



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 UCO Bank, 3rd Floor, 13/22,
Kempegowda Road, Bangalore-560009
Website: urakar.com



UBRA-KAR/CIR/0163/2017-20

Date: 20.01.2020.

To all members of our unit.

Dear Comrades,

Sub: Benefits being extended by our Welfare Trust.

UCO Bank Retirees Welfare Trust which is mooted by our Association is extending various benefits to the members of our Association.

The details of the schemes are being incorporated in the Booklet being provided to members during the General Body Meeting, every year. Further as and when there the Trustees decide on improvements in the said schemes, the revised guide lines are being circulated to members by email and Watsapp messages.

Off late it is observed that very frequently members are seeking the details of the benefits being extended by the Trust.

In order to ensure that all our members are aware of the latest benefits of our Trust, the detailed scheme guides are being provided in the enclosure. The various forms to be used to claim the benefits are also attached.

Members are requested to keep a hard copy of this circular for their use.

B.Lakshminarayana
Hon.Secretary.

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



UCO BANK RETIREES WELFARE TRUST

The Trust, as on today, manages five Welfare Schemes for the benefit of members namely,

Medical Expenses Reimbursement Scheme for all members,

Jeevan Raksha Scheme for members who enroll themselves into the scheme by paying the prescribed one time contribution

Vishesh 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

“Shraddhanjali Nidhi Scheme”, which was introduced in the 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.

Ayush75+ Scheme. This has been newly started from previous financial year. 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.

1. Medical Expenses Reimbursement Scheme

The Trust implemented the Medical Expenses Reimbursement Scheme soon after its inception in the year 2007-08 with a modest token reimbursement of Rs. 500/- per member. The amount was increased to Rs. 1000 per member in the year 2008-09 and to Rs. 2000/- per member from the year 2009-10.

The scheme has been getting increasingly popular with number of members provided medical reimbursement steadily increasing year on year as may be observed from above table.

2. Jeevan Raksha Scheme.

The Trust commenced Jeevan Raksha Scheme in October 2010 to provide for reimbursement of Hospitalization expense to needy members. A one-time subscription amount of Rs. 12,000/- was fixed per member. Keeping in view a target for mobilization of 100 members and collecting a corpus of Rs.12, 00,000/-, the reimbursement of Hospitalization expenses was fixed at Rs. 25,000 per JRS member per year.

Reimbursement of Hospitalization Expenses:

The reimbursement of Hospitalisation was commenced in October 2012 with a limit of Rs. 10,000 per year per member. With the improvement in fund position the quantum of reimbursement of Hospitalization expenses was increased to Rs. 15,000 from Rs. 10,000/-, from October 2015. Though the Trust subsequently intended to increase the limit to Rs. 20,000/- it could not be done due to reduction in interest income as a result of drastic fall in FDR interest rates and cessation of additional 1% interest rate applicable to staff members. In terms of the decision taken in the Trust meeting held on 21.03.2018 the amount of reimbursement has been increased to Rs.18, 000/- per year per member with effect from 1st April 2018.

Our efforts, over the years in increasing the membership of the Scheme have met with satisfactory results in recent years. We note that the membership is still increasing at a slow pace. We are yet to attain 150 memberships, which was our goal for March 2018 itself. The membership has increased to 148 as on date as against the above target. We once again urge upon those who are yet to join the scheme to do so immediately and reap the benefits of the scheme

Under our new initiative to allow members to sponsor members to join Jeevan Raksha Scheme either individually or jointly with other members, a total 5 members have been sponsored by a few members so far.

Funds Position in the General Account of the Trust:

We have reached corpus of Rs.16.00 lacs as on date. We feel that we need to further increase the corpus of the General Funds to sustain the implementation of welfare measures presently being offered by the Trust as well as new schemes which, we have plans to implement in future. Hence, we wish to make an appeal to the honorable members for your liberal donations to the cause of the Trust.

We place on record our grateful thanks to the Present and the General Secretary of UCO Bank Officers' Association (AIBOC), Karnataka Unit for making a generous Donation of Rs.30, 000/- on behalf of the Association during the year 2019-20. We trust that the Association will continue to patronize our Retirees' Association and the Trust in the years to come. We also thank members who have made liberal Donations to the Trust during the Year. We are happy to announce the name of honorable members who have made donations during 2018-19:

Reimbursement of Medical Expenses for Laboratory and Diagnostic Tests Expenses (over and above amount eligible under General Scheme).

Members are aware that starting from the financial year 2015-16, the Trust has started reimbursement of Medical Expenses for Laboratory and Diagnostic tests to the extent of Rs. 1500/- under the Jeevan Raksha Scheme for members of the scheme. This is in addition to the amount the member of the scheme is eligible under the General Scheme (Rs. 1500/-). This provision was introduced with a view to attract more members into the scheme. We are glad to note that we achieved the intended purpose to some extent with this incentive.

The reimbursement limit to members under the General scheme was increased to Rs.2000/- P.A and the limit for JRS members was also enhanced to Rs.2000/-(over and above the amount being reimbursed under the General Scheme) with effect from 1st April 2018. This additional reimbursement to JRS members is being enhanced to Rs.3000/- with effect from 1st April 2020.

We have number of plans for introducing various additional welfare measures for the benefit of members besides increasing the Hospitalization Expenses limit. Hence **We appeal to all members who are yet to join the scheme to enroll themselves at the earliest by paying the one time contribution of Rs.12,000/-.**

3. Vishesha Swasthya Raksha Nidhi (VSRN).

Members are aware that during the previous year 2016-17, the Trust started a unique scheme namely, **Vishesha Swasthya Raksha Nidhi (VSRN)**. 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. A list of Critical Illnesses is specified in the Scheme.

We have made one payment under the scheme to the extent of Rs. 25,000/- to one eligible affected member Late Mr.Narasappa during the year 2016-17.

4. Shraddhanjali Nidhi Scheme

In addition to the above schemes, a new scheme called "**Shraddhanjali Nidhi Scheme**" was introduced in the last 2017-18 which provides for making a small payment to the family of a deceased member as a token of our respect to the departed member. A large number of members spontaneously responded to contribute to the scheme.

Initially the amount of payment was fixed at Rs.5000/-. The same has now been enhanced to Rs.7500/- with effect from 1st April 2018.

5. Aayush 75+ Scheme:

As approved in the Trust meeting held on 21.03.2018, this new scheme was introduced effective from 1st April 2018. Under the scheme, the Trust will reimburse Medical Expenses to members who have attained age of 75 years and who are not members of Jeevan Raksha Scheme.

The Scheme provides to reimburse Hospitalization Expenses and Diagnostic and Laboratory Expenses to the eligible members to the same extent as provided under Jeevan Raksha Scheme. The same rules under Jeevan Raksha scheme shall apply in the implementation of this scheme. The payment under this scheme will be made from the General Fund of the Trust.

This scheme is also made applicable to the surviving spouse of a deceased member who becomes an Associate Member of the Association.

Sponsorship of Members for Jeevan Raksha Scheme:

We have noted that a few members are not in a position to take cover under any Medical Health Insurance scheme due to the low pension they receive and are in need of help to meet medical expenses.

Keeping this in view, it was decided to allow **sponsorship** of such needy member(s) to be enrolled to Jeevan Raksha Scheme by other members either individually or jointly with other members, so that they may be offered reimbursement of medical expenses, as per the provisions of the Scheme.

This will also apply to the surviving spouse of a deceased member who becomes Associate Member of the Association.

Associate Members:

The Association by-laws provide that the spouse of deceased member will become automatically an ASSOCIATE MEMBER of the Association. Such Associate Members are entitled for all the benefits enjoyed by the deceased member automatically.

Further, there is a provision to admit the spouse of a non member also as an Associate Member of the Association by collecting a nominal ONE TIME admission fee. Such Associate Members are eligible for the benefits enjoyed by the General Members of the Association.

Y. S. Vijayakumar.
Managing Trustee



UCOBANK RETIREES' WELFARE TRUST
CLAIM FORM FOR REIMBURSEMENT

Date.....

The Managing Trustees,
UCOBANK RETIREES' WELFARE TRUST,
Y.S.VIJAY KUMAR
105/39 GROUND FLOOR 42ND CROSS,
8TH BLOCK, JAYANAGAR, BANGALORE-560011
PHONE: 94480-65326

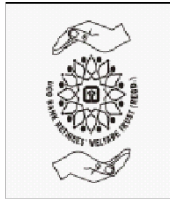
Dear Sir,

Sub: Reimbursement of Medical Aid

I hereby submit the original bill(s) for reimbursement of Rstowards expenses incurred by me / my spouse for the diagnostic check up done for me / my spouse on.....(date). Kindly reimburse to me the eligible amount as per Scheme

Sl No	Particulars	Details
1	Name of Retired employee	
2	Name of spouse (if claim is made for Spouse)	
3.	Permanent Address with Phone Number Mobile Number	
4	Nature of Diagnostic Test Conducted	
5	Name and Address of the Hospital or Clinic where the test was conducted	
6	a) Amount of Charge of the Test(s) <i>excluding</i> Doctor's fees & medicine (b) Whether the original / photocopy duly attested by the member is Original / Attested Photocopy enclosed.	ORIGINAL / PHOTOCOPY
7	Details of Bank Account / Account Number (CBS Number) / Name of Branch (where reimbursement is to be made in case it is sought for)	SB Account No

Signature of the Claimant



UCOBANK RETIREES' WELFARE TRUST

APPLICATION FOR MEMBERSHIP UNDER THE "JEEVAN RAKSHA SCHEME"

To
The Trustees
UCOBank Retirees' Welfare Trust
C/O Y.S.Vijay Kumar
105/39 Ground Floor 42nd Cross,
8th Block, Jayanagar, Bangalore-560011

Passport size
Photo of Self & Spouse

Dear Sir,

Date:

I have read the UCOBank Retirees Welfare Trust "Jeevan Raksha" Scheme being reimbursement of Hospitalisation Expenses. I am agreeable to the Terms and Conditions of the Scheme.

I am herewith donating a sum of Rs to the UCOBank Retirees' Welfare Trust, by Cheque No(s)..... todated.....to Date.....drawn on UCOBank.....branch payable at .Bangalore OR The amount has been credited to SB a/c no.06230101012321 with Jayanagar Branch. Please issue me a receipt for the donation made as soon as the cheque(s) is/are realised. I give herewith the required particulars:

Sl No	Particulars	Details
1	Name of the Member (In Capitals)	
2	Date of Birth / Age as on Date of Application	
3	Name of the Spouse (In Capitals)	
4	Present Address-Give complete Address With Telephone / Mobile Number	
5	If subscribed to any Medical Insurance Scheme, please give details	
6	Name of the Insurance Coy/Welfare Fund	
7	Amount of Insurance Covered (for both	
8	Bank / Branch where the member is maintaining A/c	
9	CBS Account Number (14 Digit)	

Place: Bangalore.

Date Received:

Signature of Member

Signature of Spouse



**APPLICATION FOR REIMBURSEMENT OF HOSPITALISATION EXPENSES
UNDER "JEEVAN RAKSHA" SCHEME**

The Trustees

UCO Bank Retirees' Welfare Trust
C/O Y.S.Vijay Kumar
105/39 Ground Floor 42nd Cross,
8th Block, Jayanagar, Bangalore-560011
Phone: 94480-65326

Date:

Dear Sir,

Please find my application for reimbursement of Hospitalisation to the extent of Rs..... I hereby attach the particulars as required to settle the claim.

I have read the UCO Bank Retirees Welfare Trust "Jeevan Raksha" Scheme being reimbursement of Hospitalisation Expenses. I am agreeable to the Terms and Conditions of the Scheme. I hereby agree that the decision of the Trustees shall be final and no member shall have any vested right to the Trust Fund or dispute the decision of the Trustees, regarding the quantum of reimbursement provided by the Trust.

Sl No	Particulars	Details
1	Name of the Member (Capitals Please)	
2	J R S Membership Number	
3	Present Address with Contact Mobile / Phone Numbers	
4	Name of the person Hospitalised	
5	Name of Hospital / Nursing Home	
6	Date of Admission to Hospital	
7	Date of Discharge from Hospital	
8	Nature of Disease causing the Hospitalisation	
9	Total Expenses Incurred (Please furnish full Details / List) Enclose copies of Bills etc	
10	Total Amount reimbursed by the Insurance Company, if any	
11	Total Amount reimbursed by the Employees' Welfare Trust or any such Organisation(s)	
12	Balance amount Claimed	
13	Mode of Payment: Cheque / Credit to A/c Please give A/c No / Branch	

Date:

Signature of Member / Claimant