



## **NATIONAL CONFEDERATION OF BANK EMPLOYEES**

(Registered under the Trade Unions Act 1926 - Registration No. B-2334)

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All letters to be addressed to the General Secretary

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### **CIRCULAR NO. 12**

**Date: 11.04.2018**

#### **TO ALL AFFILIATES & MEMBERS**

Dear Comrades,

#### **MEDICAL INSURANCE SCHEME**

We reproduce hereunder the Circular No. UFBU/2018/06 Dated the 11<sup>th</sup> April 2018 issued by Com. Sanjeev K. Bandlish, Convenor, United Forum of Bank Unions (UFBU) appending therewith the contents of letter No. UFBU/2018/05 Dated 11.04.2018 addressed to Mr. S.K. Kakkar, Senior Advisor (HR&IR), Indian Banks' Association, Mumbai, for information of all affiliates and members.

With revolutionary greetings,

Yours sincerely,

**(SANJEEV K. BANDLISH)**  
**GENERAL SECRETARY**

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“We are in receipt of your letter dated 07.04.2018 on the above subject in relation to constitution of the committee.

At the outset we wish to state that the contentions of the IBA as stated in the letter are provocative and unwarranted. We have already explained our viewpoints and the matter needs proper understanding and clarity before we proceed with the submission of names for constitution of the committee.

You will recall that the scheme of Medical Insurance was the proposal of the management in response to our demand for improvement in the Hospitalisation expenses reimbursement scheme that was available upto 9<sup>th</sup> Bipartite Settlement. While the objective behind the scheme of medical insurance was to ensure hassle free reimbursement, no doubt there are problems faced by the employees / retirees which need to be addressed for modification, rectification and necessary improvements. We have already suggested a joint meeting to discuss these issues and we are ready to extend all our co-operation to ensure better administration of the scheme.

But we feel it desirable and advisable that unions are not to enter into aspects like appointment of Brokers, TPAs, etc. which are purely administrative. We regret that instead of convening the meeting to discuss these issues and sort out the same, such provocative communications are sent.

Please note that the scheme is arising out of the settlement / joint note and any attempt to move unilaterally including dropping the scheme will be responded appropriately by UFBU.

We hope IBA would not precipitate the issue and arrange for a meeting immediately where all connected issues can be discussed.”

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