



ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPRC)
(Promoted by All India Bank Officers' Confederation – AIBOC)
(Sponsored by All India Union Bank Officers' Federation – AIUBOF)
E mail [i.d: ubioatn@yahoo.in](mailto:ubioatn@yahoo.in) / suryanarayananram@gmail.com

Com. P.B. Thomas Chairman M: 09447177456	Com. Bihari Patel President M: 09825027000	Com. S. Bagchi Working President M: 09830981586	Com.R.Suryanarayanan General Secretary M: 09884131216
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Circular No. GS:

29th September, 2015

Dear Comrades,

Sub: Medical Insurance Scheme for Retirees – Submission of Consent letter

We are pleased to inform that our Bank has issued Staff Circular No. 6243 dated 18/09/2015 containing the Medical Insurance Scheme for Retirees. The Circular covers the important aspects of the Insurance Scheme, consent letter to join the scheme and the detailed scheme. The following are the important features of the Scheme:

- The Scheme covers all Retirees
- The Insurance Policy will cover medical expenses incurred by the Retiree and his/her dependent spouse only
- The maximum limit Rs.4.00 lacs for Officers and Rs.3.00 lacs for Award Staff members
- The last date for becoming a member under the scheme is 20.10.2015. To be precise, the consent form duly filled in with photographs of the applicant and his/her spouse should reach Terminal Benefits Division, Central Office on or before 20.10.2015
- Option to join the Medical Insurance Scheme is restricted to only one time
- Those retirees who do not opt now, would not be allowed to join later.
- Eligible retirees who join and subsequently opt out will not be allowed to rejoin
- Existing Staff Welfare Scheme - UBIREMAS will continue to be operational and will be available for reimbursement for those who have already become members of the scheme
- The commencement of the actual scheme will be informed in due course.
- The Circular has been uploaded in our Bank's Web site - www.unionbankofindia.co.in Please go to the link - About Us and Click. You will get another link - Policies & Disclosures and Click. Another Link - Information for Retired Staff will open and on clicking it, you can find Medical Insurance Scheme for Retired Officers/Employees. By clicking this, you can view the Staff Circular.You can download the Consent form or approach the nearest branch for the form.

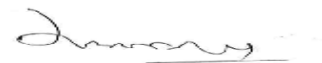
Though we have demanded that the Retirees should not be burdened with the payment of premium and that the same should be met out of Staff Welfare Fund (25% of Staff Welfare Fund should be earmarked for the welfare of the Retirees), we feel that introduction of this Medical Insurance Scheme for Retirees is a welcome step for all of us. We, therefore, request all our members to join the Scheme without fail. Even where the individual Retiree has already taken a Medi-claim Policy, joining this scheme would be beneficial for the reason that under the new scheme, the premium payable would be marginally less and expenses incurred for domiciliary treatment would be eligible for reimbursement. We repeat, let us all join this scheme and derive the benefits. The last date for the consent form to reach Central Office is 20th October, 2015. Please do not wait till the last date. Please note to send the Consent Form by Regd. Post. Ack Due or Speed Post with Ack. To

**Asst. General Manager(P),
Human Resource Department,
Terminal Benefits Division, UBIREMAS,
Central Office,
239, Vidhan Bhavan Marg,
Nariman Point, Mumbai - 400021**

For the information of all our members, we are pleased to attach Staff Circular No. 6243 dated 18/09/2015. Please also communicate to all our members known to you.

With regards,

Yours Comradely,



**(R. SURYANARAYANAN)
GENERAL SECRETARY**

Encl:A/a