



ALL INDIA BANK RETIREES' FEDERATION

D-1/1, Sector-C, Scheme-71,
Near Kasara Bazar School, Indore – 452 009.

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Sri M.S.Chourey

Ref: 2015/270

Date 16.11.2017

**The Chairman
Indian Bank Association (IBA)
Mumbai**

Dear Sir

**Re: IBA approved medical scheme for bank retirees
Re: Reimbursement of Domiciliary Expenses**

We are getting very disturbing and shocking information from TPA as well as from some individual banks who are responsible for implementation of the IBA approved medical scheme for the retirees under 10th wage settlement that facility of reimbursement of domiciliary expenses will not be available to the bank retirees and their spouses under group insurance policy.

2. On careful scrutiny of various clauses of the scheme which is a part of the bipartite settlement as applicable to the retirees, it is no where directly or indirectly mentioned in the scheme that facility of reimbursement of domiciliary expenses for eligible ailments will not be available to the retirees and their spouses. In fact the bank retirees were induced and encouraged to opt for this group medi claim policy based on this attractive feature.

3. Now when bank retirees in large number have already exercised option to buy this policy , their accounts have been debited for payment of premiums and policy has come in to force from 1.11.2015 , to advise them at this stage by TPA / bank managements that domiciliary facility will not be available to retirees is nothing but gross and blatant violation of the clause of the scheme , suppression of the vital clause of the policy and non discloser of vital information from the customer.

4. We request IBA to immediately clarify the position and prevail upon Insurance Company, Insurance Broking firm, TPA and bank managements to strictly follow terms and condition of the scheme as sanctioned under the settlement and withdraw their communications issued by them in this regard in recent past to avoid any litigation in this regard

With Regards

Yours Sincerely

**(S.C.JAIN)
GENERAL SECRETARY**