

# UCO BANK PENSIONERS' ASSOCIATION, WEST BENGAL

Registered under Trade Union Act, 1926, Regn.25867, Dated : 24.02.11

(Affiliated to All India UCO Bank Pensioners' Federation &

All India Banks' Pensioners' and Retirees' Confederation)

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Circular No.5/2013-15

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## **TO ALL MEMBERS**

Comrade,

### **Sub : Salient Features of Health Insurance Policy for Retired Officers, Employees and their spouse of UCO Bank**

We are reproducing hereunder the salient features of the Mediclaim Insurance issued by United India Insurance Company Ltd., of the Retired Officers and Employees of UCO Bank for Rs.2.00 lacs for a period from 30.3.2013 to 29.3.2014.

1. The Policy can be availed by persons from the date of retirement upto 80 years and also thereafter provided the entry to membership is prior to attainment of the age of 80 years.
2. In the event of any claim becoming admissible under this scheme, the Company will pay through TPA to the Hospital/Nursing Home or insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred thereof by or on behalf of such insured person.
  - A. Room, Boarding Expenses as provided by the Hospital/Nursing Home.
  - B. Nursing Expenses
  - C. Surgeon, Anesthetist, Medical Practitioner, Consultants 'Specialists' Fees.
  - D. Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical appliances, medicines & drugs, Diagnostic materials and x-ray.
  - E. Dialysis, Chemotherapy, Radiotherapy, cost of pacemaker, Artificial Limbs and cost of organs and similar expenses.
3. For expenses on claims arising out of the following illnesses would be limited to

Hospitalisation Benefits	Limits restricted to
A. Cataract	10% of the Limit
B. Hernia	15% of the Limit
C. Histerectomy	20% of the Limit
D. Bed/Room Rent	1% of the Limit(Per day)
E. For ICCU	2% of the Limit(Per day)

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In addition to the above, the following would apply to claims arising out of persons aged more than 60 years.

<u>Expenses on major illness</u> <u>As mentioned Hereunder :</u>	<u>To be settled with</u> <u>on 80: 20 Basis</u>
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NOTE : Major illness/surgery includes, cancer/cancer surgeries including chemotherapy / radiotherapy. Any type of cardiac surgeries / ailment, By-Pass Surgery, Renal disease including dialysis, Kidney Transplantation, major accident resulting in multiple fracture, major paralysis, major brain / Lungs, Hip, Knee, Joint replacement surgery, organ transplantation.

(N. B.: Company's Liability in respect of all claims admitted during the period of insurance shall not exceed the Sum Insured Per Person as mentioned in the Scheme).

4. Expenses on Hospitalisation from minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e. Dialysis, Chemotherapy, Radiotherapy, Eye Surgery, Dental Surgery, Lithotripsy(Kidney Stone removal), D&C, Tonsillectomy taken in the Hospital/Nursing Home and the insured is discharged on the same day, such treatment will be considered to be taken under hospitalization benefit.
5. The Domiciliary Hospitalisation Benefit is not applicable in this scheme.
6. Pre-Hospitalisation-Relevant medical expenses incurred during period upto 15 days prior to Hospitalisation on disease/illness/injury sustained will be considered.
7. Post-Hospitalisation – Relevant medical expenses incurred during period upto 15days after Hospitalisation on disease/illness/injury sustained will be considered.

Comradely yours,



**(PRADIP DASGUPTA)**  
**General Secretary**