



ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION
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E Circular No. 29/2016

20th September, 2016

TO ALL AFFILIATES/MEMBERS

Dear Comrades,

Sub: Medical Insurance Scheme for Retirees

We are pleased to reproduce Circular No. 29/16 dated 19/09/2016 issued by the General Secretary, AIBPARC on the various issues relating to Medical Insurance Scheme for Retirees. We request you to kindly circulate among your members.

With kind regards,

Yours Comradely,

(N. GOVINDRAJULU)
GENERAL SECRETARY

ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION
(AIBPARC)

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**The Chairman,
Indian Banks' Association,
Mumbai**

Dear Sir,

Sub: Group Medical Scheme for retired employees/officers of the banking sector

You are aware of the fact that the scheme which was operative on and from 01.11.2015 will be expiring on 31st October, 2016. At the time of renewal, it an abject necessity that IBA should make a thorough review of the functioning of the scheme for last one year. The relook should include, inter-alia, the deviations made by the insurance company/TPA the undue delay in reimbursement of claims in many cases, the payment of a substantially high amount of premium by the retirees etc. We request you earnestly to consider the following aspects :

In the Bipartite Settlement, it was agreed upon that the domiciliary expenses incurred by retirees will be reimbursed. In spite of repeated protests by AIBOC/UFBU, the same has been unilaterally withdrawn by TPA through their in-house communications. Although IBA contended several times that bilateral agreement would be honoured, nothing has transpired so far. We demand restoration of it.

It is to be ascertained whether at every bank a committee has been constituted comprising of representatives of banks, TPA and representatives of retiree organisation. Such committee should periodically review the delay/distortions if there be any in respect of reimbursement of claims.

Retirees being the elder citizens with lesser paying capabilities had a natural expectation that bank would pay the premium as it is being paid in case of serving employees. In fact, Govt. of India desired of a formulation of scheme for both serving employees and retired personnel. The hopes of the retirees have been belied. It is to be ensured that the suffering and the financial burden of the retirees should be ameliorated to a great extent and substantial relief be offered.

As regards other issues not covered in the letter, we subscribe to the views of CBPROs letter written to you on 12.09.2016.

Yours faithfully,

**(S. R. SEN GUPTA)
GENERAL SECRETARY**