



**ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION  
(A.I.B.P.A.R.C.)**



**C/O BANK OF INDIA OFFICERS' ASSOCIATION  
(EASTERN INDIA BRANCHES)  
BANK OF INDIA, KOLKATA MAIN BRANCH  
23A, NETAJI SUBHAS ROAD, KOLKATA – 700 001  
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Circular no 48-20.

Date:11.07.20.

**(For circulation among members of the Governing Council, State Secretaries, special Invitees, EC members and Advisors).**

Dear Comrades,

Sub: Renewal of Group Mediclaim Scheme of IBA for the year 2020-2021.

You are well aware of the fact that the present scheme is going to expire on 31st October,2020.Tension and anxiety have already started mounting up in the minds of all retirees as it has been a regular phenomenon to witness unbelievable increase of annual premium.

Our organization is already seized with the issue. The steps already taken are narrated hereunder for information:

- 1.While the Senior leaders of the organisation had the occasion of meeting Shri A.S.Thakur, hon'ble MOS, Finance on 24.06.20, a memorandum was handed over to him which contained, inter alia, the issue of group mediclaim. In course of the discussion, the hon'ble MOS evinced keen interest in the issue. we thanked him for this by another letter dated 29.06.20 wherein greater details of the deprivation of Retirees were narrated and kind intervention was sought for.
- 2.On 10th July,20, we have represented before the hon'ble MOS and the Chairman, IBA on the same subject narrating the background of the evolving of the scheme, the agony and aspiration of Bank Retirees. Specific suggestions have also been offered to take care of the interest of the elder citizens.
- 3.On11th July, 20,we requested the Convenor, UFBU, to take active interest in the issue so that the Retirees get a fair deal. we have narrated our demands and enclosed the letter written to Chairman, IBA for information and perusal of all constituents of UFBU.

We are enclosing copies of our correspondence with UFBU and IBA for perusal of our members. As the contents of the letter written to hon'ble MOS are Same and identical with that of the Chairman IBA, we did not reproduce it.

Let us hope for the best.

With best wishes, Stay safe and secured with family.

( SUPRITA SARKAR )  
GENERAL SECRETARY

Encl: As stated



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AIBPARC-Mediclaim-UFBU-Email-2020

Date:11.07.20.

Shri Sanjeev K Bandlish,  
Convenor, UFBU,  
Chandigarh.

Dear Comrade,  
Sub: Renewal of Group Mediclaim Scheme for Bank Retirees.

You will surely appreciate the tension and anxiety through which Bank Retirees have to pass their days at the time of each renewal. It is because of ever-increasing premium which has now reached an unaffordable quantum. Our suggestions and viewpoints, as told in earlier years, are already known to you. Still we are narrating in brief the principal issues:

- 1.Banks will have to bear a substantial portion of the premium in recognition of the past services of Retirees and such sharing will have to be formalized by way of a uniform guideline of IBA otherwise most of the Banks on the pretext of loss-making will avoid the responsibility .A single policy for serving and retired employees may be insisted upon to reduce the so-called adverse claim ratio of Retirees. You may please recall that in the year 2015, the premium was same for both sets of employees.
- 2.There should be multiple slabs in both Base policy and Top up policy so that a Retiree can opt according to his financial ability. In such an eventuality, large number of left out Retirees might re-join or freshly join the scheme.
- 3.If a retired Employee expires, his spouse may be allowed to go for a cover of half the amount of earlier cover. If the demand of multiple slabs is acceded to, this issue gets resolved.
- 4.There should not be any ban/bar on fresh joining or re- joining the scheme by an earlier Retiree who for any reason might not have opted to join in earlier years.
- 5.The unexplainable anomaly in domiciliary cover should be removed.
- 6.The group Mediclaim must extend its coverage to physically and mentally challenged dependent children.
- 7.18pc GST on premium as well as on medical bills should be withdrawn forthwith.
- 8.Alternatively, you may demand a mediclaim coverage in line with CGHS for which one time contribution is collected from pensioners at the time of retirement and facilities enjoyed by Central Government employees may be extended to Bank retirees.

Comrade, we have represented before Chairman, IBA on similar lines. we are enclosing a copy of the said letter which dealt the issues at larger details for your kind information. As the financial position of retirees is well known to you, we expect very reasonably that UFBU would go all out to ensure that our logical demands are fulfilled. we also request you earnestly to please make available the copy of our letter with enclosure to all the constituents of UFBU.

With greetings and best wishes,

Comradely yours,

( K.V. ACHARYA )  
PRESIDENT

( SUPRITA SARKAR )  
GENERAL SECRETARY

Encl: Letter to Chairman IBA Dated 10<sup>th</sup> July 2020



## **ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION**

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Mobile : 9674188524, E-mail : aibparc@gmail.com

AIBPARC/MEDICLAIM/GOI-IBA-UFBU/2020

DATE: JULY 10,2020.

The Chairman,  
Indian Banks Association,  
Mumbai.

Respected Sir,

**Sub: Renewal of Group Mediclaim Scheme of IBA for the Retirees of Banking Industry.**

With reference to the above subject, we like to make the following submission for your kind consideration:

1.The group Mediclaim Scheme for Bank Retirees is valid upto the midnight of 31st October,2020.As in other years, the process of renewal precedes different stages which are time-consuming viz inviting quotation from Insurance companies, carrying on negotiation with UFBU, hearing the views of Retirees organizations and then finalizing the entire process by way of issuance of circular in August/September every year. So this is high time to make an application of mind.

2.We feel it necessary to explain the background of the MEDICLAIM insurance cover in brief. The DOFS by its letter dated 24.02.12 advised IBA/Banks to evolve a medical scheme for serving and retired Employees of Banks. Accordingly, IBA evolved a scheme in which the premium of serving Employees was borne by the Banks and that of the Retirees was to be borne by themselves if they were willing to join the scheme. we did not have any hesitation to feel that it was a distortion of the Guidelines of DOFS and we lodged our protest at different points of time. The inhuman treatment meted out to the Retirees will be evident from the chart of escalation: The amount of premium for the retired Award staff has gone up from Rs.5.620/(in 2015-2016) to RS.24.897/(in2019-2020) and the amount of premium for a retired officer has gone up from Rs.7.593/(in 2015-2016) to Rs.33.193/(2019-2020)and it has even been escalated to Rs 95.000/ approx for domiciliary cover. In case of very senior Pensioners, the premium amount is twice the amount of his monthly pension and in case of Family Pensioners, it is 4-5 times of the amount of family Pension. The position of subordinate Employees is equally pathetic.

3.It is because of this inhuman rise every year, the issue of renewal of MEDICLAIM has been a nightmare to each retiree. At this age, they need for themselves and spouse a comprehensive mediclaim cover at affordable cost. As far as our knowledge goes,30pc of the total retirees could manage to renew the policy whereas remaining 70pc under compelling circumstances went out of the covers.

In view of what has been told in the foregoing paragraphs, we re-iterate our suggestions hereunder:

**A.** There should be a reasonably low amount of premium which will be earmarked for being paid by the retiree and the remaining portion of the premium, which obviously will be more in quantum, is to be borne by the Bank. This policy of sharing should be formalized by way of a uniform guideline to each Bank otherwise different Banks on the pretext of loss making would try to avoid the responsibility. This is an abject necessity to recognise the past services of the retirees. we suggest that there should be a single policy for serving Employees and Retirees and it can effectively reduce the premium of Retirees since serving Employees being younger in age have lesser utilisation of the cover and the plea of Insurance company of higher claim ratio for retirees can also be effectively addressed. It is not out of place to mention that in the year 2015, the amount of premium for both section of Employees (past and present), was same.

**B.** We have repeatedly demanded that there should be multiple slabs of Rs.1lakh,2lakh,3lakh,4lakh etc in the base policy as well as Top up policy. The Retirees may opt according to their respective financial capabilities. The Insurance company might not be interested for multiple slabs as it might reduce the quantum of premium but we feel that the position would be reversed. As the compulsive left-out Retirees would re-join the policy and Quantum of premium would go up.

**C.** The present cover of the Base policy is for two persons-the retiree and the spouse. When any one expires, it becomes very difficult for the surviving spouse, more particularly the Family Pensioner, to bear the escalated cost of cover. She automatically prefers to have a reduced cover of Rs.2lakh. If the proposal of multiple slabs is acceded to, this problem may get resolved.

**D.** There should not be any ban on joining the scheme by any Retiree at the following year. Any retiree at a particular year may find it difficult to pay the premium and in subsequent years he might have larger comfort to pay. He should not be debarred from joining the scheme.

**E.** The unexplainable anomaly in case of domiciliary cover should be removed forthwith.

**F.** The group Mediclaim policy must extend its coverage to the physically and mentally challenged dependent children. We have represented it several times but no cognizance was given. we expect that the subject will receive priority attention on grounds of extreme compassion.

**G.** This is most unfortunate that a levy of 18pc GST is imposed on the amount of premium and also on Hospitalization bills. Our appeal to all authorities concerned did not see the light of success. It requires an urgent re-look.

**H.** Alternatively, we have been demanding a MEDICLAIM coverage under a scheme on the lines of CGHS for which one time fixed contribution may be collected from the retirees at the time of retirement and similar facilities as enjoyed by Central Government employees may be extended to Bank retirees.

As per prevalent practice (which is not at all a healthy HR policy) IBA does not offer formal consultative status to the organization of retirees. As a result, we have to place our views formally through UFBU. Although we have faith and confidence in UFBU, we demand that Govt/IBA should review the present policy and accede to the most civilized demand of right to negotiation to the elder citizens of the industry.

With kind regards,

Yours faithfully,



K . V .Acharya  
President



S.Sarkar  
General secretary