



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

CIRCULAR NO. 06

Date : 09.03.2018

TO ALL AFFILIATES & MEMBERS

Dear Comrades,

MEDICAL INSURANCE SCHEME – CONSTITUTION OF COMMITTEE

We reproduce hereunder the contents of UFBU letter No. UFBU/2018/03 Dated the 9th March 2018 addressed to The Sr. Advisor-HR & IR, Indian Banks' Association, Mumbai by Com. Sanjeev K. Bandlish, Convenor UFBU, for information of all affiliates and members.

With revolutionary greetings,

Yours sincerely,

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

“We are in receipt of your email communication dated 1-3-2018 in response to our letter dated 9-2-2018. We have also perused the contents of your letter No.4155 dated 19-12-2017.

2. As will be evidenced from the Charter of Demands submitted by the Employees Unions and Officers Associations, it will be observed that having regard to the experience gained about the present medical insurance scheme in vogue since last 2 years, we have suggested improvements over the same.

3. At our instance, IBA also called a special meeting on 6-10-2017, in which besides representatives of IBA and UFBU, the representatives of UIIC, KM Dastur and TPAs were also present.

4. During the discussions, we brought to the attention of IBA, UIIC and TPAs the various problems being faced by the employees/officers/retirees.

5. Some of the important issues raised by us were as under:

- **Copy of the Master Policy should be available to the Unions for their information and pursuing any adverse clause and provisions.**
- **The Scheme and Policy should be exactly on the lines of our Settlement**
- **The administration and implementation of the scheme to be more friendly to the employees/officers/retirees to remove the present hassles.**
- **Proper guidelines should be given for utilisation and availment under the buffer.**

- Brochure must be provided to the employees/officers on the salient features of the scheme as many are not aware of the details.
- Special communication should be sent to all Banks/branches on the benefit of exgratia for critical illnesses.
- ID cards should be given to all employees/officers/retirees/family members covered by the Policy.
- Definition of family should be in conformity with the settlement.
- Proper clarification of coverage under domiciliary treatment.
- Premium for retirees to be reduced.
- Premium for family pensioners, substaff/PTS retirees and pre-1986 retirees to be reduced and lesser than normal premium for other retirees.
- Synchronisation/common date of the policy for employees/officers and retirees.
- More and more hospitals to be covered under cashless tie-up.
- Extension of Super Top-up benefit for retirees.
- Inclusion of dental treatment under the policy
- Services being rendered by the TPAs to be adequately toned up.
- Reimbursement of claims within stipulated time and without any delay.
- Availability of TPA representatives on Sundays and holidays.
- Managements should liaise with TPAs/UIIC and ensure effective implementation of scheme instead of pushing the employees/officers to the doors of TPAs.

6. These issues and concerns need to be discussed further and taken forward. For this purpose, we suggest a meeting between IBA and UFBU to be held at the earliest.

7. But your letter suggests the formation of a Joint Committee of management and unions to discuss issues including decisions like engagement of Brokers, negotiating premium, etc. We feel that involving unions in such decision taking process on vital issues is avoidable provided our role and responsibilities are clearly defined.

8. Hence the matter needs to be discussed thoroughly in the next round of meeting between IBA and UFBU before we take a decision to join the Committee. As of now, Unions role is to negotiate the Scheme and management has to decide the mechanism to implement the Scheme effectively. Any change thereof needs proper mutual discussion.

9. Hence, we request you to convene a meeting at the earliest so that the matter can be discussed and sorted out.”
