



## **ALL INDIA BANK RETIREES' FEDERATION (REGD.)**

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Ref: 2022/ 632

13.05.2022

The Office Bearers/ Central Committee Members/ State Committee Chiefs  
A.I.B.R.F

Dear Sir,

### **Re: Proceedings of Office Bearers' Meeting Held on 05<sup>th</sup> ,8<sup>th</sup> & 9<sup>th</sup> May,2022**

Office bearers' meeting of AIBRF was held through video conferencing on 5<sup>th</sup> ,8<sup>th</sup> & 9<sup>th</sup> May,2022 to discuss issues related to Group Health Insurance Scheme & to prepare strategy to bring further improvements in the scheme during the next renewal.

2. The General Secretary had drawn attention of the house on the following points on group medical scheme for the consideration of the house so suitable action plan can be drawn to achieve further improvements in the scheme at the time of next renewal.

(a) IBA sponsored group health insurance scheme is running in to 7<sup>th</sup> year and would be entering in 8<sup>th</sup> year at the time of next renewal.

(b) During last 7 years, on an average 2 lakh retirees have opted for IBA sponsored scheme.

© AIBRF has been continuously pursuing the points/ issues to bring improvements in the scheme since its inception. AIBRF organizational efforts have yielded in achieving improvements like introduction of provision of domiciliary expenses, introduction of concept of super top up, multiple slabs, discount to single beneficiary etc.

(d) However, some of the important demands of AIBRF which can bring significant improvements to make it further affordable for all section of retirees like reduction in GST rates, uniform subsidy scheme for retirees etc. still remain unresolved and which are being followed at the organizational level this year.

(f) AIBRF has also been periodically reviewing the possibility of introducing alternate policy. It is noted that (g) (g) some of affiliates are managing alternate group insurance policy for last 2 years. As per the information received, last year about 8000/9000 retirees have opted for alternate policy.

(g) Attention of the house was drawn on the letter no. 2022/616 dated 19.03.22 addressed to IBA Chairman. In this letter AIBRF has demanded (i) to give health insurance policy of Rs. 2 lakhs free of cost to all retirees and (ii) further, AIBRF should be involved and invited in discussion by IBA in finalizing terms and conditions of next renewal.

(h) The GS pointed out that introduction of some of improvements in the scheme in previous years and introduction of alternate policy by some of the affiliates have not resulted in to bringing required improvements in number of participations. Still more than 50 per cent of retirees remain out of group insurance scheme.

(i)The General Secretary explained importance of institutional of institutional support in managing the scheme which ensures continuity of the scheme on long terms basis and confidence of the retirees. He proposed that AIBRF should continue to work at the organizational level to bring improvements in terms and conditions of

the scheme so it becomes affordable for one and all. However final decision in this regard should be left to the individual.

3. Thereafter comprehensive discussion took place on the subject in which 32 office bearers participated. The views expressed by them are summarized below

- (a) Most of the speakers expressed their concern on continuous rise in premium rates year after year.
- (b) High premium makes the policy unaffordable for large section of retirees and therefore participation percentage remain low.
- (c) Many speakers spoke the need for sanction of subsidy at the industry level for payment of premium
- (d) AIBRF should enhance organizational steps to bring more pressure on the authority to sanction pending demands on insurance front.
- (e) Many issues related to implementation of the scheme like inclusion of new medical technology for insurance claim, delay in processing of claims by TPA, operational difficulties being faced by the retirees due to frequent change in TPA panel came during the presentation by the office bearers.
- (f) The suggestion came up that AIBRF should continuously work to develop in house expertise to handle insurance related issues more effectively. AIBRF should take steps to create strong data base on the issue.
- (g) Many comments and suggestions were made on continuing of alternate policy and AIBRF should also consider introducing alternate policy.

4. On the conclusion on presentation by the office bearers, the GS gave detailed reply on various points raised. **Thereafter, he proposed the following action plan which was unanimously accepted by the house.**

#### **ACTION PLAN FOR GROUP HEALTH INSURANCE**

- (a) AIBRF will vigorously follow up with the Government/ IBA/ UFBU constituents for grant of health insurance policy to all retirees free of cost from next year. **AIBRF will launch specific action programs like demonstration, Dharna, submission of memorandum etc. in coming months to achieve the demand.**
- (b) To ensure that AIBRF is invited for consultation/ discussion by IBA, close follow up will be done at various level. **Delegation of AIBRF led by the General Secretary will meet major constituents of UFBU to seek their support to ensure that AIBRF is consulted before finalizing terms and conditions of the next renewal.** Developments taken place after the above efforts will be reviewed and thereafter if required other option to approach appropriate forum to achieve the demand will be considered and course of action will be taken on them.
- (c) **Standing committee of three Deputy General Secretaries will be constituted which will study various aspects of health insurance, collect data / information on the subject and take help of experts whenever needed on continuous basis to develop in house expertise on the subject. The meeting authorized President & General Secretary to finalize three names.**
- (d) The affiliates who desire to continue to work on alternate insurance policy may do so to supplement AIBRF efforts to ensure more participation .
- (e) The decisions taken above will be reported in forthcoming Central Committee meeting at Patna.

The meeting thereafter concluded with vote of thanks to the chair.

#### **ACTION PROGRAMS ON UPDATION OF PENSION**

We invite your attention on circular no.2022/611 dated 11.03.2022 asking State Committees / Affiliates to launch action programs during the months of March & April,22 in support of the demand of pension updation. It is seen that work on updation at IBA level has slowed down and no discussion has taken place on this issue in

last several months. It is causing serious anxiety and disappointment among lakhs of retirees. AIBRF is known to pursue updation issue at organizational level for last several years and has contributed significantly to bring it at the present level when every retiree has started looking positively with lot of hopes for early solution. It is our duty in AIBRF to act more vigorously to arrest delay and take further steps to draw attention of the authorities for early solution in the matter.

**We find that many of our state committees are yet to initiate steps to launch action programs of submitting memorandum to Zonal authorities.** State Committees are once again requested to take steps to submit memorandum to ZMs to the maximum possible extent. Your attention is also invited on the above circular wherein we had given call to organize Dharna/ Demonstration programs at several centers in the state in support of updation. We request our state committees to organize the programs in the coming days and submit report at the earliest.

Detailed and comprehensive review of action programs undertaken by AIBRF in support of updation demand will be done in forthcoming Patna Central Committee Meeting to chalk out future action programs. AIBRF is fully committed for early solution of the long pending demand of updation.

With Warm Greetings,

Yours Sincerely

A handwritten signature in black ink, appearing to read 'S. C. Jain', is written over a horizontal line that extends across the width of the signature.

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

