



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)
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Ref: GS:128

28th September, 2015

Shri R.R. Mohanty,
General Manager (HR),
Union Bank of India,
Central Office,
239, Vidhan Bhawan Marg,
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Medical Insurance Scheme for Retirees – Staff Circular No. 6243 dated 18/09/15

We draw your kind attention to our letter No. GS:127 dated 28/09/2015 on the above scheme for Retirees. We had requested you to kindly consider waiver of payment of premium by the Retirees and to meet the same out of 25% allocation of funds under Staff Welfare activities for the Retirees. In the alternative, we had also suggested for substantial reduction in the quantum of premium payable by the Retirees, say 50%, as has been done by Punjab & Sind Bank and Syndicate Bank. We hope our request is under your active consideration. Please convey your decision at the earliest.

While on the subject, we had also made the following suggestions:

- (i) Extension of date of submission of consent letter, at least, up to 22nd November 2015
- (ii) Arrangements to be made by branches to send a copy of the Staff Circular No.6243 (with annexure) dated 18th September 2015 to all retirees whose addresses are available with their pension drawing branches.

(iii) Giving prior intimation / information / notice to the retirees about the renewal of the policy and the premium due in every year.

(iv) Provision may also be made for the Retirees to send the consent letter duly signed, electronically, with photographs of the Retiree and his/her spouse scanned.

We hope the above suggestions are under your active consideration. Please let us have your early reply.

A careful reading of Staff Circular cited above and the scheme in detail has brought forth the following queries:

- **2.8 CONTRIBUTION:** The Officers / employees will not share the cost of an indemnity claim on a ratable proportion from their personal Insurance Policies.
- Suppose the hospitalization bill amount exceeds the limit of Rs 4.00 lacs, the officer can not make a claim for the amount incurred in excess of Rs.4.00 lac on any of his other personal medical insurance policy. Is it correct?

Can a widow of a retiree apply for the above scheme?

- Will a spouse, who has income of more than Rs.10000/- per month be called a dependent?
- **3.2 CRITICAL ILLNESS:** It is mentioned that the amount is to be provided only to the EMPLOYEE. Kindly clarify whether a retiree or his spouse will be eligible for this amount.

We will be much obliged if you will clarify the issues raised above.

Thanking you,

Yours faithfully,



(R.SURYANARAYANAN)
GENERAL SECRETARY