

**UNION BANK OF INDIA RETIRED EMPLOYEES' MEDICAL
ASSISTANCE SCHEME (UBIREMAS)**

1. SALIENT FEATURES

- i. Retired employees of the Bank and his/her spouse will be eligible for the benefits under the scheme, provided they apply for membership within one year from the date of retirement, subject to acceptance of his/her application by the Managing Committee.
- ii. The retired employee will be called "Primary Member" and the spouse will be called "Secondary Member".
- iii. The Primary and Secondary members will together constitute a Family Unit.
- iv. The scheme will cover existing retired employees, their spouses and the spouses of deceased retired.
- v. On the death of the retired employee, the spouse (Secondary Member) will continue to be covered under the scheme for reimbursement of hospitalization expenses.
- vi. The retired employees and their spouses will be covered under the scheme only if they are not gainfully employed. Gainfully employed means those who are in employment and receiving a monthly salary / wages of Rs.3,500/- or more (w.e.f. 01.05.2010). In case the spouse is working or getting pension it should be specified in the space provided in the application.

2. MEMBERSHIP ELIGIBILITY

Note: Staff members who have resigned cannot become members of this scheme.

- i(a). Staff members retiring on superannuation on or after 1.08.2009 will have to Exercise the option within Six months of retirement date failing which they will not be included.
- i(b). Those who have been allowed to retire from the services of the Bank on medical grounds and are not gainfully employed.
- ii. Those who have taken voluntary retirement from the service of the Bank in terms of provisions of Union Bank of India Officers' Service Regulation 1979, Union Bank of India Voluntary Retirement Scheme 2000-01 will have to apply within six months after completing the age of 60, failing which they will be excluded from the scheme. No further Extension will be given in any case.
- iii. Those who have taken voluntary retirement from the service of the bank in terms of provisions of Union Bank of India Employees' Pension Regulation 1995 after completion of 55 years of age or 30 years of service in the Bank and not gainfully employed. However, they will be eligible to be covered under the scheme only after **completion of 60 years of age.**
- iv. Those who have ceased to be in the service of the Bank or who will cease to be in the service of the Bank for reasons other than those mentioned above will not be eligible for membership and benefits under the scheme.

v. Pre retirees i.e. those who have retired on superannuation on or before 31st July 2009 will have to take membership strictly before 31st October 2009. No application will be considered thereafter. Branches/Offices are required to forward the application received at their end immediately to us. No back dated applications will be accepted in any case. Branches/Offices are also advised to keep blank applications forms ready for the benefit of the retirees. (available in Staff Welfare Booklet in Union Parivar as Annexure VIII)

The scheme was reopened from 17.10.2012 to 16.12.2012 for those retired employees who could opt for membership earlier (Staff Circular No. 5913 dated 11.10.2012). Further the scheme was reopened from 16.08.2013 to 13.09.2013 for those retired employees who could not opt for membership earlier (Staff Circular No. 6006 dated 14.08.2013)

vi. One –Time membership fee will be as under:-

Officers – Rs. 5000/-	Sub staff – Rs.2000/-
Clerk – Rs.3000/-	Pre 1986 retirees – Rs.1000/-

For obtaining membership under the scheme, payment should be made by Demand Draft drawn on Service Branch, Mumbai / Pay Order in favour of "Union Bank of India Retired Employees' Medical Assistance Scheme". Cheque will not be accepted.

In case the spouse is working or is in receipt of pension, specific mention should be made in the space provided for the application.

3. PROCEDURE FOR APPLYING FOR MEMBERSHIP

Retired employees who wish to become member of the scheme have to apply online through Union Parivar. They have to visit nearest branch / office for the same. The membership screen will be available for retired employees, like holiday home application is available. Accountant / Branch Manager who is having the HR rights can also apply on behalf of the retired employee. (Employee self service —*REMAS membership application.)

When the retired employee applies directly, after logging in, all the relevant details will be automatically displayed. If any change in address/spouse details are required to be made, he/she can do so. If the Accountant / Branch Manager is applying, they have to key in the 'Employee Number'. Then all the relevant details pertaining to the employee will be displayed.

Kindly note that spouse having income of Rs.3500/-pm from any source will not be eligible for secondary membership . A staff member who applies on behalf of retired staff has to get confirmation from the retired staff and then fill up the information in relevant column.

Staff members retiring on superannuation will have to apply within six months of retirement date. Those who are retiring on VRS, have to apply within 6 months after attaining the age of 60. System will not allow application after 6 months of retirement/attaining the age of 60.

In respect of one more option given vide this circular to retiree who had not become member due to non-submission of application within six months after retirement. The screen pertaining to this option now will be available from w.01.2015 to 31.03.2015 There shall not be any further extension on the time period for application.

Membership fees as per SC 4901 dated 04.10.2002 has to be first remitted /deposited to the account no.378902050000188 maintained at MMO Branch. Employee has to mention his name& Employee id

in the "Remarks" field while entering the transaction in Finacle. Tran-id and date have to be noted down and to be mentioned in the application as proof of remittance.

Once all details are filled-in, the employee has to click on the 'save' & 'submit' button.

Kindly note that application does not get 'submitted' if the screen remains open for longer time. Before coming out of the system confirmation of submission i.e. 'submitted status' should invariably be obtained.

The employee has to take a printout of the page, sign it, paste a joint/single photograph on the right Side of the application and handover to the Branch/Office who in turn shall forward it to their respective RO. A duplicate copy of the same with photograph will be retained at the nominated branch.

The application will now be available in the work list of the RO HR administrator who would verify the personal payment details and recommend the same by clicking the 'recommended' button.

RO. HR admin shall file-the hard copy of the application for records.

The application will now be available at officer-in-charge, Central Office, for approval. On approval, the membership number will be automatically assigned and a 'work list item' will appear in the id of the RO administrator who had recommended the application. On clicking the work list, the **application will be displayed with membership number. RO HR administrator has to print the same and dispatch the same to the retired employee for his future reference.** With the membership number, employee can apply for reimbursement subsequently.

Details of existing members along with membership number are already updated in Union Parivar.

(Refer Staff Circular No. 6163 dated 16/01/2015)

4. BENEFITS

i. Reimbursement of hospitalization expenses will be restricted to 100% of the total expenses incurred in case of Primary member and 75% in case of Secondary Member subject to limits prescribed under the Scheme for Reimbursement of Hospitalization Expenses for Officers/Award Staff now in force in the Bank or Rs.10000/- per claim, whichever is less in case of minor ailments. In case of major ailments, the same rules will be followed subject to the condition that the reimbursement will be restricted to Rs.100000/- per claim or the limits prescribed under the scheme, whichever is less (w.e.f. 01.10.2012) (Staff Circular No. 5913 dated 11.10.2012.) Maximum limit for reimbursement of hospitalisation expenses was increased from Rs. 100000/- to Rs. 125000/- w.e.f. 07.10.2013. (Staff Circular No. 6021 dated 10.10.2013)

ii. For the purpose of determining the rate of reimbursement the cadre of the employee (Officer/Award Staff) at the time of superannuation/voluntary retirement etc. will be taken into account. Reimbursement to Award Staff will be at the rates applicable to Officers in Scale I to III (Staff Circular No. 6163 dated 16.01.2015)

iii. The total reimbursement of hospitalization expenses will be permitted up to a maximum of Rs.100000/- per claim or the limits prescribed under the scheme, whichever is less (w.e.f. 01.10.2012) (Staff Circular No. 5913 dated 11.10.2012.) Maximum limit for reimbursement of hospitalisation expenses was increased from Rs. 100000/- to Rs. 125000/- w.e.f. 07.10.2013.

(Staff Circular No. 6021 dated 10.10.2013) to the Family Unit during the entire currency of membership under the scheme.

iv. Major / minor ailments will be as defined in the scheme in vogue in Bank for Reimbursement of Hospitalization Expenses applicable to Officers / Award staff, as the case may be and the amount of reimbursement will also be calculated on the same lines.

v. Submission of Original bills/receipts/certificates is necessary. However, if the members are holders of any Medi-Claim policy taken by them individually, then they can claim reimbursement under this scheme for the balance amount not settled by the Insurance Company, on the basis of the Certificate/sanction letter of the Insurance Company. However, the reimbursement will be as per the rules existing in the Bank for such cases.

vi. Eligible Retired Employees (who are members of UBIREMAS) will now be allowed to undergo diagnostic tests of their choice costing not more than Rs.2000/- per (w.e.f. 01.04.2015) financial year with the advice of Doctor operating at Banks Medical clinic, wherever Medical Clinic is near to the residence of retirees. In case of the retirees who are staying away from Bank's Medical Clinic, they can undergo these tests on the advice of their family doctor. Such retirees can undergo these tests at any of the nearest Diagnostic Centres and can claim reimbursement by submitting application in the prescribed format for reimbursement of hospitalization expenses being used under UBIREMAS. The Retirees should enclose along with the application, the original bills/receipts evidencing payment to diagnostic centre. The application should be submitted through their Nominated branches.

vii. It may be noted that the retirees may be advised not to submit the claims in piecemeal basis. Such claims should not exceed more than two per financial year.

5. FUNDS

i. An account in the name and style of "Union Bank of India Retired Employees' Medical Assistance Scheme" will be opened for this purpose. The membership fees collected from the members will be credited to this designated account.

ii. The Staff Welfare Committee, out of the approved budget for each financial year will allocate separate budget for meeting the claims under the scheme. Such allocations will be made in the yearly budget and will be approved by Staff Welfare Committee.

iii. Depending on the claims that may be received from Branches/offices, funds will be transferred from the Bank's Welfare Fund to the designated account under the scheme for meeting the claims.

iv. The funds or any portion thereof will be invested by the Managing Committee either in deposit with the Bank or in such securities approved under the Income Tax Act 1961.

v. The Managing Committee will administer the funds.

vi. The earnings on investments will be subject to tax or statutory provisions as may be applicable from time to time.

vii. Surplus amount available in the designated account will also be reinvested either in Bank deposits or in approved securities as stated above.

6. ADMINISTRATION OF THE SCHEME

The Managing Committee will administer the scheme with the following members:

- i. Chairman & Managing Director / Executive Director
- ii. General Manager (HRM)
- iii. An executive at Central Office to be nominated by the Chairman & Managing Director and / or Executive Director.
- iv. A representative from the recognized majority Officer's Association.
- v. A representative from the recognized majority Employees' Union.
- vi. Deputy General Manager / Assistant General Manager in HRM Department will be the Member Secretary.
- vii. The Managing Committee will authorize any two or more of its members to operate/administer the bank account, investments of corpus money and carry out the day-to-day administration.
- viii. The Managing Committee will meet at least once in each quarter or more frequently, if required
- ix. The Managing Committee will formulate the detailed procedure to be followed for the day-to-day administration of the scheme including membership and other forms and control records etc.
- x. The surplus money available in the designated account will be invested in the Bank deposits, Govt., securities, Public Sector Bonds etc. as is permissible under the law in the name of "Union Bank of India Retired Employees' Medical Assistance Scheme".
- xi. The income generated out of investment or corpus of the fund will also be credited to this designated account and will be utilized for settlement of claims.
- xii. The said account will be operated by two or more members of the Managing Committee, which will be decided by a Resolution of the Committee.
- xiii. A Chartered Accountant, approved by the Managing Committee, will audit the accounts of the fund/scheme every year, cost of which will be borne by the Bank.

7. PROCEDURE FOR CLAIMING REIMBURSEMENT

I. Application for reimbursement of hospitalization expenses:

The applicant shall submit the application for reimbursement to the Nominated Branch along with all the original bills/receipts/certificates in the prescribed format as per Staff circular no:490i dated 04.10.2002

Nominated branch will forward the application to the Regional office under whose jurisdiction it falls, after duly verifying the same.

The papers will be submitted to the Bank's Medical officer for scrutiny as is being done now, by RO HR admin.

RO HR administrator shall enter the total amount of reimbursement already availed by the applicant through Workforce administration > Staff welfare > Health scheme > REMAS claim Register. This is a onetime job for each member but had to carefully filled-in as it will be the base data for calculation of total reimbursement in future. If the employee applies for the first time / had not availed any reimbursement till date, '0.00' (zero amount) is to be filled in. Similarly, the HR admin has to verify the account number of the retired employee in the claim application. If it is not proper, HR admin has to enter the correct 15 digit account number. Then 'OK' button is to be clicked.

After updating the register as above, RO HR administrator shall process the claim through Workforce administration > Staff welfare > Health scheme > REMAS > Reimbursement for hospitalization. If the register is not updated, system will not allow entry of claim details.

Amount already reimbursed to the retiree, will be displayed on the right top of the next screen. After filling in the details, RO HR admin has to click on 'submit' button. System will not allow submission if the total amount claimed is more than the ceiling i.e. Rs.1.25 lack.

Now the application will be available in the work list of Regional Head who is the competent authority for sanction.

Once sanctioned, the amount shall be **directly credited to retired employee's account by auto credit process**. There is no need for sending POB claim to Central Office. Total amount reimbursed to the member will be automatically updated in the system on sanction.

The application will now be in the id of CO officer-in-charge who will validate the same.
(Refer Staff Circular No. 6163 dated 16.01.2015)

II. Application for reimbursement of annual checkup fees:

- i. The application will be submitted through nominated branch as per existing practice. Branch will forward it to RO.
- ii. RO HR administrator will process the claim through Workforce administration > Staff welfare > Health scheme > REMAS annual health checkup.
- iii. In case of existing members, amount already reimbursed during the current financial year has to be updated in Union Parivar Register by the HR administrator of RO, as is being done for hospitalization reimbursement.
- iv. The reimbursement is restricted to Rs.2000/-per (w.e.f. 01.04.2015) year. The amount can be claimed maximum in two installments per financial year.

(Staff Circulars Nos. 5913, 6006, 6021 and 6163 Dated 11.10.2012, 14.08.2013, 10.10.2013 and 16.01.2015)

8. WINDING UP

In the event of the Scheme being rendered unviable for any reason considered proper by the Managing Committee, it shall place its recommendations before the Staff Welfare Committee to wind up the scheme. The contributions received from the members will be disposed off in a manner to be decided by the Staff Welfare Committee.

9. GENERAL

- i. The Managing Committee will review the Scheme every year.
- ii. The review will cover modifications in the scheme including inter-alia, improvement in the procedures, feasibility of upgrading the existing benefits in terms of reimbursement etc.
- iii. All matters/disputes arising out of and/or interpretation of the rules of the scheme will be referred to the Managing Committee whose decision will be final.
- iv. Any amendment to the scheme or the rules thereof will be effected with the approval of the Managing Committee.
- v. The accounts of the scheme will be audited every year to examine, among other things that the scheme is being used for the intended purpose.
- vi. The Managing Committee can switch over to an arrangement with Insurance Companies for administration of the scheme if warranted in the future.