end date	Insurance company	TPA name
1	BGVB	In service	28.08.2025	NICL	Heritage Health TPA
		Retiree	03.10.2025		
2	PBGB	In service	24.04.2025		
		Retiree	01.06.2025		
3	UBKGB	In service	31.12.2025	United India	
		Retiree	30.03.2026	New India Assurance	

Accordingly, it has been decided as under:

- The new policies in the name of WBGB shall be adopted during policy renewal of anchor Bank, i.e. eBGVB.
- The existing policy for in service Officers/Employees (ePBGB) has been renewed for the period 25.04.2025 to 28.08.2025 for merging policies of eBGVB & ePBGB respectively.
- Retirees of ePBGB who desire to continue in the Group Medical Insurance Scheme need to opt for coverage for the period 02.06.2025 to 03.10.2025 on pro-rata basis for availing coverage in subsequent years.
- In service Officers/Employees (eUBKGB) shall be included in the policy of WBGB (29.08.2025 to 28.08.2026) w.e.f 01.01.2026.
- Retirees of eUBKGB who would desire to continue in the Group Medical Insurance Scheme need to opt for coverage for the period 31.03.2026 to 03.10.2026 on pro-rata basis for availing coverage in subsequent years.

Accordingly, Bank approached NICL through its Broker Edme Insurance Brokers Ltd (Formerly Aditya Birla Insurance Brokers limited) for pro-rata premium towards inclusion of ePBGB retirees in Group Medical Insurance scheme till renewal of the main Retiree Policy in the name of WBGB.

The prorata rate as received from NICL through Broker is as follows:

Sum insured (₹)	Premium type	Premium rate	No. of days (prorata)	Prorata premium payable	GST	Gross prorata premium payable
4,00,000.00	Self + Spouse (without domiciliary)	31842.00	125	10905.00	1963.00	12868.00
3,00,000.00		23882.00		8179.00	1472.00	9651.00
4,00,000.00	Only Self (without domiciliary)	22290.00		7634.00	1374.00	9008.00
3,00,000.00		16718.00		5725.00	1031.00	6756.00

As such, willing and eligible retirees of ePBGB shall need to submit Annexure I (enclosed) in its Pension Paying Branch latest by **28.05.2025**. Retirees who have not yet joined in the scheme but intends to avail the benefit are also eligible as a one-time measure to join the scheme.

Intending retirees are also requested to maintain the requisite premium amount (including GST) in their respective Pension account. The premium shall be debited on 29.05.2025 for onward remittance to the Insurance Company on the same day.

Not maintaining sufficient balance will be considered as opting out from the policy.

Please note that no extension of dates in this regard will be entertained.

Action Point: Pension Paying Branch (PPB)

Upon receipt of duly filled Annexure I, from the intending retirees or family pensioners, PPB shall preserve the original Annexure I for future reference and accordingly will fill in the form available in the link as follows: <https://forms.office.com/r/7WjbYapvPS>. Submission of details in the link must be completed latest by 29.05.2025 before 19.00 hrs.

This Circular must be brought to the notice of all concerned for strict adherence to the deadlines mentioned herein above.

A copy of this circular is to be displayed on the notice board of the Branch/Office and at Banks website.



GENERAL MANAGER (HR)

Encl:

1. As stated above.

Dear Sir,

Sub: Inclusion of Retirees (ePBGB) in Group Health Insurance Scheme of WBGB for the period from 02.06.2025 to 03.10.2025.

I am willing to join in Group Health Insurance Scheme of WBGB for the period from 02.06.2025 to 03.10.2025 in terms of Bank's Circular No. HR/ 117 /2025-26 Date: 22.05.2025 and furnish here below the required information pertaining to me/us.

Details of Family of the retired Staff:

Details of Pensioner/ Retiree		Mobile No.	
Name		Email id	
PPO No.		Address	
Emp. No. (ePBGB)		Nominee	
DOB(dd/mm/yyyy)		Relationship with Nominee	
DOR(dd/mm/yyyy)		Details of Spouse of Pensioner/ Retiree	
Cadre at the time of retirement		Name of Spouse	
Pension Paying Branch		Date of Birth (dd/mm/yyyy)	

In the event if the option is exercised by the spouse of retiree, who has expired please mention the name and date of death

Name _____ Date of Death: - _____

I hereby undertake to maintain sufficient balance in the accounts specified above for availing the health insurance policy.

I hereby authorize West Bengal Gramin Bank to debit appropriate premium as per the option provided by me, from my SB a/c No. _____ maintained at _____ Branch

Yours faithfully,

Signature of the applicant (As per Bank's record)