



ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPRC)
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E Circular No. 27/2015

24th November, 2015

Dear Comrades,

Sub: Medical Insurance Scheme for Retirees – Detailed guidelines communicated by the Bank

We are pleased to inform you that Central Office has issued detailed operational guidelines for availing the Medical Insurance Scheme for Retirees. We now attach Circular Letter No. CO:HRD:2015 dated 20/11/2015 for your ready reference. The Circular letter covers the following important points:

1. The Insurance Policy for retired employees is effective from 01.11.2015 onwards
2. United India Insurance Company Limited has agreed to allow a grace period of three months to retirees who could not give their consent by the stipulated date to join the Scheme, subject to payment of full year premium by the concerned retirees
3. The scheme will also cover the spouses of the retired employees as dependents
4. The details of the TPA (Third Party Administrator) appointed by the IBA for our Bank have been furnished
5. The link details of access to the Paramount (Third Party Administrator) Portal have been furnished
6. Instructions for Generation of instant E Card have been given
7. The list of hospitals where cash less facility is provided
8. Formats for claiming reimbursement of hospitalization expenses both for cashless facility and for Reimbursement of hospitalization expenses incurred where the hospital has no Cash less Tie Up with the TPA, along with details of documents required to be submitted have been enclosed
9. The procedure to be adopted when a retiree or dependent requires to be hospitalized in a hospital with cash less facility has been outlined

The validity of the Insurance Policy for retired employees is from 1st November, 2015. Instances have come to our notice that even after the retired employees submitted their Consent Form either directly to Central Office or to the Pension Paying Branch, their names have not figured in the list of retired employees hosted on the Bank's Website. Similarly, instances have also come to our notice that the Insurance premium has not been properly debited to the respective accounts. We request you to kindly bring to our notice such instances so as to enable us to take up the matter with Central Office/Insurance Company/Third Party Administrator for proper redress.

While on the subject, it has been clarified by the Insurance Company has agreed to keep the window open for a period of 3 months (possibly w.e.f. 01.11.2015) to enable the Retirees who had not joined the scheme earlier, to do so. Please take this opportunity and submit your Consent Form to your Pension Paying branch if any retiree had not done so. While the Insurance Company has stipulated that in such cases, full year Insurance premium should be paid by the retirees concerned, it has not been indicated whether the Policy would come into force with effect 01.11.2015 or from the date of payment of premium. We have since taken up the matter with Central Office and clarifications received in this regard would be shared with you.

Dear Comrades, the dependency clause for the spouse has been removed and the spouse of the retired employee would automatically be covered under the scheme. This was one of the issues taken up by us with the Central Management.

Comrades can now generate Instant E card by accessing the portal of the Third Party Administrator – Paramount Health Services (TPA) Pvt. Ltd., Other relevant documents – List of Hospitals, Formats for claiming reimbursement under the scheme, Procedure to be followed by the Retiree etc., have been annexed to the Circular letter cited above. We suggest that you may take a print-out of this Circular letter and keep it safely for future reference.

Comrades may be aware that we had written letters to the Central Management seeking clarifications on the following points:

1. The Retirees should not be burdened with the payment of premium and to meet the same out of allocation for Retirees from Staff Welfare Fund. We reiterate our demand and request you not to insist payment of premium by the Retirees. Wherever Insurance premium has been debited to the Savings Account of the Retiree, the same should be refunded.
2. Arrangements to be made by branches to send a copy of the Staff Circular No.6243 (with annexure) dated 18th September 2015 to all retirees whose addresses are available with their pension drawing branches. **(Though instructions to this effect were conveyed by Central Office, reports have been received that many branches did not comply with these instructions and the Retirees had to personally go to the Pension Paying branch and collect the Circular/Consent Form).** Since the Insurance Company has now agreed to keep the window open for 3 months, branches should be advised to send a copy of Staff Circular No. 6243 dated 18/09/2015 to those Retirees who are yet to join this scheme
3. Giving prior intimation / information / notice to the retirees about the renewal of the policy and the premium due in every year.
4. Provision may also be made for the Retirees to send the consent letter duly signed, electronically, with photographs of the Retiree and his/her spouse scanned.

5. Option for a lower Insurance Cover in the case of retired Subordinate Staff members and Family Pensioners
6. Payment of premium in 3 or 4 instalments for the above category of retired employees
7. Exclusion of reimbursement of expenses incurred for domiciliary treatment by the Insurance Company after agreeing to the same

We have, so far, not been favoured with any response from the Central Management. We will pursue the above issues till they are resolved to our satisfaction by our Bank/IBA/Insurance Company.

Please note to generate instant E Card by accessing the portal of the Third Party Administrator (TPA) – Paramount Health Services (TPA) Pvt. Ltd., In case you need any clarification on the above scheme, please feel free to write/contact us.

With kind regards,

Yours Comradely,



(N. GOVINDRAJULU)
GENERAL SECRETARY

Encl: A/a