



ALL INDIA BANK RETIREES' FEDERATION (REGD.)

Flat No 101, Block C Shivom Residency, M. G. Road Indore- 452001

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6th Conference Slogan- Pension Updation is Right of Bank Retirees

Ref. No. 2024/034

Date: 24.03.2024

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

Dear Sir,

Re: Group Medical Insurance Scheme for retirees
Re: Organizational Efforts of AIBRF for improvement

As you are aware, AIBRF has been taking several steps year after year to bring improvements in the group medical scheme. Because of organizational efforts of AIBRF, concept of super top policy, single premium system, multiple slabs, base policy for retirees etc. were introduced. Last year, AIBRF tied up with SBI General for Super Top Policy from Rs. 1 lakh to 10 lakhs at affordable premium. It was availed by about 27000 bank retirees. **We understand from SBI General that Group Super Top policy given to bank retirees covering about 27000 members is the largest group insurance policy issued by any insurance company in the country under this category.**

2. As all of you know next renewal for retirees will be due in October, 2024 and process for renewal has since commenced at IBA level. In order to secure better deal for retirees in next renewal well in time, AIBRF has taken the following steps in last two months

- (a) AIBRF has written to Chief Labour Commissioner (New Delhi) to convene joint meeting to discuss the grievances/ suggestions given by AIBRF. **CLC has written letter No. 10(20)2022 IR dated 14.03.2024** to IBA asking them to give their comments on AIBRF Representation on group insurance scheme.
- (b) AIBRF has written **letter No. 2024/030 dated 18.03.2024** addressed to Shri Murali Bhagat, Deputy Chief Executive, IBA to convene meeting to consider our suggestions on group medical insurance scheme.
- (c) AIBRF has **written Letter No. 2024/ 33 dated 23.03.2024** addressed to UFBU Convener to convene meeting with AIBRF Representatives to consider suggestions on funding of base policy of Rs. 2 lakhs and modifications needed in terms and conditions of base policy.
- (d) AIBRF carried out first Joint Review of SBI General Super Top Policy for the first quarter ended 31.01.2024 in respect of claim and allied matter and circulated the report **vide our letter No. 2024/013 dated 10.02.2024**

3. Further, AIBRF has been in touch with a few insurance companies/ broking firms to secure proposals on health insurance and allied matters which may be suitable and meet requirements of retirees in this area. We have since received four following proposals which we are placed for your information and consideration

- (a) **Gap Insurance Policy for Retirees Proposal:** It will cover risk for non- medical expenditure of different nature required to be incurred at the time of hospitalization and not covered in normal health insurance policy. Sum Insured available under the scheme is between Rs. 1.5 lakhs to Rs. 4.00 lakhs. **Detailed terms and conditions are given in Annexure- A.**
- (b) **Out Patient Insurance Policy for Retirees:** Broadly it will cover risk of domiciliary nature. Detailed terms and conditions are given in **Annexure -B**
- (c) **Affordable Base Policy Proposal:** It will be available for sum assured of Rs. 1.5 lakhs and Rs. 2 lakhs. Detailed terms and conditions are given in **Annexure C**
- (d) **Health Check up at 46 centers of Apollo Hospital:** We have received proposal for comprehensive health check up of retirees at 46 centers of Apollo Hospital at discounted and special rate of Rs. 3600/- per person. **Detailed terms and conditions are given in the enclosed Annexure.**

4. The above proposals will be placed for consideration and taking decision on them in the office bearers' meeting to be convened for this purpose after some time. In the meantime, if you have any suggestions to offer in this regard, you may write to central Office in a specific manner.

5. AIBRF shall continue to take organizational steps in coming months as and when needed to bring improvements in the scheme,

With Warm Greetings,

Yours Sincerely,

A handwritten signature in cursive script, appearing to read 'mabab', is written over a horizontal line.

(S. C. JAIN)
GENERAL SECRETARY

ANNEXURE 01- GAP INSURANCE POLICY FOR RETIREES

February 21st 2024

**To,
Mr. S. C. Jain
General Secretary
All India Bank Retirees Federation
Indore**

Subject: - Gap Insurance Policy, for the Retirees, Pensioners.

Dear Sir,

As you are aware, Certain Non-medical Expenses are never paid under mediclaim even if the policy is covering all ailments without any restrictions or capping's. There is therefore always a gap between the claimed amount & final payable amount. This gap due to non-medical expenditure ranges between 10% - 20% in every claim depending upon the type of treatment.

We are pleased to inform you, that even this GAP can now be paid through Insurance.

What is Covered

- The Insurer shall cover the claims which pertains to non-payable item cover.
- This Product covers 99 such Non-Consumable Items which are generally Excluded in any Health Insurance Cover.
- All terms and condition will be as per the Base policy of the Insured (i.e. if Pre-existing diseases are covered in the base policy, it shall be covered in GAP Insurance. If any claim is repudiated in the base policy, the non- payable items of that claim shall not be paid in GAP insurance)

We give below the coverage as offered by the Insurance Company.

Cover Type	Individual/Floater
Relationship Covered	Option 1 : Self Only Option 2: Self + Spouse
Age Band	91 days to 80 years, proposer must be an Adult
Sum Insured	150000, 200000, 300000 and 400000 (The Retiree must take the same Sum Insured as per their base policy)

Pre-existing diseases	Covered from Day 1
30 days Waiting Period	Waived
Waiting Period for Specific	Waived
Number of Lives	Minimum 1000 families to be covered in the policy in each association

List of 99 Non-medical Expenses which are covered

Annexure – I List of Expenses Generally Excluded ("Non-medical") in Hospital Indemnity Policy				
Baby Food	Beauty Services	Buds	Carry Bags	Internet Charges
Leggings	Mineral Water	Telephone Charges	Crepe Bandage	Eyelet Collar
Blood Grouping and Cross Matching of Donors Samples	Television Charges	Attendant Charges	Birth Certificate	Courier Charges
Medical Certificate	Photocopies Charges	Walking Aids Charges	Spacer	Nebulizer Kit
Arm sling	Cervical Collar	Diabetic Footwear	Knee Immobilizer/Shoulder Immobilizer	Nimbus Bed or Water or Air Bed Charges
Baby Utilities Charges	Belts/ Braces	Cold Pack/Hot Pack	Email	Food Charges (Other Than Patient's Diet Provided by Hospital)
Laundry Charges	Sanitary Pad	Guest Services	Diaper Of Any Type	Slings
Service Charges Where Nursing Charge Also Charged	Surcharges	Extra Diet of Patient (Other Than That Which Forms Part of Bed Charge)	Certificate Charges	Conveyance Charges
Medical Records	Mortuary Charges	Oxygen Cylinder (For Usage Outside the Hospital)	Spirometer	Steam Inhaler
Thermometer	Splint	Knee Braces (Long/Short/ Hinged)	Lumbo Sacral Belt	Ambulance Collar
Ambulance Equipment	Private Nurses Charges- Special Nursing Charges	Creams Powders Lotions (Toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)	Gloves	Any Kit With No Details Mentioned [Delivery Kit, Ortho kit, Recovery Kit, Etc]

Mask	Oxygen Mask	Pan Can	Urometer, Urine Jug	Vaso fix Safety
Cosy Towel	Powder	Oil Charges	Softovac	Home Visit Charges
Band Aids, Bandages, Sterile Injections, Needles, Syringes	Maintenance Charges	Washing Charges	Commode	Novarapid
Analgesic Gel	AHD	Examination Gloves	Paper Gloves	Sofnet
Abdominal Binder	Sugar Free Tablets	ECG Electrodes	Nebulisation Kit	Kidney Tray
Dunce Glass	Pelvic Traction Belt	Trolley Cover	Ambulance	Brush
Moisturiser Paste Brush	Barber Charges	Bed Under Pad Charges	Stockings	Donor Screening Charges
Blade	Preparation Charges	Medicine Box	Digestion Gels	Volini Gel
Zytee Gel	Visco Belt Charges	Outstation Consultant's/ Surgeon's Fees	Referral Doctor's Fees	

1A - SELF PREMIUM INCLUDING GST				
Age band	150000	200000	300000	400000
40-60	1458	1606	1759	1853
60-80	2969	3266	3831	4096
2A- SELF +SPOUSE INCLUDING GST				
Age band	150000	200000	300000	400000
40-60	2915	3212	3517	3707
60-80	5938	6533	7663	8191

We once again thank you for the opportunity and request you to help in immediately announcing this policy so that we can cover at least 10000 families in one month's time."

ANNEXURE- 02 OUT PATIENT INSURANCE POLICY PROPOSAL FOR RETIREES

March 08,2024

To,

Mr. S. C. Jain

General Secretary

All India Bank Retirees Federation

Indore

Subject: - Out Patient Insurance Policy, for the Retirees, Pensioners.

Dear Sir,

We are pleased to introduce an OPD Insurance policy that goes beyond hospitalization to cover outpatient / out of pocket expenditure in 4 unique plans.

What is Covered

All diseases, ailments, treatments are covered in the policy for which you have consulted a doctor on an OPD basis

- Consultation
- Investigation
- Pharmacy
- Outpatient procedures done in Casualty / Emergency room of the Hospital not as Inpatient / Day care
- Dental Treatments

We give below the coverage as offered by the Insurance Company.

Plan1

Coverage		Option 1	
		Mode	Limit
Doctor Consultation - Tele	All Specializations (Within SI)	Cashless	2 Per month
Doctor Consultation - InClinic	All Specializations	Cashless Reimbursement	+ 3,000
Prescribed Diagnostics	All Tests	Cashless Reimbursement	+ 2,000
Pharmacy	Prescribed Medicines Only	Cashless Reimbursement	+ 1,000
Dental	Dental Checkup, Procedures excluding Cosmetic	Cashless Reimbursement	+ 2,000
OPD Procedures	OPD Procedures Coverage as per list	Reimbursement	2,000
OPD Sum Insured		INR 10,000/-	
Diet & Nutrition	Cashless	Cashless	24 Session worth Rs 4,000/-
Mental Wellness	Wellness consultation facility	Cashless	8 Session Worth Rs 3,500/-
Ambulance	Emergency Ambulance Cost	Reimbursement	INR 2,500/-
Medicine Reminder		On App	One time use
Wellness Sum Insured		INR 10,000/-	
Total Sum Insured		INR 20,000/-	

Net Premium	5,500
GST @ 18%	990
Total Payable	6,490

Plan 2

Coverage		Option 2	
		Mode	Limit
Doctor Consultation - Tele	-All Specializations (Within SI)	Cashless	4 Per Month
Doctor Consultation - InClinic	-All Specializations	Cashless Reimbursement	+ 4,500
Prescribed Diagnostics	All Tests	Cashless Reimbursement	+ 3,000
Pharmacy	Prescribed Medicines Only	Cashless Reimbursement	+ 1,500
Dental	Dental Checkup,Procedures excluding Cosmetic	Cashless Reimbursement	+ 3,000
OPD Procedures	OPD Procedures Coverage as per list	Reimbursement	3,000
OPD Sum Insured		INR 15,000/-	
Diet & Nutrition	Cashless	Cashless	36 Session worth Rs 5,000/-
Mental Wellness	Wellness consultation facility	Cashless	12 Session Worth Rs 5,000/-
Ambulance	Emergency Ambulance Cost	Reimbursement	INR 5,000/-
Medicine Reminder		On App	One time use
Wellness Sum Insured		INR 15,000/-	
Total Sum Insured		INR 30,000/-	
Net Premium		8,850	
GST @ 18%		1,593	
Total Payable		10,443	

Plan 3

Coverage		Option 3	
		Mode	Limit
Doctor Consultation - Tele	-All Specializations (Within SI)	Cashless	2 Per month
Doctor Consultation - In Clinic	-All Specializations	Cashless Reimbursement	+ 6,000
Prescribed Diagnostics	All Tests	Cashless Reimbursement	+ 8,000

Pharmacy	Prescribed Medicines Only	Cashless Reimbursement	+ 6,000
OPD Sum Insured		INR 10,000/-	
Diet & Nutrition	Cashless	Cashless	24 Session worth Rs 4,000/-
Mental Wellness	Wellness consultation facility	Cashless	8 Session Worth Rs 3,500/-
Ambulance	Emergency Ambulance Cost	Reimbursement	INR 2,500/-
Medicine Reminder		On App	One time use
Wellness Sum Insured		INR 10,000/-	
Total Sum Insured		INR 20,000/-	
Net Premium		8,250	
GST @ 18%		1,485	
Total Payable		9,735	

Plan 4

Coverage		Option 4	
		Mode	Limit
Doctor Consultation - Tele	All Specializations (Within SI)	Cashless	4 Per Month
Doctor Consultation - InClinic	All Specializations	Cashless Reimbursement	+ 10,000
Prescribed Diagnostics	All Tests	Cashless Reimbursement	+ 12,000
Pharmacy	Prescribed Medicines Only	Cashless Reimbursement	+ 10,000
OPD Sum Insured		INR 15,000/-	
Diet & Nutrition	Cashless	Cashless	36 Session worth Rs 5,000/-
Mental Wellness	Wellness consultation facility	Cashless	12 Session Worth Rs 5,000/-
Ambulance	Emergency Ambulance Cost	Reimbursement	INR 5,000/-
Medicine Reminder		On App	One time use
Wellness Sum Insured		INR 15,000/-	
Total Sum Insured		INR 30,000/-	
Net Premium		12,200	
GST @ 18%		2,196	
Total Payable		14,396	

We once again thank you for the opportunity and request you to help in immediately announcing this policy so that we can cover at least 10000 families in one month's time.

ANNEXURE 03- AFFORDABLE BASE POLICY PROPOSAL

March 7th 2024

**To,
Mr. S. C. Jain
General Secretary
All India Bank Retirees Federation
Indore**

Subject: - Affordable Ins Policy, for the Retirees, Pensioners.

Dear Sir,

We are pleased to inform you, that we have an approval from a reputed Insurance Company for an Affordable Insurance Policy, to cover Retirees, Pensioners, with the revision in the terms as requested by you.

We are sure that the Retirees who have missed taking the main Retirees Group Medclaim Insurance Policy will take immediate advantage of this policy.

We give below the coverage as offered by the Insurance Company.

Coverage Details	
Name Of the Insurance Company	Care Health Insurance Company Limited
Policy Type:	Group Health Insurance Policy for Retirees and their Dependents
Definition of Family:	Option 1 - (1 + 1) Self + Spouse Option 2 - 1 Self Only
Age Limit	Minimum Entry Age 40 years Maximum Entry Age 80 years
Coverage Type:	Family Floater
Pre-Medical Check up	No, On the basis of Good health declaration
Sum Insured:	Option 1 : 1,50,000 Option 2 : 2,00,000
In-patient Care	up to Sum Insured
Day-care treatment	Up to Sum Insured
Pre and Post Hospitalization	30 days Pre-hospitalization and 60 days Post hospitalization
Bed Charges / Room Rent / Boarding Expenses per day	INR 1500 per day
ICU Charges	INR 4500 per day

Other Hospital Expenses	Proportionate Deduction is applicable on the Associate Medical Expenses if the Insured Person opts for a higher Room than his eligible category. However, it is not applicable on 1. Cost of Pharmacy and Consumables 2. Cost of Implants and Medical Devices 3. Cost of Diagnostics. Proportionate Deduction shall also not be applied in respect of Hospitals which do not follow differential billing or for those expenses in which differential billing is not adopted based on the room category, as evidenced by the Hospital's schedule of charges / tariff.
Pre-existing Diseases:	Covered with a co-pay of 30% on each and every admissible claim
01 to 04 year Waiting Period for Specific ailment:	Covered with a co-pay of 30% on each and every admissible claim
30 Days Waiting Period:	Yes (except for injuries accidents)
Day Care Cover	As per Standard Cover
Ambulance Charges	Upto Rs. 1000 per hospitalization
Ayush Treatment	Covered, if treatment taken in Government Hospitals.
Limits on diseases	No Limits on Diseases
Co-pay	No Copay
Claims Payout	Cashless / Reimbursement
Claims Servicing	In-house

Premium Chart		
Sum Insured	Premium including GST per Family (Self + Spouse)	Premium for Self only
1,50,000	19,280	13,970
2,00,000	20,440	15,130

We once again thank you for the opportunity and request you to help in immediately announcing this policy so that we can cover at least 10000 families in one month's time.

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