



**ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION**  
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPARC)  
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E Circular No. 30/2016

20<sup>th</sup> September, 2016

**TO ALL AFFILIATES/MEMBERS**

Dear Comrades,

**Sub: Medical Insurance Scheme for Retirees – Letter addressed by Joint Convenors, CBPRO to CEO, Indian Banks' Association**

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We are pleased to reproduce contents of letter dated 12/09/2016 addressed by the Comrades A.Ramesh Babu & K.V. Acharya, Joint Convenors, CBPRO on Medical Insurance Scheme for Retirees. We request you to kindly circulate among your members for their information.

With kind regards,

Yours Comradely,

**(N. GOVINDRAJULU)**  
**GENERAL SECRETARY**

**COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS**  
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**A.Ramesh Babu K.V.Acharya**  
Joint Convener Joint Convener,

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Dated: 12.09.2016

To

The Chief Executive Officer,  
Indian Banks' Association,  
World Trade Centre 6th Floor,  
Centre 1 Building,  
World Trade Centre Complex,  
Cuff Parade, Mumbai 400005

Respected Sir,

**Sub: Medical Insurance Scheme**  
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The much awaited relief to the Bank Retirees came in the form of Medical Insurance Scheme along with the 10th Bipartite Settlement concluded between the Unions and Associations (UFBU) in May 2015. There have been quite a few problems in the implementation of the scheme which led to lot of disappointments especially in respect of reimbursement of domiciliary treatment. We had raised this issue when we met the IBA officials on 26th May, 2016. We were informed that IBA has also taken up the matter with the Insurance Company and insisted on them that they cannot back out from the terms and conditions already agreed to. We were also assured that in as much as the Medical Insurance Scheme is an outcome of duly negotiated settlement, the IBA is very clear in implementing the scheme in letter and spirit and they would go all out in making the Insurance Company to honour the agreement.

The Medical Insurance Scheme which is implemented in all the Banks is completing one year in Oct 2016 **but** so far the domiciliary treatment reimbursement has not taken off causing lot of anxiety to all Retirees. It is shockingly surprising that even the negotiated and agreed issues are not implemented. This affects the credibility and sanctity of the negotiation and settlement. We are wondering as to how the Premiums are charged to the Retirees who deserve more compassion. Though the amount of Rs. Four Lakhs covered under the Insurance Scheme is grossly inadequate, the Retirees accepted the same hoping that the Medical insurance Scheme would be identical both for Serving Employees and Officers and Retired Employees. Even Department of financial Services, Ministry of Finance, Government of India vide their letter **DOFS Letter No. F.No. 14/7/92-IR (Volume II) dated 24th Feb, 2012** advised IBA to devise a Medical Insurance Scheme for both Serving Employees and Officers and Retired Employees.

The said letter of the Ministry never stated that in respect of Retired Employees the Premium should be borne by the Retired Employees themselves. Since the Premium for the Medical Insurance for serving Employees and Officers is borne by the Banks as per the Scheme the same should have been extended to Retired Employees also with reimbursement of domiciliary treatment. It is very pertinent to note that in case of Retired Employees and Officers the Scheme is available only to the Retired Employee and his or her spouse. So the claimants can be

maximum two and in quite a good number of cases only one as either the Retired Employee or his/her spouse would have already deceased. Hence it is illogical to say that cost of reimbursement will be very heavy in respect of Retirees. In fact in case of the Government Employees the Medical treatment reimbursement is unlimited even after Retirement and it is extended to the Retirees as an obligation on the part of the Employer to ensure Medical care of their Ex-Employees as an acknowledgement of their service during their tenure. This is the case in RBI and other Public Sector Undertakings also. The same principle should hold good in respect of Bank Retirees also.

While we are thankful and happy that one more opportunity is given to those Retirees who missed the bus when the Scheme was introduced but at the same time we are perplexed and taken a back when we learn that this opportunity is given at a heavy cost by asking the Retirees to pay full year Premium instead of prorata Premium for the remaining period. Many of the Retirees have missed the bus earlier either due to non communication of the scheme or their are not being present at the address given due to their family and social obligations which they have to carry out at least after their retirement.

Hence we request that:

- 1. The Medical Insurance cover should be increased taking into account high cost Hospitalization and Medical treatment.**
- 2. The Premium should be borne by the Bank Managements as is done to the Serving Employees and Officers including SBI Pensioners and Retirees.**
- 3. The domiciliary medical treatment expenses incurred by the Retirees should be reimbursed as per the terms of the agreement.**
- 4. Only prorata premium should be charged in respect of those who will be joining the scheme now.**
- 5. Dismissed and removed Employees should also become eligible to avail the Medical Insurance Scheme.**

We are confident that the above reasonable requests will be immediately considered and the Bank Retirees will get proper relief.

Thanking you,  
Yours Sincerely,

**A.Ramesh Babu K.V.Acharya**  
**Joint Conveners**