



UCO BANK PENSIONERS' ASSOCIATION, WEST BENGAL



Registered under Trade Unions Act, 1926
(Affiliated to All India UCO Bank Pensioners' Federation &
All India Bank Pensioners and Retirees Confederation)
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Circular No: 7/2013-15

1st August, 2014

TO ALL MEMBERS

Friends,

**Subject: Salient Features of Group Mediclaim Insurance Policy for Retired
Employees and their Spouse of UCO BANK**

We are reproducing hereunder the salient features of the Group Mediclaim Insurance issued by United Insurance Company Limited of the Retired Employees alongwith their spouse in case of Hospitalisation for medical treatment. The Group Mediclaim policy is for Rs. 2.00 lac for a period from 30.03.2014 to 29.03.2015 on floater basis.

- [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] Rooms, Boarding Expenses as provided by the Hospital/Nursing Home.
 - [b] Nursing Expenses
 - [c] Surgeon, Anesthetist, Medical Practitioner, Consultants "Specialists" Fees.
 - [d] Anesthesia Blood, Oxygen, Operaton Theatre Charges Surgical appliances, medicines & drugs, Diagnosticmaterials 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 illness would be limited to:

Hospitalisation Benefits		Limits Restricted to
A	Cataract	15% Of the Limit
B	Hernia	25% Of the Limit
C	Histerectomy	25% Of the Limit
D	Bed / Room Rent	01% Of the Limit [per day]
E	For ICCU	02% Of the Limit [per day]
F	Ambulance charges subject to a maximum limit of Rs. 1,000/- for removing the insured Patient's residence to Hospital and/or from Hospital to residence and /or from one Hospital to another Hospital.	

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

Expenses on major illness as mentioned hereunder charged as a total package	80% of the claim amount subject to limit of sum insured.
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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 person is discharged on the same day such treatment will be considered to be taken under Hospitalisation benefits.

[5] The Domiciliary Hospitalisation Benefit is not applicable in this scheme.

[6] Pre-Hospitalisation – Relevant Medical Expenses incurred during the period upto 30 days prior to Hospitalisation on disease/illness / injury sustained will be considered as part of claim.

[7] Post Hospitalisation – Relevant medical expenses incurred during period upto 30 days after Hospitalisation on disease/illness/injury sustained will be considered as part of claim.

[8] Upon the happening of any event which may give rise to a claim under this policy, notice with full particulars shall be sent to the TPA named immediately and in case of emergency Hospitalisation within 24 hours from the time of Hospitalisation. The Retired Officers/Employees and/their spouse may avail cashless facility in Net work Hospitals/Nursing Home of TPA for treatment as Indoor patient followed by intimation of Admission to the TPA in this regard on their Telephone Nos. (033) 2288-4191/92/93/98 followed by written communication through e-mail address paramita.mistri@vidaltpa.com or on FAX No. (033)2288-4194.


- [9] After discharge from the hospital the retired employees will submit all supporting documents relating to the claim to the TPA directly within 60 days from the date of discharge from the Hospital/Nursing Home.
- [10] The insured person shall obtain and furnish the TPA with all original Bills, receipts reports, prescriptions and other documents upon which claim is made and shall also give the TPA/Company such additional information and assistance as the TPA/Company may require in dealing with the claim. All claims arising out of the Group Mediciam Insurance shall be processed and settled by the TPA i.e. M/s. Vidal Health TPA Pvt. Limited, A-12, 6th Floor, Chatterjee International Centre, 33-A, Jawaharlal Nehru Road, Kolkata-700 071.

SINGLE SPOUSE COVER::

- [11] Single spouse cover [for widow of deceased retiree] has been introduced as agreed by the United Insurance Company Limited with the payment of 50% of the original premium to the retired employee for a sum insured of Rs. 2.00 lac with proportionate share by spouse the member.

With Warm greetings

Comradely yours,



**General Secretary
(PRADIP DAS GUPTA)
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Flash – 1

DA Rates for Pre- 01.01.1986 Ex. Gratia Holders 17 Slabs more			
For Employees		Basic Rs. 350/- + DA Rs. 2912/- = Rs. 3262.00	
For Spouse of Deceased Employee		Basic Rs. 175/- + DA Rs. 1456/- = Rs. 1631/-	
D.A. Rates for Pensioners (%) – 17 slabs more			
Retired prior to 01-11-1992 - 1242 Slabs over 600 points			
Upto 1250	1251-2000	2001-2130	Above 2130
832.14%	683.10%	409.86%	211.14%
After 01-11-1992 upto 31-03-1998 - 1105 Slabs over 1148 points			
Upto 2400	2401-3850	3851-4100	Above 4100
386.75%	320.45%	187.85%	99.45%
After 01-04-1998 upto 31-10-2002 - 971 Slabs over 1684 points			
Upto 3550	3551-5650	5651-6010	Above 6010
233.04%	194.20%	116.52%	58.26%
Retired on or after 1-11-2002 - 820 Slabs over 2288 points			
For the entire Basic Pension Amount			147.60%
Retired on or after 1-11-2007 - 683 Slabs over 2836 points			
For the entire Basic Pension Amount			102.45%

Flash-2**MASSIVE DHARNA ON 20th SEPTEMBER, 2013 AT NEW DELHI::**

20th September 2013 was another historic day for Jantar Mantar at Delhi. More than 4000 Senior Citizens from various parts of the country assembled under the aegis of AIBPARC for a day long DHARNA. Com. K. V. Acharya, President and Com. S. R. Sengupta, General Secretary were on the dias along with other leaders of the affiliates. Shri Prakash Jawdekar, Com. Sitaram Yenchury and Com. Tapan Sen addressed the rally and assured their all out support. Memorandums were presented to Hon'ble Finance Minister of India through MPs and AIBPARC leadership. Secretary DFS, of Ministry of Finance invited immediately the representatives of AIBPARC on 1st October, 2013 to hear grievances of Bank Retirees, where the Union sought a structured forum for discussion of these issues with IBA and the Govt. Representatives assured to advise IBA in this behalf. However, IBA has been delay dallying such discussion with Retirees Organisations. Please note that from our State Com. Debabrata Chanda Vice-President AIBPARC, Working President AIUCBPF and Vice-President of our State Association has also attended the DHARNA alongwith a good number of activists of Uco Bank from different partS of the country.

Flash-3

AIBPARC, West Bengal State Committee held it's first Delegate Conference in Kolkata on 23rd November 2013. The Top leadership of AIBPARC was present there. A fruitful deliberations from the leadership and the Delegates from different Bank Unions were heard. Uco Bank Pensioners' Association, WB sent the biggest team of 84 Delegates as we are the largest affiliate of the State Committee. A strong 32 Office bearers were elected unanimously in the Conference. The following members of our Union were elected for the term 2013-15:

Shri C. S. Panchadhya [Mobile No: 94322-16726]	-	President
Shri. Amar Chatterjee [[Mbile No; 98368-08809]	-	Organising Secretary
Smt. Sipra Datta [Mobile No: 98315-80983]	-	Deputy Secretary
and Shri Pradip Dasgupta [Mobile No: 94338-47077]	-	Deputy Secretary

We are happy to inform that a very Senior Leader of Banking movements Shri Biswabandhu Bhattacharyya from Allahabad Bank, was elected Secretary to AIBPARC, WB State Committee.

Kudos to the newly elected President Sri C. S. Panchadhaya and Shri Biswabandhu Bhattacharya, newly elected secretary of AIBPARC, WB State Committee. We will extend our full support and cooperation to this Committee.

Flash-4**DHARNA AT THE HEAD OFFICE OF UCO BANK BY UCO BANK PENSIONERS' ASSOCIATION, WEST BENGAL-**

As per directive of AIBPARC, a day long DHARNA was staged before our Head Office, Uco Bank, 10, Brabourne Road, Kolkata on 14th January 2014 by the members of Uco Bank Pensioners' Association only. 269 members participated in Dharna after which a eight member delegation team led by Shri B.K. Bandyopadhyay, President, All india Uco Bank Pensioners Federation submitted a memorandum to the Chairman and Managing Director of Uco Bank Shri Arun Kaul and two Executive Directors. Please note, on that day AIBPARC members staged Dharna all over the country before the Head Offices of all Banks.

Flash-5**DHARNA BY ALL THE STATE COMMITTEES ON DIFFERENT STATE CAPITALS:**

on 14th February 2014, the AIBPARC, West Bengal State Committee had organised a day long Dharna at BBD Bag area at Kolkata to presas the demands of AIBPARC. A good number of members had attended the Dharna. All the State Committees of AIBPARC also organised the Dharna in their respective State Capitals.

Flash - 6**CO-ORDINATION WITH VARIOUS ORGANISATIONS OF RETIRED AND PENSIONERS OF THE BANKING INDUSTRY:**

We have much pleasure to inform that the apex leadership of three organisations of Retirees in the Banking Sector viz. All India Bank Pensioners and Retirees Confederation, All India Bank Retirees Federation and Federation of SBI Pensioners Association met together at New Delhi on 16th April, 2014 to finalise the text of a common memorandum on the demands of the Retirees. Our Organisation [AIBPARC] was represented by the President, General Secretary and Joint General Secretary. After a threadbare discussion the memorandum was finalised and signed by Sarbasree S. R. Sengupta, S. C. Jain, and P.P.S. Murthy.

It is a land mark event in the industry and it is expected to have far-reaching consequences on the shape of events. The Government and the IBA would surely understand that it carries a message of unanimity and they would have little escape route to by-pass the real issues on the ground of divisiveness and diversity of opinions.

The copy of the memorandum alongwith a forwarding letter signed by three Organisations has been sent immediately to the Secretary Department of Financial Services, Banking Department, Govt. Of India. the Chairman Indian Banks Association, the Convenor of UFBU and also to all the constituent organisations belonging to UFBU.

Flash-7**UPDATION OF PENSION AND WAGE REVISION IN RBI::**

Reserve Bank of India called a meeting of the Organisation of all its Employees and Officers on 15th March 2014 and offered the following packages:

Government is agreeable to revise/update pension on four (4) conditions. They are (i) Updation will be granted once in 10 years ; (ii) Pension will be calculated on Basic Pay and grade-pay without other pay components; (iii) all perks will be rationalised; (iv) wage revision will take place at 10 years instead of 5 years. United Forum of Rbl Officers and Employees rejected the offer and decided to continue their struggle.

Flash-8**PRESENT POSITION OF WAGE REVISION AND DEMANDS OF PENSIONERS AND RETIREES:**

Kindly keep in mind that UFBU is the principal negotiator as of now. Till to-day we are playing a supportive and supplementary role at the levels of IBA and Government. On 27.06.2014 a 9 member delegation of UFBU met Shri Arun Jaitley, Union Finance Minister and submitted a memorandum urging upon him to intervene for reasonable salary revision and settlement of demands of Pensioners and Retirees at an earliest. Finance Minister was very receptive to the arguments put forth and assured early action after consultation with DOFS. The present position of the issues of Pensioners and Retirees is as under:

- [a] Increased Family pension is an unavaoidable reality. It has to be given at 30%. IBA has no other alternative than to concede. They have shown the estimated cost of Rs. 8000/- Cr. which has been contradicted by UFBU. In their opinion, it will be lesser in quantum.
- [b] 100% DA neutralisation for pre-01.11.2002 Retirees has been discussed at length. IBA referred to various pending court cases. UFBU contended that IBA has no problem in agreeing to remove the discrimination since Supreme Court Verdict in "Nakara" case is decisive in nature. It appears to us that IBA is inclined to concede.
- [c] As regards revision/updation of pension, which is very near to our heart, IBA had raised the issue of dwindling profitability of the Banking Sector. UFBU, has, however, strongly argued that employees are not responsible for dwindling Net Profit. They also cited Pension Regulations where provisions of updation for a specific group is there.

Flash-9**EX-GRATIA TO THE PRE- 01/01/1986 RETIRED/SURVIVING SPOUSES INCREASED:**

Since the birth of the organisation, we have repeatedly represented the pathetic plight of the above category of Officers before IBA and Government. The issue has also been incorporated in our Charter of Demands. There has been a welcome development in this regard. A hike had taken effect from 1st December 2013. The improvement is as under:

- [i] For pre-1986 Retirees – Ex.gratia Basic pay has been increased from Rs. 300/- to Rs. 350/- plus Dearness Allowance Relief.
- [ii] For pre-1986 spouses of the deceased employee – Ex-gratia Basic pay has been fixed at Rs. 175/- plus Dearness Relief [instead of lump sum of Rs. 1000/- per month]

Flash – 10

PENSION TO COMPULSORY RETIRED EMPLOYEES – CLARIFICATORY JUDGEMENT OF Hon.' SUPREME COURT OF INDIA IN CIVIL APPEAL NO. 10956 OF 2013 [ARISING OUT OF SPECIAL LEAVE PETITION]

Com. Ravindra Krishna, General Secretary, All India Uco Bank Pensioners' Federation has sent a letter No. AIUBPF/HO/KOL/41/2011-14 dated 15/12/2013 to the General Manager [Personnel Services Department], Uco Bank Head Office, on the above subject. The Hon' Supreme Court of India has rightly held that wherever compulsory Retirement Punishment has been inflicted to an employee he/she would be entitled to all the superannuation benefits such as Gratuity, Pension, PL Encashment "as otherwise would be due".

The said judgement has laid to rest any doubt, speculation or interpretation of the payment of pension to employees removed from service due to awarding of punishment of compulsory retirement.

In view of the Hon. Supreme Court judgement as stated above, we demand that all cases of compulsory retirement be reviewed immediately and relevant pension released to the CRS employees without waiting for IBA clearance in the matter.

Flash - 11

SIMPLIFICATION OF FAMILY PENSION CLAIM FORMAT ::

For last two years we have been demanding to Uco Bank, Head Office, Pension Department for simplification of Family Pension claim format. Now Head Office, Personnel Services Department, Pension Cell, have conceded to our demand and come out with a Circular No: CHO/PMG/38/2013-14 dated 21/03/2014 on the above subject. The Family pension procedure has been devised simplified family pension formats in place of existing formats of Affidavit and Counter Guarantee on Non Judicial Stamp papers. Again Head Office Pension Department, Staff Pension Cell has instructed all branches of Uco Bank vide letter dated 14.5.2014 to obtain Family Declaration Form from all the existing Staff pensioners.

Branches have been advised to submit a photo copy of the Family Declaration form alongwith Family Pension claims to H.O. Pension Cell, if any, in future for hassle free settlement of Family Pension Claims.

Flash-12**NEW STAFF WELFARE SCHEMES FOR RETIRED EMPLOYEES::**

Scheme for reimbursement of further hospitalisation expenses against uncovered Hospitalisation Bills with a maximum of Rs. 25,000/- in case of Retired Employee and Rs. 10,000/- in case of spouse of retired employee or the difference between the Hospitalisation expenses claimed and amount settled under Group Mediclaim, whichever is lower in connection with treatment of Heart Surgery, Brain Tumor, Kidney failure, Cancer and major surgery in the event of any accident. The scheme is effective from November 1, 2012. [Ref. Circular No: CHO / PMG /28 / 2012-13 dated 20 / 11 / 2012.]

Flash - 13:**EDUCATIONAL ASSISTANCE TO THE SCHOOL / COLLEGE GOING DEPENDENT SON/DAUGHTER OF THE EXISTING DECEASED EMPLOYEE TO THE EXTENT OF Rs. 5000/- PER YEAR[ONLY FOR TWO YEARS] WHERE THERE IS NO COMPASSIONATE APPOINTMENT.**

The scheme will cover all existing employees/officers who died during the tenure of his service will get Financial Assistance of Rs. 5,000/- per year for education [only for two years] to School/College going dependent son/daughter of the deceased employee where there is no compassionate appointment. [Ref. Circular No: CHO/PMG/43/2011-12 dated 26.12.2011.]

Scheme for payment of funeral expenses to the family of the deceased employees while in service upto a maximum amount of Rs. 20,000/-

Scheme for payment of funeral expenses is now also extended to family of retired employees in the event of death of the retired employees upto a maximum amount of Rs. 5,000/-

In case, spouse is not alive, then payment shall be made to son or daughter of the deceased retired employee.