



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

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Ref. No. GS/128/2018

15 th December , 2018

**Shri Brajeshwar Sharma,
General Manager (HR)
Union Bank of India
Central Office,
239, Vidhan Bhavan Marg,
Nariman Point, Mumbai - 400 021**

Dear Sir,

**Sub: Staff Welfare Scheme - UBIREMAS - Staff Circular No. 6889 dated
10/12/2018 - Guidelines for settlement of hospitalization bills under
UBIREMAS**

We invite reference to Staff Circular No. 6889 dated 10/12/2018 wherein guidelines have been given for settlement of hospitalization bills under UBIREMAS and they are as under:

Processing of hospitalization bills under UBIREMAS scheme to be done as per ceilings defined under various heads in the 9th Bipartite/Joint Note dated 27.04.2010.

Admissible expenses (ailments and ceiling), as per 9th Bipartite/Joint Note, can be claimed under UBIREMAS. However, non admissible expenses should not be considered.

A hypothetical case of claim received under the scheme was given and the details are as under:

Rs.70000/- has been incurred. The claim was first submitted to Insurance Company for reimbursement where an amount of Rs.30000/- has been settled. Retired employee has membership under UBIREMAS and he/she claims the rest amount of Rs.40000/-, i.e. amount not settled by Insurance Company, under UBIREMAS, then the eligibility under UBIREMAS is to be calculated as per the following table:

| S.NO. | PARTICULARS | AMOUNT IN RS. |
|-------|---|---------------|
| 1 | Total amount incurred in surgery (A) | 70000/- |
| 2 | Total eligibility under UBIREMAS considering this to be fresh claim (B) | 40000/- |
| 3 | Total amount settled by TPA/Insurance Company (C) | 30000/- |
| 4 | Total amount that can be sanctioned under UBIREMAS (B-C) | 10000/- |

The guidelines given by you are arbitrary and have no legal validity. In this context, we draw your immediate attention to the guidelines given in Staff Circular No. 4901 dated 04/10/2002 and are reproduced hereunder:

"Where the retired employee and/or his/her spouse or the spouse of the deceased retired employee has opted for being insured under the Medi-claim policy of an Insurance Company and reimbursement received from the Insurance Company falls short of the actual expenditure he/she may have incurred in respect of his/her hospitalization, the Bank will reimburse to the Member to the extent of shortfall subject to the ceiling of employee's otherwise entitlement under the Bank's Hospitalization scheme. For this purpose, the Bank will accept true copies of the bills and invoices certified by the Insurance Company in respect of hospitalization expenses."

We, therefore, request you to kindly follow the guidelines originally enshrined in the UBIREMAS and settle the claims of retired employee/spouse of the retired employee that may be received accordingly.

Thanking you,

Yours sincerely,

**(N. GOVINDRAJULU)
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