



# ALL INDIA BANK PENSIONERS & RETIREES CONFEDERATION (A.I.B.P.A.R.C.)



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Circular no 47-25

Date: June 13, 2025.

For circulation among members of the Governing Council, State Secretaries, Special Invitees, Advisors, Affiliates, Constituents of CBPRO and Members.

Dear Comrade,

**Sub: Group medical insurance policy for the On- service Employees/ Officers & the Retirees for the year November 2025 to October 2026.**

**Ref: UFBU circular no: 2025/10 dated 13.06. 2025.**

We report hereunder the relevant extracts from the aforesaid circular of UFBU:

1. One more round of meeting took place between IBA and UFBU on 13.06.2025.
2. It will be a combined policy for the Serving employees/ Officers & the Retirees.
3. Following features have been agreed upon to be incorporated in the policy for the year 2025-2026.

\*The sum insured for the Award staff shall be increased to Rs 4 lakhs from the present level of Rs 3 Lakhs. For officers up to scale V, it will be Rs 5.25 Lakhs from the present level of Rs 4 Lakhs. For officers in scale VI and above, it will be Rs 7 Lakhs from the present level of Rs 4 lakhs.

\* The cataract surgery: upper cap will be Rs 40.000/-per eye.

\* Hormonal therapy for cancer and immunotherapy for non-cancer shall be included.

\* Robot surgery shall be considered in cases where the patient warrants such treatment as per doctor's certification.

**4. For Retirees:** mentally and physically challenged dependent family members shall be included by way of add- on. Premium is to be paid by the Retiree/ spouse.

**5.** Top up options will be made available for Rs 1 Lakh, Rs 2 Lakhs and Rs 3 Lakhs. Premium will be borne by the Serving employees/ Retirees.

Based on the above, IBA would now take further steps to call tenders etc.

**Our observation:**

\* There is definitely a forward movement in regard to the increase of the upper ceiling of the limit of the Base policy applicable for different cadres of employees and officers. As it is a combined policy, it is to be applicable for the Retirees too. It has been our demand for a long time.



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**\* The inclusion of the physically and mentally challenged dependent family members in the GMISR was a long pending demand of the organisation. It has seen the light of success.**

We urge upon IBA and the Negotiating Unions, UFBU to ensure that the Base Policy Premium of the Retirees is borne by the Banks as available to Serving Employees and Officers.

We thank IBA and UFBU for considering our request to increase the Base Policy amount, extending the policy to the dependent physically/ mentally challenged children as add on.

On such agreed premises, the tendering process will be initiated. We reasonably hope that the door for negotiation will remain open for other issues.

With best wishes and regards,

Comradely yours,

K.V. Acharya.  
President, AIBPARC  
& Jt. Convenor, CBPRO

Suprita Sarkar  
General Secretary