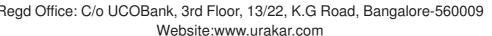




(Regd as S.No: 699/97-98 Dated 20/01/1998 with the Registrar of Societies, Karnataka)





UBRA-KAR/CIR/66/2014-2017

14/10/2016

To All Members of our Unit.

Dear Comrades,

Sub: IBA Health Insurance Scheme-Renewal for 2016-2017

Please find attached the Head Office Circular No. CHO-PMG-24-2016-17 dated 13/10/2016 duly signed by the Deputy General Manager Personnel Services Department at Head Office for information and action by members who have opted for the IBA Health Insurance Scheme in the year 2015.

It may be observed that United India Insurance Company has partially conceded our demand for domiciliary treatment reimbursement albeit grudgingly and only as a sub-limit to the original terms of the policy. This is definitely an improvement to the terms though not to our satisfaction. Members are advised to follow the instructions given by Head Office in the circular.

Head Office shall be debiting the individual accounts (as given by members while applying in 2015) from 25th October onward. We have been reliably informed that about 14,000 retirees have opted for IBA Health Insurance Scheme. As such, Head Office needs to debit the account in batches. We are informed that due to the large number of optees it would be difficult for them to debit all the accounts on one day that is Pension payment day as requested by many of our members.

Our members SB accounts shall be debited by Head Office from 25th October 2016. We therefore advice members to be alert and provide sufficient balance in the account from Monday, 17/10/2016 as a matter of abundant precaution. Please also keep in mind that the balance is available in the same account that was debited during the year 2015.

We once again reiterate the premium payable by members as per Insurance Company and circularised by Head Office.

Category	Sum Insured	Premium without Domiciliary	Premium with with Domiciliary
Officers	Rs 4,00,000	Rs 16,025	Rs 20,010
Award Staff	Rs 3,00,000	Rs 12,020	Rs 14,950

Members who wish to opt for the Domiciliary medical reimbursement, may give their option IMMEDIATELY by visiting UCOBank Website - Staff Pensioners Corner. However the window is open from 14-10-16 to 24-10-2014 only. Members may opt for Scheme II on or before **24/10/16**.

In case members do not wish to opt for Scheme II may inform Head Office by Fax Number **033-44559444** or send an e mail to **ho.esw.@ucobank.co.in**

The detailed procedure for opting for Scheme I where there will be not be any change or Scheme where a member is opting for Scheme II where Domiciliary medical reimbursement is opted for is given in Page 2 of this Circular

Yours faithfully,

Ravindra Krishna Honorary Secretary



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



