



**ALL INDIA BANK PENSIONERS' & RETIREES' CONFEDERATION  
(A.I.B.P.A.R.C.)**



**C/O BANK OF INDIA OFFICERS' ASSOCIATION  
(EASTERN INDIA BRANCHES)  
BANK OF INDIA, KOLKATA MAIN BRANCH  
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Circular no. 94/20

dated 28.10.2020.

**(For circulation among members of the governing council of AIBPARC,  
State Secretaries, Special Invitees and Advisors.)**

Dear Comrades,

**Sub : Reimbursement of medical bills of Bank retirees affected with  
Covid 19 and hospitalized for treatment – serious anomaly observed  
by us which require immediate intervention of IBA.**

We have today written a letter to the Chief Executive, IBA, on the above subject. The letter is being reproduced hereunder for information of members.

With best wishes and regards,

Comradely yours,

( Suprita Sarkar )  
General Secretary

Quote :

AIBPARC/GROUP MEDICAL INSURANCE/EMAIL/2020

28.10.2020.

**The Chief Executive,  
Indian Banks Association,  
Mumbai.**

**Respected Sir,**

With reference to the above subject, we like to draw your attention to the fact that large number of retirees in the banking industry are being affected by this pandemic Covid 19 and getting admitted at different hospitals/nursing homes for treatment. Many of them are having medical insurance cover which are available to the retirees under the group medical insurance scheme of IBA.

The insurance company is following a peculiar yardstick of reimbursement. Instead of going into the separate entitlements of bed charges, investigation charges, cost of medicine etc., they are going for packages of Rs.10,000/-, Rs.15,000/- and Rs. 18,500/- per day inclusive of various charges. The so-called package per day depends on whether the patient is admitted in a general ward or ICU without ventilation or ICU with ventilation. As a result of such kind of self-invented packages, the retirees are suffering in a very adverse way. There have been several instances before us where a retiree has spent a sum varying from Rs.2.50 lacs to Rs.3 lacs, but he has got a cash less sanction of less than Rs.1 lac and there is no further scope of subsequent reimbursement.

The arrangement of IBA with UIICL is operative upto midnight of 31<sup>st</sup> October, 2020 and the National Insurance Co. Ltd. will be taking over the charge from 1<sup>st</sup> November, 2020 onwards. In view of this position (stated above), we make an earnest request to you to take up the issue on an emergent basis to ascertain the following facts :

- 1) Wherefrom the concept of so-called package applicable for Covid 19 patients having coverage of group medical insurance scheme of IBA came into existence?
- 2) Whether IBA has been made aware of any such provisions or not?
- 3) Whether such unilateral changes brought in by the insurance co. have any sanction of IRDA or not?

Sir, as the situation is extremely vulnerable for people in the higher age group, we appeal to you to please take up the issue on an emergent basis with the insurance company and ask them to immediately roll back the so-called package system per day which have no realistic connection with the cost incurred and which are totally violative of the well-identified reimbursement pattern of the medical insurance cover.

With kind regards,



(Suprita Sarkar)  
General Secretary