



सेवा निवृत्त हिरेस्त

# 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.

Ref: 2016/542

Date: 09.09.2016

**Chairman**

Sri D.A.Masdekar

**President**

Sri S.M.Deshpande

**Vice President**

Sri J.B.Dave

Sri D.P.Gupta

Sri F.Martis

Sri Anindya Basu

Sri N.Mishra

Sri C.N.Prasad

Sri A.K.Mondal

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

**The Office Bearers/ Central Committee Members/ State Body Chiefs**

**A.I.B.R.F.**

**Dear Comrades**

**Re: Meeting with IBA Officials on 08.09.2016**

**Re: Group Medical Insurance Scheme for Retirees**

**We called on IBA Officials at IBA office in Mumbai on 08.09.2016 and brought the following issues pertaining to the Group Medical Insurance Scheme for retirees for their consideration and solution**

**(a) United India Insurance Company has given one more option to the existing retirees to join the scheme by paying full year premium. Many banks have acted on the communication of insurance company, but some are waiting for IBA communication. IBA was requested to immediately issue suitable communication to banks so all eligible can take benefit of it.**

**(b) Insurance policy is due for renewal on 31-10-2016. We requested IBA to finalise the renewal premium with the minimum increase at the earliest so retirees can create sufficient balance in their accounts for renewal. No fresh authority should be insisted by banks for payment of renewal premium. It may be stated that overall claim ratio for all banks put together in the first year has already crossed 230 percent. In view of this some increase in premium for renewal is inevitable.**

**(c) Top up concept should be introduced for additional cover to those who wish to avail it and are ready to pay additional premium on the lines of SBI Scheme. We understand that UIICL is not averse to this idea.**

**(d) Issue of reimbursement of domiciliary expenses to retirees under the insurance cover should be settled without further delay. We understand IBA is in regular touch with the insurance company for finding some acceptable**

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**solution. It was brought to our notice without implementation of clause of domiciliary expenses, claim ratio has crossed limit of 230 percent. Therefore while settling the issue of domiciliary expenses, long term viability of the scheme with affordable premium cannot be overlooked.**

**(e) Issuance of ID Cards to retirees need to streamlined in view of problems being faced presently.**

**(f) Administrative setup at the bank level and TPA level for smooth implementation of the scheme need to be strengthened.**

**IBA officials assured us to take up the above issues with the insurance company in the forthcoming meeting for their early solution.**

**With Greetings,**

**Yours Sincerely,**

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

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