



ALL INDIA BANK OFFICERS' ASSOCIATION

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To

ALL UNITS / STATE COMMITTEES

Comrades,

DISCUSSION ON INSURANCE BACKED HOSPITALISATION SCHEME

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IBA has invited the constituent unions for a preliminary discussion on the captioned subject on **8th July, 2021. The meeting was conducted through VC.** Our organization was represented by **Com. Alok Khare, Vice Chairman** in the discussion. The circular issued by the Convenor UFBU is reproduced for the information of the officers.

Yours comradely

/S.NAGARAJAN/
GENERAL SECRETARY

"Units and members are aware that under our 10th Bipartite Settlement/Joint Note achieved in 2015, a Group Medical Insurance Scheme has been introduced both for the in-service employees and officers as well as for the retired staff and these Policies have been getting renewed every year since then. This year's policy also needs to be renewed from October/November, 2021. While IBA has initiated the process for such renewal, they wanted to hold a meeting with UFBU to elicit our views and suggestions based on the experiences and feed back received from our unions and members.

Accordingly, IBA convened a meeting today through Google Meet App. All constituent Unions of UFBU participated in the meeting. IBA was represented by Mr. Gopal Murali Bhagat, Dy. Chief of IBA, Mr. Brajeshwar Sharma, Sr. Advisor-HR&IR, IBA, Mr. S.K. Kakkar outgoing Sr. Advisor, HR, and CGM/GM-HR of PNB, BOB, Canara Bank, Union Bank of India, Bank of India, Indian Bank and Karnataka Bank who are members of the Sub-Committee dealing with this issue.

Initiating the discussion, the IBA informed us that they are in the process of finalising the rates of premium for the ensuing year based on the quotation/offer from National Insurance Company and if there would be any increase in their quote over the current year's premium, they would float fresh tender seeking quotation from all others.

In this background the IBA wanted the viewpoints from our Unions. From our side, the following points were raised and taken up during the meeting.

- *The Group Medical Insurance Scheme should be continued.*
- *Accordingly the policy should be renewed further.*
- *If possible, the renewal may be for 2 or 3 years in one go.*

- *At the time of introduction of the Scheme, it was assured that more and more hospitals would be tied up for cashless facility. This should be followed up with Insurance company and TPAs and more number of hospitals should be covered by cashless facility, particularly in smaller cities and towns so that employees are not required to travel to bigger cities for treatment.*
- *Wherever cashless facility is not in place in a hospital where an employee/officer is getting admitted for treatment, then some advance amount should be made to him/her to deposit the same with the hospital as may be required by the hospital concerned.*
- *TPAs have to be strengthened and TPAs should be advised to settle the claims within a timeframe failing which, penal conditions should be made applicable.*
- *Medical expenses reimbursement is to be treated as a welfare measure and not as a business opportunity for the Insurance Company or TPAs.*
- *Proper information/details should be made available to the claimant employee about the claims settled and items rejected, etc.*
- *Management should enable help desks to follow up the claims with the TPAs for expeditious settlement.*
- *Bank-level Committees of management, TPA and Union should be set-up to take up and resolve the issues pertaining to delay or non-settlement of claims or disputes on claims, etc.*
- *The flexible options available under the Retirees Scheme should be continued.*
- *Premium under Retirees scheme to be reduced by finetuning the scheme.*
- *A portion of the premium payable by the retirees should be subsidised by the Banks under respective Staff Welfare Schemes.*
- *Apex Unions to be periodically provided details of claims settled, Claim-settlement ratio, etc.*
- *Utilisation of Buffer amount to be made more transparent.*
- *Ex-gratia of Rs. One lac payable for major ailments should be paid immediately on claim as delay defeats the purpose of such ex-gratia.*
- *New types of treatments being suggested by Doctors and hospitals to be included in the Policy for reimbursement.*
- *Problems of pending claims at the time of change of TPAs to be addressed and resolved.*
- *Tracking system to be introduced to follow up pending claims.*
- *Existing coverage of Rs.3 lacs/4 lacs to be revised upward.*
- *In view of present pandemic situation, special provisions like cost of treatment during home quarantine/isolation period to be included for reimbursement.*
- *IBA to take up with the Government for exemption of premium amount from GST.*

IBA took note of these suggestions and assured to keep these points in mind while further processing the renewal of the Policy. IBA also requested us to inform them of any further suggestions to further make the implementation of the Scheme more employee-friendly.

Improvement in Family Pension/NPS : During this meeting, we pointed out to the IBA that there is undue delay in the approval of the agreed issues i.e. 1) improvement in Family Pension and 2) enhancing Banks' contribution to 14% under NPS."

=UFBU=

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Mangaluru
12.07.2021


(Suresha Hegde S.)
GENERAL SECRETARY