



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



BRA-KAR/CIR/100/2014-2017

20/02/2017

To All Members of our Unit.

Dear Comrades,

**Sub: Reimbursement of Medical Expenses under Domiciliary Treatment by the
TPA / United India Insurance Company**

**Ref: Our Federation Circular No 109 enclosing letter No 1772/2015-18
dated 20/02/2017**

Please find reproduced our Federation letter No 1772/2015-18 dated 20/02/2017 being letter written to
Head Office by our Federation on the issue.

Yours faithfully,

Ravindra Krishna



All India Uco Bank Pensioners' Federation
(Affiliated to All India Bank Pensioners' & retirees confederation
& All India Uco Bank Officers' Federation)

D-13,Opp.B.L.Complex, Adarsh Basti,Tonk Phatak,Jaipur(Rajasthan)-302015



cir.no.109/2015-2018

Dated 20th February,2017

To All units,

Dear comrades,

Reg: Demand of original prescription for Domiciliary treatment.

We reproduce hereunder text of our letter no.1772/2015-18 dated 20.2.2017 written to
G.M.(PSD), Uco Bank, Head office,Kolkata for your information and circulation.

With good wishes,

Yours comradely,

(RAM PAL)
GENERAL SECRETARY

QUOTE

" We wish to inform you that Heritage Health TPA. has been demanding original prescription
every time as and when claim is submitted for subsequent months in most of the cases.
Doctors issue certificate/ prescription for a specific period and thereafter the retiree purchases
medicines on periodical basis during the currency of Doctor's certificate for domiciliary
treatment. In case original prescription is required for every purchase of medicines then
every time retiree will have to approach Doctor and pay fees for his visits.



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



Address for Correspondence : C/o Ravindra Krishna, # 9, Krishna Block, 1st Main, Seshadripuram,
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Neither any specific guidelines have so far been issued by the insurance company nor Mediclaim insurance policy for retirees has been circulated by the Bank. In the absence of clear guidelines claims of retirees are being rejected by the TPA on flimsy grounds. While original certificate/ prescription of Doctor for a specific period is submitted in original in the first month of purchase of medicines, they reject the claims stating that Original Certificate or Prescription not submitted with the 2nd month claim, **where as the same were submitted along with the First Claim. This is one more proof that the TPA wants to reject the claims on one pretext or the other, rather than settling the claims.**

We request you to please look in to and take up the matter with Insurance co.

Yours faithfully,



(RAMPAL)

General Secretary "

UNQUOTE