



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.

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

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Sri R.Shirambekar

Sri B.G.Raithatha

Sri Ranjit Bhattacharyya

Treasurer

Sri M.S.Chourey

Ref:2017/120

Date:06.11.2017

**The Chief Executive
Indian Banks' Association
Mumbai**

Dear Sir

Re: Group Insurance Policy for Retirees Changes in list of TPAs

We find that United India Insurance Company Limited, lead insurer under iba group policy for bank retirees has recently made many changes in the list of TPAs. We have yet to see official communication from IBA/ UIICL.

2. Because of the changes in TPAs panel done by the insurance company, our members are facing many practical problems in availing cashless facility under hospitalisation as well as settlement of claims under reimbursement putting the members under severe hardship in getting timely treatment and financial pressure because of undue delay in settlement of claims. Insurance company may have their own reasons and logic for effecting the changes, but ultimately problems are being faced by the retirees. As you are aware the retirees who have taken this group policy include family pensioners super senior citizens getting ex-gratia payments, non-pensioners with very limited income and have with lot of constraints shelled out heavy insurance premium form Rs. 13000 to 36000 are put to very difficult and unimaginable situation when they face refusals from approved hospitals on approaching for treatment because of change of TPAs and existing TPAs refuse approvals. This situation is turning in to serious human problem for senior citizen and beyond tolerance.

3. Otherwise also, services of UIICL/TPAs are not satisfactory and of late dissatisfaction level among retirees have gone up very high. There is general complaint that claims are kept pending for approval for 3 months and beyond. Even after getting approvals from TPAs, actual credit takes another 60 to 90 days. There is need for urgent steps to take corrective action for improving the situation. IBA being sponsor of the scheme as welfare measure for retirees need to take immediate action in this area instead leaving it on the mercy of the insurance company/ insurance broker completely.

4. We wish to meet you and appraise with the situation with various data and documents. We shall be glad if you will kindly give us appointment on priority basis.

Regd. Office: 246, Ellis Bridge Shopping Centre, 2nd Floor, Opposite Town Hall, Ellis Bridge, Ahmedabad - 380006.

Mobile: + 91 89660 19488 E-Mail: sharbat_123@rediffmail.com Website: www.aibrf.com



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Sri R.Shirambekar

Sri B.G.Raithatha

Sri Ranjit Bhattacharyya

Treasurer

Sri M.S.Chourey

With Warm Regards.

Yours Sincerely,

(S.C.JAIN)
GENERAL SECRETARY

c.c to UFBU Convenor & Constituents.

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