



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/79/2014-2017

09/11/2016

To All Members of our Unit.

Dear Comrades,

**Sub: Renewal of IBA Health Insurance for Retirees-
Extension of time for Application / Modification of Option
Ref: Our Federation Circular No 92 dated 09/11/2016**

Please find our Federation Circular No 92/2015-18 dated 09/11/2016. Our Federation has taken up with our Head Office for extension of time for renewal as well as modification of option till 15th of November as many of our members are not aware of the HO Circulars due to their lack of computer knowledge or guidance from the branches where they draw pension.

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)**

D-13, Opp.B.L.Complex, Adarsh Basti, Tonk Phatak, Jaipur (Rajasthan)-302015
Mobile No 09784405801 Phone no 0141-2595622 e mail id-rampaljp@gmail.com



No.cir.92/2015-2018

Dated 9th November,2016

To All units,

Dear comrades,

Re. Payment of premium of IBA Mediclaim policy for retirees.

We reproduce hereunder full text of our letter no.1473/2015-18 dated 9th November,2016 sent to the General Manager(PSD),H.O.Kolkata for your information.

Yours comradely,

(RAM PAL)
GENERAL SECRETARY
QUOTE

"Time and again we have requested your office that Pensioners' organisations have been functioning wholly for the welfare of the retirees. As such a copy of Circulars/letters pertaining to retirees should also be mailed to them. Which will not incur any cost to Bank, rather such action will certainly ease the working at your office. However we have received unsigned copy of your circular letter no. HO/Estt./424/2016-17 dated 07-11- 2016 through our sources wherein it



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,
Bangalore-560020. Ph. : 080-23369434, Mob : 0-9448041842, E-mail : ravikru@gmail.com

has been informed that after 9-11- 2016, further request for anymodification will not be entertained as the final premium will be remitted to United India Insurance co. Ltd.


In this connection we inform you that majority of the branches/offices have not displayed the circular on the notice board and practically the contents of the circular can not be brought in to the notice of retirees within two days period. Moreover majority of the retirees are not computer savy and residing in far flung/remote areas of the country as well as in foreign countries also. Due to these reasons the problem arises. We request you to please give sufficient time to retirees for availing insurance cover, which is the only facility available to them to get reimbursement of medical expenses. we all are aware that IRDA norms for renewal of policy allows one month grace period for payment of premium to every insured without discontinuance of the policy and the insured remains covered until payment of premium on or before last day of that month.

Meanwhile we have obtained a copy of circular issued by Canara Bank in this regard who have extended the date up to 15.11.2016 (copy enclosed for your reference). Public dealing in Banks shall remain closed on 9 th and 10 th November as such We once again request you to please take up the matter with United India Insurance co. and debit the premium to the accounts of retirees.

Thanking you,

Yours faithfully,
Sd/-
General secretary"

Encl.as above
UNQUOTE

<p>केनरा बैंक  Canara Bank</p> <p>HUMAN RESOURCES WING INDUSTRIAL RELATIONS SECTION HEAD OFFICE : BANGALORE-560 002</p>	<p>CIRCULAR NO.: 587 / 2016</p> <p>I N D E X : STF - 40</p> <p>D A T E : 03.11.2016 A D T E</p>
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SUB: IBA GROUP MEDICAL INSURANCE POLICY : RENEWAL OF THE EXISTING POLICY AND INCLUSION OF RETIRED EMPLOYEES / SPOUSES OF DECEASED EMPLOYEES WHO RETIRED / DIED DURING THE LAST EXISTING EMPLOYEES' POLICY PERIOD I.E. 01.10.2015 TO 30.09.2016 : EXTENSION OF TIME TO OPT FOR RENEWAL.

We draw the attention of all the Retirees to our Circular No 494/2016 dated 08.09.2016 & 552/2016 dated 14.10.2016. We had called for the option letters for renewal from the retirees / spouses of retirees who are already enrolled in the earlier policy and willingness to join the policy from such eligible retirees / spouses of retirees who retired / deceased during the tenure of the existing employees' policy. The last date for submission of option was 24.10.2016.

In view of the representations from various quarters the matter was taken up with Insurance Company and they have agreed that renewal requests can be submitted and renewal premium amount to be remitted on or before 15.11.2016. In view of the above the eligible retirees for the renewal are advised as under:

1. The eligible Retirees i.e. :a) Ex employees / spouses of ex employees who are already enrolled in the earlier Insurance policy. b) Those ex employees who have retired / spouses of the ex employees who have died during the tenure of the existing employees' policy period of 01.10.2015 to 30.09.2016 and who have not already renewed policy, may exercise their option on or before 14.11.2016 for renewing the policy or for joining the policy.
2. The Retirees / spouses of deceased employees who retired / died prior to 01.10.2015 and not already opted for the last year Retirees' policy are now not eligible to opt, as the present is only a renewal of the policy.
3. In case 14.11.2016 is a holiday in any State the previous working day would be the cut off date. As such eligible retirees shall keep in mind the State Holiday while submitting the option.
4. The coverage under policy would be available only from the date & time of remittance of renewal premium to the Insurance Company.
5. As regards submission of option and e mail ids of Circles, the eligible retirees may refer above Circulars which are also placed in the Bank's web site.

All the branches / offices are requested to take note of the above and display a copy of this Circular in the Notice Board for the information of all the retirees.

C P GIRI
GENERAL MANAGER

TO: ALL BRANCHES / OFFICES OF THE BANK