



ALL INDIA UCO BANK PENSIONERS' FEDERATION

Affiliated to All India Bank Pensioners' & Retirees' Confederation and All India UCO Bank Officers' Federation
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Ref.No.AIUCBPF/21/2023-26

Dated 10th May, 2024

The General Manager,
UCO BANK,
Head Office,
Personnel Services Department,
10 B.T.M Sarani, Kolkata.

Sir,

SUB. OUR SUGGESTIONS FOR IMPROVEMENT OF IBA GROUP MEDICLAIM POLICY 2024-2025.

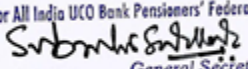
We append below our suggestions for improvement of next IBA Group Mediclaim Policy 2024-25 for your kind perusal and doing the needful.

1. The Policy of Working Staff and Retirees should be combined one. We want single, composite Policy.
2. Base Policy coverage limit should be minimum Rs.4 lacs for all Retirees.
3. Premium for Base Policy [Rs.4 lacs] is to be borne by respective Banks.
4. Super top up Premium should be less than the premium of Base Policy.
5. Premium for Base and Super Top up Policy should be same for next 3 years.
6. The domiciliary Policy should be dispensed with as reimbursement amount limit is less than the premium amount.
7. Reimbursement is now available for hospitalization only. To be available for out patient treatment also in next Policy.
8. Super top up should be available for all slabs.
9. GST for insurance premium is to be waived.
10. Cashless treatment should be available for all hospitals.
11. Tenure of TPA should be at least for 3 years.
12. Policy coverage is now for Retirees and spouse. It should be extended to mentally and physically challenged children of Retirees and also to dependent parents.
13. We should follow SBI model MEDICAL INSURANCE SCHEME.
14. In the name of REASONABILITY AND CUSTOMERY CLAUSE huge amount is being deducted from amount of claim. The clause is to be abolished.
15. All left out Retirees are to be included in the Next IBA Mediclaim Policy 2024-25.

Hope, you will initiate appropriate action in the matter in proper forum for the interest of all former UCOites.

Thanking you,

Yours faithfully,

For All India UCO Bank Pensioners' Federation

General Secretary



(SUBRATA SARKAR)
General Secretary