



**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
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Date 31.07.20.

Circular no 61-20.

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

Dear Comrade,

Sub: Renewal of Group Mediclaim Scheme of IBA for Bank Retirees.

We are reproducing hereunder the letter written by the Organisation to The Chairman, IBA on above subject on 31.07.20.

This is for information of members.

With best wishes and request to stay safe.

Comradely yours.

Suprita Sarkar
General Secretary
QUOTE:

Date: 31.07.20

AIBPARC/Mediclaim/IBA-UFBU/2020.

The Chairman,
IBA,
Mumbai.

Respected Sir,

**Sub: Renewal of Group Mediclaim Scheme of IBA for Bank Retirees.
Ref: Our earlier letter AIBPARC/Mediclaim/GOI-IBA-UFBU/2020 dated 10th July,20.**

This is high time to revert to the subject as we have hardly 40 days in hand to finalize the issue. We can reasonably hope that you have gone through the detailed suggestions offered by us to make the scheme Retirees-friendly as per desire of the Government.

We offer hereunder a brief presentation of the contents of our earlier letter for ready reference:

We wanted

- (1) Reasonably low and affordable premium for the retirees and remaining portion would be borne by the Bank. we preferred a single policy for serving Employees and Retirees as it was in formative years.
- (2) We Demanded creation of multiple slabs both in Base and Top up policy so that Pensioners with lesser Pension, Family Pensioners and Subordinate Employees might opt for amount of coverage according to their financial capabilities and a compassionate view be taken about Family Pensioners and sub Employees.
- (3) If a Retiree was unable to join the scheme in earlier year for financial problems or otherwise, he/she should not be debarred from joining the scheme in subsequent years.
- (4) The unnatural anomaly persisting in Domiciliary cover should be removed.
- (5) The scheme should extend its cover to physically and mentally challenged dependent children.
- (6) Levy of 18 pc GST charged on premium and medical bills should be withdrawn.
- (7) In line with RBI, one more Pension should be allowed to all the left-outs.

We have told our views to both the parties sharing the table of negotiation and we feel that all concerned have a responsibly to feel for the older Employees who had significant roles to build up the institution. The negligible percentage of Pensioners who are now availing the scheme indicate that a substantial chunk of Pensioners are not in a position to afford the ever increasing cost. If it is made affordable, many more persons would be joining the scheme to make it serve the intention of the DOFS really fulfilled. The burden of premium, as everyone should appreciate, is not a headache for serving Employees and Officers as Bank bears the cost. The essence of our suggestions is that Bank will have to be responsive to its past Employees Otherwise a tailor -made scheme will be a name sake proposition which will have its natural death over the years by being participated by less, then lesser and last of all by least number of people and then vanish .

Awaiting a favourable consideration.

With regards.

Yours faithfully



(K.V. ACHARYA)
PRESIDENT



(SUPRITA SARKAR)
GENERAL SECRETARY