



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/0106/2017-20

Date: 21.08.2019

To all members of our unit.

Dear Comrades,

**Sub: Benefits being extended to Retirees by our Trust and All India
UCO Bank Officers' Welfare and Benevolent Trust.**

The details of benefits extended by the above organizations are appended below.

Members are requested to note the same carefully and keep a copy of the same for their use.

B.Lakshminarayana
Hon.Secretary.

**Benefits being extended to Retirees by our Trust and All India UCO Bank
Officers' Welfare and Benevolent Trust.**

UCO Bank Retirees' Welfare Trust is extending the following benefits to all it's members:

1. Medical Expenses Reimbursement Scheme for all members:

All the members of our Association will be reimbursed a sum of Rs.2000/- per year towards the expenses incurred by them for diagnostic tests.

2. Jeevan Raksha Scheme for members who enrol themselves into the scheme by paying the prescribed one time contribution of Rs.12000/-

Jeevan Raksha Scheme (JRS) members are reimbursed additional amount of Rs.2000/- towards diagnostic charges. This is over and above their eligibility of Rs.2000/- as a general member.

All JRS members are eligible for reimbursement of hospitalisation expenses to the extent of Rs.18000/- per annum. Such reimbursement is subject to the condition that there is balance amount not reimbursed by Insurance companies / other agencies out of the total hospitalisation expenses incurred by the member.

3. **Vishesha Swasthya Raksha Nidhi**, which we started implementing since 2016-17 with the objective of providing substantial financial assistance to any member/spouse suffering from any critical illness:

The objective of the scheme is to provide one time substantial assistance to any member/spouse suffering from any critical illness, undergoing extreme hardship due to huge medical expenses, long duration Hospitalization and Domiciliary treatment resulting in huge mental, physical and emotional strain. The amount of payment is decided by a team of Trustees.

4. **“Shraddhanjali Nidhi Scheme”**, which was introduced during 2017-18, with the objective of offering a small payment to the family of a deceased member as a token of our respect to the departed member. At present the amount is fixed at Rs.7,500/-.

5. Ayush75+ Scheme.

This has been newly started from financial year 2017 - 18. Under the new scheme, the Trust extends Medical Aid facilities for those members who have attained the age of 75 years and who are not members of Jeevan Raksha Scheme. The Medical Expenses Reimbursement facilities offered under this scheme to eligible members is same as the facilities offered to members of Jeevan Raksha Scheme.

All India UCO Bank Officers' Welfare and Benevolent Trust:

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.

MEMBERSHIP ENTRANCE FEE FOR NEWLY RETIRED OFFICERS:

As per the decision of the Board of Trustees taken in the meeting held at Chennai on 03.12.2012, it has been decided to increase the non refundable Membership – entrance fee, for the retired UCO Bank Officers joining the Trust after their retirement from bank, is fixed at Rs.10,010/= (including Application fee of Rs.10/=). Hence, Retired Officers joining the Trust after Retirement should pay Membership entrance fee of Rs.100010/- with effect from 03.12.2012.

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.

1. Serving Officer / Supervisory Staff Member along with dependent Spouse, Children and Parents Rs.1500/=
2. Retired Member along with dependent Spouse Rs.1500/=
3. 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 prorated 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 Medclaim 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:

1. The Retired / Associate Member will be ineligible to get any Medical Aid reimbursement from the Trust if he / she has not registered under Group Medclaim Scheme of the Bank for the Retired Employees as settled by IBA during last wage settlement in the Banking Industry.
2. In case the Retired / Associate Member has not registered him / herself under Group Medclaim Scheme of Bank for Retired employees, however, if the Retired / Associate Member is having a Medclaim 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:

1. 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 30 days waiting period will be applicable.
2. 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.

6. PROCEDURE TO BE FOLLOWED FOR CLAIMING MEDICAL AID REIMBURSEMENT FROM THE TRUST.

1. RETIRED / ASSOCIATE MEMBER :-

1. First the claim has to be submitted to the Insurance Company (i.e. TPA – M/s. Heritage Health Services Pvt Ltd) under Group Medicalclaim Scheme of Bank of Retired Employees.
2. In case the Retired /Associate Member is having any other Medclaim with own arrangement, then the claim has to be submitted to that Insurance Company which was not settled by TPA of Bank's Group Medclaim Scheme.

3. 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.

7. 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.

1. Copies of the sanction advices of Insurance Companies / Bank along with the calculation sheets or work sheets.
2. Copies of all Cash Memos and Vouchers.
3. Documentary evidence showing the date of Admission and date of Discharge from the Hospital.

8. IMPROVEMENTS IN THE MEDICAL AID SCHEME 2018 – 19:

1. Overall ceiling for Medical Aid Reimbursement has been increased from Rs.1.50 Lakh to 2.00 Lakh.
2. Maternity Charges including Child Birth (excluding voluntary termination of pregnancy) will be eligible for reimbursement.
3. The following domiciliary treatments will be considered for reimbursement.
 1. Chemotherapy for Cancer
 2. Dialysis for Kidney Diseases
 3. Thalassaemia
 4. 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.
4. The reimbursement for admissible Bed charges including ICU charges shall be Rs.5000/= per day only in respect of all categories of Members.
5. In case of Hospitalisation for cataract operation the Medical Aid payable by the Trust shall be Rs.20000/= maximum.
6. 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.
7. 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.
8. 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.

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

9. 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.

10. 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.

The latest details of the various schemes are contained in the AIUCBOF Welfare & Benevolent Trust circular attached.

All Correspondence to:



B.Lakshminarayana, No.1317, 11th Main, 5th A Cross,
Srinivasanagar II Phase, B.S.K. III Stage,
BANGALORE – 560 050.
Mob: 9845443998; Email:balana56@gmail.com



AIUCBOF Welfare & Benevolent Trust

Regd. Office : 1-B, Apurba Mitra Road, Flat 1-B, 1st Floor, Kolkata – 700026

Circular No. 02/2018-19

Date:25.03.2019

**To
All Members
AIUCBOF Welfare & Benevolent Trust.**

Medical Aid Scheme 2019-20 - 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 **37 years**.

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 2019-20 is enclosed separately along with this circular.

The overall ceiling for Medical Aid Scheme will be **Rs.2.00 lac**.

It has been decided that the donation amount payable by the Member to the **Medical Aid Scheme for the year 2019-20** will be as under: -

(a) Serving Officer / Supervisory Staff Member	Rs.1500/=
(b) Retired Member	Rs.1500/=
(c) Associate Member	Rs.1500/=

The Trust Members are advised to remit the donations for 2019-20 by Demand Draft / Cheque favouring **AIUCBOF Welfare & Benevolent Trust payable at Kolkata WITHIN THE MONTH OF APRIL 2019** 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 Members and their Families, all Members are requested to join our Medical Aid Scheme.

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.

S Roy Choudhury
CHAIRMAN

Encl: As above

Phone – 2465 0313, 2464 4109 / Fax:(033) 2465 0313/ E-mail: aiucbof_trust@rediffmail.com

Website: www.aiucbofwelfaretrust.com

MEDICAL AID SCHEME (2019-20)

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. 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 2019-20 (April to March) **as under.**

(a) Serving Officer / Supervisory Staff Member	Rs.1500/=
(b) Retired Member	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 2019.** There is no prorata donation, even if, the Member joins the scheme 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 and Associate Member, can avail the Medical benefits along with his/her dependent spouse, dependent children, 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:

i. 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.

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 up 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 financial 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. SALIENT FEATURES OF THE MEDICAL AID SCHEME 2019 – 20:

- i. Overall ceiling for Medical Aid Reimbursement will be 2.00 Lakh.
- ii. Maternity Charges including Child Birth (excluding voluntary termination of pregnancy) will be eligible for reimbursement.
- iii. The following domicilliary 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.4000/= 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.
