

.....

***UCO Bank Pensioners' Association
West Bengal***

Registered under Indian Trade Union Act
Affiliated to AIUCBOF, AIUBPF and AIBPRC
23, N . S. Road,(1st Floor) Kolkata – 700001
Phone : 2248 4924

Circular No :15/16-17

Dated, :24th January, 2017

Circular to all Members

Dear Comrades,

Sub: Domiciliary Treatment and information regarding Mobile No and Mail id

We are reproducing our letter dt 2nd January, 2017 to Deputy. General , Personnel Services , UCO Bank regarding various issues relating to Bank's Group Mediclaim Policy .

We met Deputy General Manager on 24th instant to discuss the issues who gave a patience hearing and informed us that the matters have already been taken up with the Insurance Co/ TPA. He assured to inform us the further developments in the matter.

With warm Greetings,

Comradely Yours,

Sd/-

(Subrata Sarkar)
General Secretary

Visit our Website : www.ucbpawb.com for current information

.....

***UCO Bank Pensioners' Association
West Bengal***

Registered under Indian Trade Union Act
Affiliated to AIUCBOF, AIUBPF and AIBPRC
23, N . S. Road,(1st Floor) Kolkata – 700001
Phone : 2248 4924

The Deputy General Manage
Personnel Services
UCO Bank
Head Office
Kolkata

2/01/2017

Dear Sir,

At the outset we wish you a very cheerful year ahead.

You may kindly recall the discussions we had at the recently held Grievance Cell Meeting where we mentioned about various acts of omissions and commissions by Heritage Health TPA in settling Mediclaims of the retired employees of the bank.

A few examples are stated hereunder.

1. Ceiling of Rs 21000/- for award staff and Rs 26, 000/- for officers are being imposed for reimbursement of expenses for Cataract Operation though no such provision exist in Bank's Group Mediclaim Policy. We contacted TPA as well as United India Insurance Co on the matter who could not provide any positive reply in support of their said action, Surprisingly, in reply to our mail Mr P K Singh, Regional Head , Heritage Health TPA admitted that there is no such provision in the policy (copy Mr Singh's mail is enclosed).. In spite of the said admittance by the Regional Head , TPA is still continuing their irregular action. What is extremely surprising is that ceiling is being imposed from the midterm of the policy and till March, 2016 full reimbursement were being made
2. While settling claims , TPA is often referring to PPN Package for making various deductions. The said package has no relevance to Bank's Group Mediclaim Policy .It is package entered into by various TPAs with Hospitals and Nursing Homes for settlement of individual Mediclaim Policy.

....

3. Reimbursement for Domiciliary Expenses is still being held up on the plea that no guidelines have yet been formulated though premium for the same have been received. We wonder how premiums can be collected without a clear cut guideline on the matter. The Medclaim Policy contains clauses regarding Domiciliary Treatments and there is hardly any need for a separate guideline , if not for obstructing payment.
4. Huge delay of two to three months is being made in settlement of claims The TPA do not attend to the replies by the insured persons to their queries causing enormous delay in settlement of the claims.
5. Health Cards for the year 2016-17 have not yet been issued

We would request you to kindly take up the above-mentioned matters with the TPA/ Insurance Co for resolving the problems at the earliest. If required .a joint meeting may be convened where we will be able to produce required supporting documents.

Thanking you,

Yours faithfully,

Sd/-

(Subrata Sarkar)

General Secretary