



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

Dated the 6<sup>th</sup> October 2017

Dear Friends

We forward herewith the Circular issued by All India Bank Pensioners and Retirees Confederation on the subject of Renewal of Group Medclaim Scheme for Bank Retirees. The circular is self explanatory.

Yours Comradely,

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

**ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION**  
( A.I.B.P.A.R.C.)  
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Circular No. 55/17.

06.10.2017.

(For circulation among all the members of the Managing Committee as well as the Governing Council of AIBPARC, Special Invitees, State Secretaries and Advisors of AIBPARC.)

Dear Comrade,

Sub : **Renewal of Group Medclaim Scheme for Bank Retirees.**

You are aware of the fact that IBA has already advised the banks in the last week of September, 2017 about the modalities of renewal of group medclaim scheme for bank retirees for the period commencing from 1st November, 2017. Different banks have already issued circulars while a few banks are yet to do. The realization of premium will be effected in the last week of October, 2017 in most of the banks.

In the given circumstances, CBPRO/AIBPARC have made a representation to the convener of UFBU with a request to make efforts to subsidize the premium to the maximum extent possible and also to bring a uniformity in regard to the super top up policy with a more improved offer of ceiling of reimbursement. It may please also be noted that the leadership of AIBPARC has been in touch with the individual

components of UFBU and requested them to use their good offices with IBA in this regard. The letter of AIBPARC/CBPRO is reproduced hereunder for information of members.

With best wishes,

( SUPRITA SARKAR )  
ACTING GENERAL SECRETARY

QUOTE :

To

Dated: 05.10.2017

Com. Sanjeev Kumar Bandlish  
Convener UFBU

Dear Comrade. Sanjeev,

Sub: Bank Retires Insurance Scheme

I very fervently request you to present the following before the IBA and UIIC in your tomorrow's meeting.

1. UIIC SHOULD REDUCE PREMIUM and the reason of high claim ratio is questionable.
2. Retirees Premium should be at least reasonably subsidized though as per DFS, Govt. Of India communication to IBA Dated 24th Feb 2012 they only advised IBA to devise Medical Insurance Scheme both for serving employees and Retirees and never the DFS suggested to collect the Premium from the Retirees.
3. The Super Top Up Policy offered by UIIC should be officially communicated to all member Banks and those opt for Super Top Up Policy the Premium should be collected along with Basic Policy and remitted to UIIC by the Banks.
4. UIIC SHOULD IMPROVE THE Super Top-up Policy to Rs 5 lacs for Award Staff and Rs 6 lacs for Officer Retirees.
5. The process of settlement of claims should be smooth and fast and holding the bills unsettled on flimsy grounds should be avoided.

UIIC HAVING GOT THE BIGGEST VOLUME OF INSURANCE BUSINESS THROUGH BANK EMPLOYEES AND RETIREES SHOULD GIVE HIGH CONCESSION IN PREMIUM.

In case of Retirees the claimants are maximum two and in good number of cases only one as the other would have ceased to exist.

Family Pensioners are the worst sufferers as the Family Pension is abysmally very poor and they just cannot afford to pay such high premium.

We once again request you to take care of the Retirees with utmost concern and compassion.

With Regards,

Yours sincerely,  
K.V.Acharya