



**ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION  
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPARC)**

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Ref. No. GS/127/2018

6th December , 2018

**The General Secretary  
All India Bank Pensioners and  
Retirees Confederation (AIBPARC)  
C/o Bank of India Officers' Association  
Bank of India, Main Branch  
23-A Netaji Subhas Road  
Kolkata 700 001**

Dear Com Suprita:

Sub: Medical Insurance

We will be very happy if you will kindly examine the following issues related to Medical Insurance Scheme for Retirees and initiate necessary corrective measures:

**1. Interim Reimbursement of medical bills**

Insurance Company is having tie-up arrangement with only a few hospitals. It may happen that a retiree is admitted in a hospital where cashless facility is not available. Ultimately, he has to pay and after discharge only, he will be able to apply for reimbursement to the Bank/TPA/Insurance Company. In case of prolonged hospitalisation and with concurrent huge medical bill, it may not be possible for all the retirees to spend initially and then claim reimbursement.

We, therefore suggest that the issue may be taken up with IBA and if need be with IRDA for an arrangement with TPA/Insurance Company to settle tinterim claim before discharge..

**2. Readmission/Fresh admission into Medical Insurance Scheme:**

Under the existing scheme of Medical Insurance for Retirees, renewal of the Policy is allowed by the Insurance Company, subject of payment of renewal premium in time. Where a retiree had not joined IBA scheme or had

discontinued the policy for one year, he is not allowed to join the scheme again.

When the scheme was introduced, a few retirees had not joined the scheme and they expressed the desire to join the scheme now. However, they are not permitted to join the scheme.

We gather that when a few retirees had approached UIIC for permitting them to join the scheme afresh and also for readmission, they were advised that the Company did not have any objection to permit them to join the scheme, provided that the applications are routed through the Bank. However, the IBA guidelines do not provide for such exceptions. When a retiree expressed his willingness to join the scheme and agreed to pay the relevant premium, there should not be any issue in admitting or readmitting the retiree into the scheme by the Insurance Company. Only UIIC is not allowing fresh admission of retirees who opt for Insurance cover with domiciliary facility.

Thanking you

Yours sincerely,



**(N. GOVINDARAJULU)**  
**GENERAL SECRETARY**

cc: Mr P B Thomas, Chairman  
cc: Mr Nitin Desai, President  
cc: Mr S Bagchi, Working President  
cc: Mr P K Sarkar, Advisor