



## UCOBANK RETIREES' ASSOCIATION KARNATAKA (Regd)

(Regd as S.No: 699/97-98 Dated 20/01/1998 with the Registrar of Societies, Karnataka)

Regd Office: C/o UCOBank, 3rd Floor, 13/22, Kempegowda Road, Bangalore-560009  
Website: urakar.com



UBRA-KAR/CIR/027/2017-2020

26/03/2018

To All Members of our Unit.

Dear Comrades,

**Sub: Improvements in the AIUCBOF Welfare and Benevolent Trust**  
**Ref: Trust Circular No 3-2017-2018**

We attach herewith Circular No 3 of the Trust. The said Trust has members from Officer community affiliated to AIBOC. Members from our Retirees Association have subscribed to the Trust and the Trust has also admitted employees who were Special Assistants and Asst Chief Cashiers. There are change in the Scheme for 2018-2019 as follows:

1. The reimbursement of Hospitalisation has increased from Rs 1.50 Lakhs to Rs 2.00 Lakhs from 01/04/2018
2. The annual donation for retired members had been reduced to Rs 1,500/-from Rs 2,000/-
3. The Health check up permitted to Retired members stands withdrawn from 01-04-2018.

You may also check details from their Website: [aiucbofwelfaretrust.com](http://aiucbofwelfaretrust.com) The details of the changes are as follows:

Yours faithfully,

Ravindra Krishna  
Honorary Secretary



## AIUCBOF WELFARE AND BENEVOLENT TRUST

Regd Office No 1, Apurba Mitra Road,  
Flat No 1B 1st Floor, Kolkata 700026

Circular No. 03/2017-18

Date: 23.03.2018

To All Members AIUCBOF Welfare & Benevolent Trust.

### Medical Aid Scheme 2018-19 - Donation to Medical Aid Corpus Fund

Our Medical Aid Scheme, the only of its kind in the Banking industry, has been rendering invaluable service to the wellness of the Members and their families. We have been providing the Medical Aid to our Members and their families to reduce their financial burden, since 36 years, in one form or the other. You are aware that the cost of Hospitalisation and Medical expenses are ever increasing. The amount reimbursed by the Insurance Company is not sufficient to cover the actual expenses. Our Medical Aid Scheme takes care of the expenses for Hospitalisation not paid by the Insurance Company, by way of granting Medical Aid. The Medical Aid Scheme for the year 2018-19 is enclosed separately along with this circular. We are happy to announce that the overall ceiling for Medical Scheme has been increased from Rs.1.50 lac to Rs.2.00 lac and have increased several other benefits. Further, it has also been decided that the donation amount payable by the Member to the Medical Aid Scheme for the year 2018-19 will be as under: -

- |   |           |
|---|-----------|
| (a) Serving Officer / Supervisory Staff along with dependent Spouse<br>Children and Parents | Rs.1500/= |
| (b) Retired Member along with dependent Spouse  | Rs.1500/= |
| (c) Associate Member  | Rs.1500/= |



A Unit of All India UCOBank Pensioners' Federation, Kolkata  
Affiliated to All India Banks' Pensioners' and Retirees' Confederation



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Bangalore-560020. Ph. : 080-23369434, Mob : 0-9448041842, E-mail : [ravikru@gmail.com](mailto:ravikru@gmail.com)

The Trust Members are advised to remit the donations for 2018-19 by Demand Draft / Cheque favouring AIUCBOF Welfare & Benevolent Trust payable at Kolkata WITHIN THE MONTH OF APRIL 2018 along with the application prescribed for this purpose. The application form along with donation must be sent through Life Trustee/ Trustee/ Special Invitee of respective State. The application form is available in our website. In view of large number of benefits offered by the Trust for the WELFARE of the Families and Members, all the Members are requested to join our Medical Aid Scheme and enjoy the life. Our motto is your welfare. Please remit the Medical Aid Donation within April 2018 positively so as to keep yourself and your family HAPPY.

### **JOIN THE SCHEME FOR THE COMMUNITY:**

Your contribution to the Medical Aid Scheme will reduce your financial burden. Even if you have not availed any benefit, your contribution will help another Member who gets medical aid from the Trust. By this way, you are serving a social cause and helping the community as a whole. Please, therefore, join the Medical Aid Scheme which will give satisfaction that you helped another Member / Family and his financial burden shared.

Sd/-

CHAIRMAN

Encl: As above

### **MEDICAL AID SCHEME (2018-19)**

#### **1. OBJECTIVE:**

The actual expenses for Hospitalisation incurred by the Members are much more than the reimbursement for such Hospitalisation expenses provided by the Insurance Company as per the limits/rates prescribed by the Insurance Company. Insurance Company considers claims subject to their own restrictions/limits/exclusions on the basis of nature of diseases as well as category of expenses, and also the total ceiling amount fixed for each Member including dependents.

The hospitalisation expense is not reimbursed by Insurance Company in full. Hence, the object of our scheme is to mitigate the hardship of Members and reimburse the Medical expenses not reimbursed by the Insurance Company so that the Members are not out of pocket to meet the Medical expenses.

#### **2. MEDICAL AID CORPUS FUND:**

Each Serving / Supervisory / Retired / Associate Member shall donate to the Trust towards MEDICAL AID CORPUS FUND per annum for the financial year 2018-19 (April to March) as under.

- |  |           |
|--|-----------|
| (a) Serving Officer / Supervisory Staff Member along with dependent Spouse, Children and Parents | Rs.1500/= |
| (b) Retired Member along with dependent Spouse   | Rs.1500/= |
| (c) Associate Member   | Rs.1500/= |

Donation should be paid by Demand Draft on Kolkata Service Branch / Cheque favouring AIUCBOF Welfare & Benevolent Trust within the month of April each year. There is no prorata donation, even if, the Member joins the scheme in any month after April in the same Financial Year.

#### **3. BENEFICIARY:**

This Scheme is available to the Members of the Trust only. Each Serving Officer and Supervisory staff Member, other than Retired Member and Associate Member, can avail the Medical benefits along with his/her dependent spouse, dependent children, and dependent parents under the Group Mediclaim policy of IBA.

In case of Retired Member, the scheme is available to the Member and his/her dependent spouse only.

In case of Associate Member, he or she is only eligible to participate in the Scheme.

#### **4. ELIGIBILITY:**

- The Retired / Associate Member will be ineligible to get any Medical Aid reimbursement from the Trust if he / she has not registered under Group Mediclaim Scheme of the Bank for the Retired Employees as settled by IBA during last wage settlement in the Banking Industry.

- ii. In case the Retired / Associate Member has not registered him / herself under Group Mediclaim Scheme of Bank for Retired employees, however, if the Retired / Associate Member is having a Mediclaim Policy with own arrangement, then he/she will be eligible for getting Medical Aid Reimbursement from the Trust provided the reimbursement is first availed from the Insurance Company.

## **5. BENEFIT:**

While it is the sole discretion of the Trust to decide and reimburse the quantum of reimbursable amount, the Trust in case of Serving Officer and Supervisory Staff Members and their dependents, Retired / Associate Members will reimburse the balance of admissible Hospitalisation expenses not reimbursed by the Insurance Company and Bank from its Buffer subject to the overall ceiling of Rs.2.00 lac (Rupees two Lac only) for the entire Financial Year (April to March). In case the Member has not availed any reimbursement in previous Financial Year, it automatically lapses at the end of March in each Year.

## **6. VALIDITY OF APPLICATIONS:**

i. For getting any reimbursement under Medical Aid Scheme, the date of hospitalization must be after 30 days from the date of receipt of Donation by the Trust. This provision is exempted in the case of Members who have been continuing in the Scheme provided the donation payable to Medical Aid Scheme is received within the month of April itself in each Financial Year. Otherwise, the above provision of 30days waiting period will be applicable.

ii. All applications for reimbursement must be submitted within 30 days from the date of settlement by the Insurance Company in respect of all Members. Applications received after the above period shall not be entertained.

## **7. PROCEDURE TO BE FOLLOWED FOR CLAIMING MEDICAL AID REIMBURSEMENT FROM THE TRUST.**

### **(A) SERVING OFFICER / SUPERVISORY STAFF MEMBER:-**

- (i) First the claim has to be submitted to the Insurance Company (TPA – M/s Heritage Health Services PVT Ltd).
  - (ii) In case the Serving Officer / Supervisory Staff Member is having any other Mediclaim Policy with own arrangement, then the claim has to be submitted to that Insurance Company which was not settled by TPA of Bank's Group Mediclaim Scheme.
- iii) After the claim is settled by the Insurance Company / Companies the claim has to be submitted to the Bank for getting reimbursement of the amount from the Buffer available with the Bank.
- (iv) After the claim is settled by the Insurance Company / Companies and Bank, the claim can be submitted to the Trust claiming reimbursement under Medical Aid Scheme enclosing therewith all documents and work sheets of Insurance Companies & Bank, for the amount not sanctioned by them.

### **(B) RETIRED / ASSOCIATE MEMBER :-**

- (i) First the claim has to be submitted to the Insurance Company (i.e. TPA – M/s. Heritage Health Services Pvt Ltd) under Group Medicalaim Scheme of Bank of Retired Employees.
- (ii) In case the Retired /Associate Member is having any other Mediclaim with own arrangement, then the claim has to be submitted to that Insurance Company which was not settled by TPA of Bank's Group Mediclaim Scheme.
- (iii) After the claim is settled by Insurance Company / Companies as per clause i & ii above, further claim can be submitted to the Trust claiming reimbursement under Medical Aid Scheme for the amount not sanctioned by them.

## **8. APPLICATION:**

All Members shall submit their applications for claiming Medical Aid Reimbursement in the prescribed application form addressed to AIUCBOF Welfare & Benevolent Trust, through the Trustee / Special Invitee of the respective state duly supported with following documents.

- a) Copies of the sanction advices of Insurance Companies / Bank along with the calculation sheets or work sheets.
- b) Copies of all Cash Memos and Vouchers.
- c) Documentary evidence showing the date of Admission and date of Discharge from the Hospital.

## **9. IMPROVEMENTS IN THE MEDICAL AID SCHEME 2018 – 19:**

- i. Overall ceiling for Medical Aid Reimbursement has been increased from Rs.1.50 Lakh to 2.00 Lakh.
- ii. Maternity Charges including Child Birth (excluding voluntary termination of pregnancy) will be eligible for reimbursement.
- iii. The following domiciliary treatments will be considered for reimbursement. (a) Chemotherapy for Cancer (b) Dialysis for Kidney Diseases (c)Thalassemia (d) Cerebral Palasy The validity of prescriptions is 60days from the date of issuance of prescription. But the validity can be renewed for a further period of 60 days. A fresh prescription from the doctor after 60days shall also be valid for consideration
- iv. The reimbursement for admissible Bed charges including ICU charges shall be Rs.5000/= per day only in respect of all categories of Members
- v. In case of Hospitalisation for cataract operation the Medical Aid payable by the Trust shall be Rs.20000/= maximum.
- vi. Medical Expenses incurred within 30days of 'pre' and 'post' hospitalization period on Medical advice on account of ailment / disease for which the person was hospitalised will be considered for reimbursement under Medical Aid Scheme.
- vii. Ambulance Charges for shifting the Member or his / her dependent family member from residence to Hospital / Nursing Home or back to residence on discharge will be reimbursed subject to the maximum limit of 1000/= only. In case of other conveyances such as, Public Taxi, Auto Rickshaw etc, the reimbursement will be to the extent of Rs.500/= only.
- viii. Reimbursement for Physiotherapy charges without instrument will be Rs. 60/= per day. Reimbursement for Physiotherapy charges with instrument will be Rs.80/= per day. The maximum period of physiotherapy will be considered for 3 months only.

## **10. I.T. EXEMPTION:**

The donations made to the Trust for the Medical Aid Corpus Fund will be exempted under section 80G of the Income Tax Act 1961.

## **11. DEFINITION OF DEPENDENT:**

The spouse of a Serving / Retired Member is considered as a dependent, if his / her income is less than Rs.10,000/= per month.

## **12. FINAL AUTHORITY:**

The decision of the Trustees in the matter of providing Medical Aid to the Member and the dependent shall be final and no Member can dispute the decision of the Trustees, regarding the quantum of reimbursement provided by the Trust.