



**ALL INDIA UNION BANK PENSIONERS AND RETIREES FEDERATION**  
(Affiliated to All India Bank Pensioners & Retirees Confederation – AIBPARC)  
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Ref. No. GS:131/2016

15<sup>th</sup> October, 2016

Shri R.R. Mohanty,  
General Manager (HR),  
Union Bank of India,  
Central Office,  
239, Vidhan Bhavan Marg,  
Nariman Point, Mumbai – 400 021

Dear Sir,

**Sub: Medical Insurance Scheme for Retirees – Staff Circular No. 6467 dated 10/10/2016**

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We have received your Staff Circular No. 6467 dated 10/10/2016 regarding renewal of Medical Insurance Policy for Retirees for the year 2016-17 on 14/10/2016. We have been advised the following points:

- The existing policy will expire on 31.10.2016
- The premium on the policy will have to be remitted in October, 2016
- The Retirees have the option for continuing the existing policy or to opt for a policy with domiciliary hospitalization/domiciliary treat up to the extent of 10% of the Insurance Cover i.e. Rs.40000/- for Retired Officers and Rs.30000/- for Retired Award Staff members within the overall cover of Rs.4.00 lacs and Rs.3.00 lacs respectively.
- The Retiree is also permitted to opt out of the scheme by submitting Annexure III to the said Staff Circular
- The last date for submission of the option form is 22/10/2016
- The option form should be mailed to [medicclaim.retirees@unionbankofindia.com](mailto:medicclaim.retirees@unionbankofindia.com)
- The renewal premium will be debited to the Pensioner's account on 24/10/2016

You will agree with us that the time allowed to the Retirees to take a decision is very limited and in view of the substantial increase in the premium amount, say from Rs.7000/- to Rs.21000/-, many Pensioners have to make arrangements for providing sufficient funds in their

accounts so that the premium amount is paid to the debit of their account. In respect of Retirees of yesteryears, the premium amount would be far in excess of the Pension being received by them. They may, therefore, have to borrow and remit the amount in their account. Not granting sufficient time to the Senior Citizens of the Banking industry shows the scant regard the Bank Managements have for the Retirees. **We, therefore, request you to kindly permit the Retirees sufficient time say at least 30 days to pay the premium amount. The last date for submission of the option form may also be extended at least up to 27/10/2016.**

Based on the communication received on 10/10/2016, we had advised our members to submit Option I or Option II as the case may be and a specimen of the draft had been sent to the members. We gather that some of our members have already sent the Option Form by mail to the designated mail i.d. We are sure such Option Forms will be accepted as a valid one. Please confirm.

While on the subject, we gather that Staff Circular No. 6467 dated 10/10/2016 has been mailed to those with e mail i.d. facility. We may inform you that many Retirees, especially in the age group of 70 +, residing in remote villages, do not have internet facility. Such Retirees may not have received Staff Circular cited above electronically and as a result, they may be deprived of taking an informed decision in the matter. Since details of mobile phones of all the Retirees are available with the Management, we suggest that SMS may be sent to them drawing their attention about Staff Circular No. 6467 dated 10/10/2016 and to advise them to contact their Pension Paying branch. This will enable every Retiree to take a suitable decision. Such Retirees may also be permitted to submit the Option Form to their Pension Paying branch, who in turn, can send the mail to the designed i.d. This procedure has been adopted by other Public Sector Banks.

**To put in nut shell our requests are:**

- **Extend the last date for submission of option up to 27/10/2016**
- **Grant time for 30 days for payment of premium**
- **Send SMS to all the Retirees about issuance of Staff Circular NO. 6467 dated 10/10/2016**
- **Permit the Retirees to submit the Option Form to the Pension Paying branch for onward transmission to the designated mail i.d.**
- **Accept Option Form devised by our Organisation and submitted by our Members**
- **Release Pension for October, 2016 by 25/10/2016 so that funds will be available for meeting the Premium payment and also enable the Pensioners to celebrate Diwali festival**

Please consider our requests favourably and the Pensioners will be grateful to you.

Thanking you,

Yours faithfully,



**(N. GOVINDRAJULU)  
GENERAL SECRETARY**