



ALL INDIA BANK RETIREES' FEDERATION (Regd.)

(Regn No:G 6601 under the Trade Union Act 1926)

D-1/1, Sector-C, Scheme-71,

Near Kasara Bazar School, Indore – 452 009.

सेवा निवृत्त हितेस्त

Ref: 2016/506

Date: 12.07.2016

Chairman

Sri D.A.Masdekar

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Sri S.M.Deshpande

Vice President

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Sri D.P.Gupta
Sri F.Martis
Sri Anindya Basu
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Sri C.N.Prasad
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Sri H.C.Gandhi
Sri K.Vishwanath Naik
Sri O.P.Varma

General Secretary

Sri S.C.Jain

Dy. Genl. Secretary

Sri Debesh Bhattacharyya
Sri S.V.Srinivasan
Sri Ashok Patil
Sri A.K.Bansal

Organising Secretary

Sri Sunil Srivatsav
Sri V.K.M.Varma
Sri C.Gopinathan Nair
Sri M.N.Pandit
Sri Pratap Shukla
Sri S.Velayoudam
Sri Kalyan Sen Gupta
Dr.G.S.Jog
Sri Kishore Gujarati
Sri K.K.Gupta
Sri Rajendra Prasad
Sri N.T.Hegde
Sri S.Radhakrishnan
Sri B.Venkat Rao
Sri Rajan Dhargalkar
Sri Suresh Sharma
Sri R.Shirambekar

Treasurer

Sri M.S.Chourey

The Chief Executive
Indian Bank Association
Mumbai

**Re: GROUP MEDICAL SCHEME FOR RETIREES
Non implementation of clause of
Reimbursement of Domiciliary treatment
Expenses to retirees by the insurance co
To the Retirees.**

Indian Bank Association and bank Unions signed the settlement on 25th May 2015 wherein option was given to the retirees to buy mediclaim insurance policy up to specified limit by making payment of premium within prescribed period in prescribed manner through the respective banks. In the settlement, it was specifically mentioned that those retirees buying group insurance policy as designed as per the provisions of the settlement will be eligible for reimbursement of hospitalisation expenses as well as **DOMICILIARY EXPENSES** within the prescribed limits for eligible ailments.

2.We find that to implement the group medical scheme, IBA at all India level shortlisted United India Insurance Company Limited as lead insurance company after carrying out due diligence exercise and signing of MOU with the insurance company for this purpose and thereafter asked the member banks to implement the scheme.

3. As you are aware, lakhs of bank retirees exercised option of joining the above scheme on the basis of provisions of the settlement dated 25.05.2015 which has explicit provision for reimbursement of domiciliary expenses. . It may be mentioned that details of due diligence exercise carried out in this regard and MOU signed with the lead insurance company was not made public either before or after exercising the option by the retirees. Another party of the settlement did not also make public Due Diligence Document/ MOU for the benefit of the retirees. In the circumstance, retirees solely acted on the basis of clauses of settlement dated 25.05.2015 with the clear understanding that reimbursement of domiciliary expenses will be available

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Within the prescribed limits and if claimed in the prescribed manner.

4.Further it may be mentioned that lakhs of bank retirees exercised the offer of group medical scheme as per the provisions of the settlement and on the basis of brief offer letter collected from them by member banks. It may be pointed out that in the offer letters collected by the member banks, there was no explicit or implied indication that benefit of domiciliary treatment will no longer be available. It is also seen that Parities to the settlement also did not came out with clarification of any sort in this regard for the benefit of retirees during the period when option was open.

5. Subsequently, it turned out that designated Third Party Administrators (TPA), refused to settle claims of domiciliary expenses of the retirees under the instruction of the lead insurance company. This act of TPAs and the lead insurance company was certainly contrary to the provisions of the settlement and the offer given to the retirees for exercising option in this regard and has now resulted in huge dissatisfaction, anger and disappointment among large number of retirees whose claims have been either rejected or who have not able to lodge claims even after incurring expenses on the treatments during policy period.

6. It seems that no serious efforts have been made by the parties to the settlement dated 25.05.2015 in last 9 months to ensure that the relevant provisions for the group insurance scheme for retirees are implemented and the insurance company and TPAs are asked to stop violation of the provisions of the settlement and the offer letter for reimbursement of domiciliary expenses to the retirees.

7. Because of this position obtaining, thousands of retirees who have eligible and tenable claims are losing substantial amount and because of this there is unrest among them. This issue has become industrial dispute. Though AIBRF is not party to the settlement, as a body registered under Trade Union Act representing about 1.5 lakh bank retirees who have been directly affected adversely because of the constant and continuous violation of the relevant provisions has duty and right to take appropriate action to protect interest of its members.

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8. Here it may also be added that as per the provisions of the settlement group mediclaim policy is to be extended to interested retirees for minimum period of three years on the same terms and conditions. Only change under the settlement is permissible is amount of premium in subsequent years based on the agree formula of claim ratio.

9. We learn that subsequent to refusal of reimbursement of domiciliary as per the provisions of the settlement dated 25.05.2015 by United Insurance Co. Ltd., the same insurance company has offered group insurance scheme to the retirees of State Bank of India on almost same rate of premium where in reimbursement of domiciliary expenses is specifically permitted and now claims in this regard are being honoured. We are of the view that this is the discriminatory treatment to the group of retirees covered under the settlement dated 25.05.2015. by one public sector organisation.

10. it may also be pointed out that most of the retirees have opted group medical policy surrendering their existing mediclaim policy taken on individual basis. As you know It will not be possible for them to go back to individual policy due to age factor and other technical reasons. Therefore it will be gross injustice to lakhs of senior citizens because of unilateral modification in the terms and conditions by the insurance company and its subsequent attempt to compel the retirees to opt out the scheme. This very vital human aspect should not be lost sight of while settling the issue.

11. We would request IBA authorities to hold discussion with us to advise us the reasons for violation of the provisions of the settlement, efforts made by IBA in this regard to stop violation and to enable us to understand and appreciate the issues involved to ensure that interest of the membership is protected so this industrial dispute can be resolved in consultation with the organisation who represent large number of the stake holder.

12. You will kindly appreciate that this issue calls for urgent response and action from IBA as major period of first year of the policy has already expired. Your early response will be highly appreciated. AIBRF offers its full cooperation to IBA authorities for early resolution of this issue.

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With Respectful Regards

Yours Sincerely,



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

c.c to All Affiliates of UFBU

With the request to give your response on the issue at the earliest so it can be resolved in coordinated manner with the support of unions. Awaiting early response.

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