



# TAMILNADU BANK EMPLOYEES' FEDERATION

( Affiliated to AIBEA )

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**CIRCULAR LETTER NO.22/95/2017/12**

**14<sup>TH</sup> JULY, 2017**

**To All Affiliated Units:**

Dear Comrades,

## **GROUP MEDI CLAIM INSURANCE POLICY**

Under 10<sup>th</sup> Bipartite settlement Group Medclaim Insurance Policy was introduced for reimbursement of medical/hospitalization expenses with periodical annual renewal facility. The renewal of policy for serving employees/officers and retirees is due from 1.10.17 and 1.11.17 respectively. We append herein below AIBEA circular Letter No.28/24/2017/25 dt.13.7.2017 containing various details regarding Group insurance Policy. While the scheme is benefitting employees there are some grey areas like undue delay in settlement of claims, problems in cashless treatment etc. We request our affiliated units to furnish the problems faced by employees so as to enable our Apex organization to take up the issue and fine tune the scheme for the benefit of the employees.

With greetings,

Yours comradely,

( E.ARUNACHALAM )  
GENERAL SECRETARY

Reproduced by:  
Union Bank Employees' Union - Tamilnadu  
Circular No.129:2017 Dated 14.07.2017

## **TEXT OF AIBEA CIRCULAR LETTER NO.28/24/2017/25 DT.13.7.2017**

Dear Comrades,

### **Reg: Group Medclaim Insurance Policy**

Under 10<sup>th</sup> Bipartite Settlement, medical/hospitalisation expenses are reimbursed/settled under the Group Medclaim Insurance Policy. The policy for the in-service employees/officers began from 1-10-2015 and for retirees from 1-11-2015. The policies have been renewed from 1-10-16 and 1-11-16 respectively.

We wish to share the following details for the information of our unions.

Banks covered under the Policy	:	33 (for 2016-17)
Employees covered	:	3,26,600
Officers covered	:	2,95,400
Total staff covered	:	6,22,000
Total lives/family members covered	:	19.25 lacs
Total Premium paid	:	Rs. 762 cr + Tax
Claims settled so far/under process As of end of June, 2017	:	Rs. 515 cr

(Last year i.e. 2015-16 : 39 Banks – 7.10 lac employees/officers covered – Premium paid Rs.390 crores – Claims settled Rs.775 crores)

**RETIREES (2016-17) From Nov. 2016 upto June, 2017**

	WITH DOMICILIARY	WITHOUT DOMICILIARY	TOTAL
RETIRED EMPLOYEES/ OFFICERS COVERED	89,300	1,00,400	1,89,700
TOTAL LIVES COVERED	1,74,600	1,92,400	3,67,000
PREMIUM PAID	148 CR	129 CR	277 CR
CLAIMS PAID/UNDER PROCESS UPTO END OF JUNE 2017	195 CR	109 CR	304 CR

**2016-17 – IN SERVICE EMPLOYEES/OFFICERS - UPTO END OF JUNE, 2017**

	CLAIMS PAID	UNDER PROCESS	TOTAL
BY CASHLESS	210 CR	70 CR	280 CR
BY REIMBURSEMENT	112 CR	51 CR	163 CR
UNDER DOMICILIARY	61 CR	11 CR	72 CR
TOTAL	383 CR	132 CR	515 CR

**2016-17 – RETIREES - UPTO END OF JUNE, 2017 (WITH DOMICILIARY)**

	CLAIMS PAID	UNDER PROCESS	TOTAL
BY CASHLESS	76 CR	23 CR	99 CR
BY REIMBURSEMENT	29 CR	11 CR	40 CR
UNDER DOMICILIARY	47 CR	9 CR	56 CR
TOTAL	152 CR	43 CR	195 CR

**2016-17 – RETIREES - UPTO END OF JUNE, 2017 (WITHOUT DOMICILIARY)**

	CLAIMS PAID	UNDER PROCESS	TOTAL
BY CASHLESS	61 CR	20 CR	81 CR
BY REIMBURSEMENT	20 CR	8 CR	28 CR
TOTAL	81 CR	28 CR	109 CR

Thus, we find that the scheme is benefitting large number of employees. However, there are many grievances and complaints about the undue delay in settlement of claims, problems in cashless treatment in hospitals, problems being created by TPAs, unilateral rejection of claims, delay at Bank-level in forwarding the claims to TPA, etc. In order to take up these issues with the IBA for plugging the loop-holes in the scheme and to ensure effective implementation of the scheme in favour of the employees, we request our units to inform us the important problems faced by the employees at the grass-root level for being taken up with IBA.

**Since this is one of the important issues in the current 11<sup>th</sup> Bipartite charter of demands, we seek the co-operation of our units to furnish the above details at the earliest.**

With greetings,

Yours comradely,  
Sd/-

**C.H. VENKATACHALAM  
GENERAL SECRETARY**