



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



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Circular no 42-25

Date: May 24, 2025.

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

Dear Comrade,

Sub: Health Insurance scheme for Bank Retirees for the year November 2025 to October 2026.

We are reproducing here under the text of our letter written on date to all the Constituents of UFBU on the above-mentioned subject.

This is for information of members.

With best wishes and regards,

Comradely yours,

Suprita Sarkar
General Secretary

Encl: As stated

AIBPARC/Constituents of UFBU/ Health Insurance/ Email/2025

Date: 24.05.2025

**To
The General Secretaries of all the Constituents of UFBU:**

Dear Comrade,

Sub: Health Insurance scheme for Bank Retirees for the year November 2025 to October 2026.

Ref: UFBU circular 2025/8 dated 22.05.2025.

We convey our sincerest thanks to all the constituents of UFBU for inclusion of our suggestions in respect of Medical Insurance Scheme concerning the Bank Retirees in the demand list of UFBU placed before IBA. The said suggestions given by us which have been taken into cognizance by UFBU include, inter alia, **a)** continuance of the combined policy **b)** increasing the limit of the base cover **c)** bearing of the cost of premium of the retirees by the respective Banks **d)** improvement of the functioning of

TPAs **e)** inclusion of the dependent physically and mentally challenged children in the coverage of medical insurance etc. We sincerely hope that the suggestions given by UFBU would be accepted by IBA and the senior citizens of the industry would be benefited.



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We convey our grave anxiety and anguish over another very important issue – the fixation of premium of the Top Up policy for the Bank Retirees in the previous year. It had been unusually high and so exorbitant that it was beyond the reach of most of the Retirees. The Senior and the Super Senior Citizens of the industry had been forced either to go without any additional coverage or they had been pushed to the Broker – canvassed Top up Policy which is definitely not the desired goal. In our earlier letter to you, we had touched upon this issue and sought for your help in this regard. It might so happen that the issue of the Top up Policy would be coming afterwards in the table of discussion after finalization of the issues related to the Base policy. We request you to kindly consider the issue with all the seriousness it deserves and facilitate an affordable Premium on the Top Up policy to enable the Senior and the Super Senior Citizens to avail the much the needed Top-Up Policy in view of the steep escalation in the Medical Treatment cost. This will save the Bank Retirees from the misery of bearing the huge burden of the Top Up Policy Premium and also help them feel medically secured during their old age.

We once again thank you and all the Constituents of UFBU for your initiative to make the IBA Medical Insurance Scheme affordable and meaningful for the Bank Retirees.

With best wishes,

Comradely yours,

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

Suprita Sarkar
General Secretary