



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

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**6<sup>th</sup> Conference Slogan- Pension Updation is Right of Bank Retirees**

**Ref. No. 2024/155**

**Date:12.10.2024**

The Office Bearers/ Central Committee members  
A.I.B.R.F

Dear Sir,

**Re: Proposal of Go Digit General Insurance Limited  
Super Top Policies for retirees  
Re; Clarifications**

As you are aware, as per the decision taken in the office bearers committee meeting held on 5.10.2024, AIBRF has decided to endorse Super Top policy of Go Digit General Insurance Limited in view of reasonable rates of premium offered for various slabs, **almost 300 per cent less rates than quoted by National Insurance Company for the corresponding slabs and attractive terms and conditions.**

2. Enrolment work for Go Digit Super top policy has already commenced and it will remain open up to 15.11.2024. Initial response is quite encouraging. Some of the quarries have been raised about the scheme and are under circulation in social media. In this regard the following clarifications are offered.

- (a) **It is tailor made scheme to suit requirements of retirees.** Its terms and conditions are specific and the details are given in the proposal of Go Digit and the same have already been circulated to the retirees by means of circular/ WhatsApp messages/ E-mails etc. and are in full knowledge of the retirees at large.
- (b) It is seen that some of activists are raising the issue that there is co-pay clause in super top policy of Go Digit and there may be proportionate deduction from the claim amount by quoting some other policy product of the company. This comparison is not logical and

irrational and unnecessary creating confusion in the minds of the retirees. On the basis of clarifications received from the company/ KMD, it may be clarified that there is no provision of CO-PAY in the terms and conditions offered to AIBRF and which is under implementation now. It may be mentioned that under this super top policy there is no capping on room rent/ ICU charges by the company. In view of this, there is no question of proportionate deduction for other charges in case room charges are higher. **Therefore, spreading such incorrect information is mischievous.**

- (c) Now the retirees are likely to take two health insurance policies this year- base policy of IBA and Super Top of Go Digit. Some of the problems are being raised regarding settlement of claims under super top policy, the retirees may face. They are like getting certificate from TPA of IBA policy for exhausting the limit before getting cashless approval under super top policy, Interfacing between two TPAs appointed by two different insurance companies may create difficulty/ delay for retirees in getting approval for cashless facility. **This issue was taken up with the insurance company/ KMD. The clarifications which has come in this regard are that firstly, GO Digit has agreed to dispense of the requirement of TPA and all approvals/ settlement of claims will be handled directly by the company to avoid delay. Further it has been advised that insurance company will not demand any settlement letter. On final approval letter sent to the hospital by earlier company, the claim will be paid. We believe at this stage that this arrangement should work well for hassle free settlement of claims under super top of scheme. It may be further reviewed on the basis of experience gained in future.**
- (d) It may be appreciated that through negotiation very reasonable quotes for super top policy has been obtained from Go Digit which has been found technically qualified in IBA tender process of this year, within the quickest time. **But unfortunately, some of the activists are again raising the issue of pricing of the policy in the presence of hundreds of members. This appears to be an attempt to destabilized the process. Pricing is sensitive issue. All aspects of the terms and conditions offered by GO Digit were discussed in the office bearers meeting and then approved.**
- (e) It may be further clarified that at this stage in view of time constraint, at the organizational level it will not be possible for AIBRF to consider and offer any other for super top policy. **We are of the considered view that GO Digit proposal is quite reasonable, affordable and creditable.** Individuals may consider opting for it safely. **However, final choice is of individuals depending upon their requirements and affordability.** AIBRF is simply functioning as facilitators to help retirees and to protect their interest. **AIBRF has very creditable track record of last 8 years in working at organizational level in bring significant improvements in the scheme year after year.**

**(f) Clarifications needed on procedural issues may be referred to the members of Health Committee of AIBRF- Shri Mitra Vashu, Joint GS and Convener of the committee and Shri Ashok Patil- DGS and member of the committee or to the Central Office.**

3. We understand that almost all banks have issued circulars/ guidelines for implementation of base policy of IBA. Our affiliates are requested to ensure that awareness among members are created by holding meetings.

With Regards,

**Yours Sincerely,**

A handwritten signature in black ink, appearing to read 'mabas', is written over a horizontal line.

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