



## 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, K.G Road, Bangalore-560009

Website: www.urakar.com



UBRA-KAR/CIR/65/2014-2017

12/10/2016

To All Members of our Unit.

Dear Comrades,

### **Sub: Premium for Renewal of IBA Mediclaim policy for retirees 2016-2017.**

Please find our Federation Circular No 85/2015-18 dated 12/10/2016 being the position of Insurance Premium payable to United India Insurance Company by our Bank for serving employees as well as by retired employees. The said Insurance Company has entered into an agreement with IBA to cover Health Insurance.

Please note that we had sent a SMS / and Whats App message to all our members mentioning that the premium for the year 2016-2017 shall remain the same as last year. However, it appears that the message received by us from our Federation was **wrong**. However, it was based on the Circular issued by CBPRO who have apologised for their hurry and their undue enthusiasm in passing on the message to all its constituents but had to retract later.

We are reproducing our Federation Circular as advance Notice to our members. Our Head Office is yet to issue the Official Circular so far. Only on receiving the Head Office Circular, the modalities of the revised methodology will be known to us. Please wait for Head Office Circular. The delay is because of the continuous Puja holidays in Kolkata.

Yours faithfully,

Ravindra Krishna  
Honorary Secretary



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

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No.cir.85/2015-2018

Dated 12th October, 2016

To All units,

Dear comrades,

### **Re. Group Medical Insurance Scheme for Retirees –Renewal of Policy for 2016-2017**

We inform that United India Insurance Company Ltd. (UIIC) has intimated the banks for renewal of Group mediclaim Insurance-(Retirees) as under :

The renewal premium for 2016-2017 will be with two options.

#### **Option I: Normal Renewal on As is Basis (Without Domiciliary cover)**

**For Retired Officers (Sum Insured of Rs. 4,00,000) : Rs. 13,935 Plus Service Tax @15% = Rs. 16,025/-**



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

**For Retired Award Staff (Sum Insured of Rs. 3,00,000) : Rs. 10,452 Plus Service Tax @15% = Rs. 12,020/-**

**Option II: With Domiciliary Expenses Benefits Option (59 diseases as per Employees Policy).**

For Retired Officers - Domiciliary Cover of Rs. 40,000 with overall Sum Insured of Rs. 4,00,000.

For Retired Award staff - Domiciliary Cover of Rs. 30,000 with overall Sum Insured of Rs. 3,00,000.

**For Retired Officers : Rs. 17,400 Plus Service Tax @15% = Rs. 20,010/-**

**For Retired Award Staff : Rs. 13,000 Plus Service Tax @15% = Rs. 14,950/-**

We are also enclosing list of diseases for domiciliary expenses given by the Insurance Co.

**Retirees shall be required:**

To give their preference if they wish to opt for Option II (with domiciliary cover) within date stipulated by the bank. In case no preference is given, it will be presumed that they have opted for the existing insurance policy without domiciliary cover with the revised premium as mentioned in Option I above.

Retirees who wish to opt out of the Medical Insurance Scheme shall also to inform their decision within date specified by the bank, failing which it will be presumed that they wish to continue with the existing Insurance Scheme as per Option I and premium will be deducted from their account accordingly.

Those who wish to continue with the above Schemes are required to keep adequate balance in their authorized account as the insurance premium is expected to be deducted on any date after 15<sup>th</sup> October, 2016.

The Retirees covered under the existing Insurance Policy are only eligible to renew the policy. No any new retiree member can directly join the policy.

We also inform that the necessary circular from our Bank announcing the date for giving option and the date for deducting premium is expected soon. We shall communicate the information as quickly as possible. Meanwhile, we request units to inform members to carefully go through the contents and keep them ready to take considered decision.

**With Festive Greetings,**

Yours comradely,



(RAM PAL)

GENERAL SECRETARY

Encls.as above"

Domiciliary Hospitalization / Domiciliary Treatment- List of diseases					
Sr.No.		Treatments			
1	Cancer	2	Leukemia	3	Thalassemi
4	Tuberculosis	5	Paralysis	6	Cardiac Ailments
7	Pleurisy	8	Leprosy	9	Kidney Ailment
10	All Seizure disorders	11	Parkinson's diseases		
12	Psychiatric disorder including schizophrenia and psychotherapy				
13	Diabetes and its complications			14	Hypertension
15	Hepatitis -B	16	Hepatitis - C	17	Hemophilia
18	Myasthenia gravis	19	Wilson's disease	20	Ulcerative Colitis
21	Epidermolysis bullosa	22	Venous Thrombosis(notcaused by smoking) Aplastic Anaemia		
23	Psoriasis	24	Third Degree burns	25	Arthritis
26	Hypothyroidism	27	Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia		
28	Glaucom	29	Tumor	30	Diphtheria
31	Malaria	32	Non-Alcoholic Cirrhosis of Liver		

33	Purpura	34	Typhoid	35	Accidents of Serious Nature
36	Cerebral Palsy	37	Polio	38	All Strokes Leading to Paralysis
39	Haemorrhages caused by accidents	40	All animal/reptile/insect bite or sting	41	Chronic pancreatitis
42	Immuno suppressants	43	Multiple sclerosis / motorneuron disease	44	Status asthmaticus
45	Sequalea of meningitis	46	Osteoporosis	47	Muscular dystrophies
48	Sleep apnea syndrome (not related to obesity)	49	Any organ related (chronic) condition	50	Sickle cell disease
51	Systemic lupus erythematosus (SLE)	52	Any connective tissue disorder	53	Varicose veins
54	Thrombo embolism venous thrombosis/venous thrombo embolism (VTE)]				
55	Growth disorders	56	Graves' disease	57	Chronic Pulmonary Disease
58	Chronic Bronchitis	59	Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.		