



**All India RRB Officers' Federation  
(AFFILIATED TO AIBOC)**

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Circular # 09:2016

8<sup>th</sup> February 2016

All Affiliates/ Members  
(Please re-circulate)

**NEW SCHEME OF HOSPITALISATION REIMBURSEMENT – REIMBURSEMENT  
OF EXPENSES ON DOMICILIARY TREATMENT TO RETIRED OFFICERS**

We reproduce hereunder the text of All India Bank Officers' Confederation Circular No. 07 dated 6<sup>th</sup> February, 2016.

**QUOTE**

We invite the attention of the affiliates/members towards our circular No.2016/06 dated 03/02/2016, wherein, we had conveyed the discussions AIBOC had with IBA on the subject on 03/02/2016. IBA reiterated its stand to enforce United India Insurance Co. Ltd. (UNIICL) to abide by their commitment in honouring reimbursement of domiciliary treatment expenses incurred by the retired officers. Further, it has also extended the last date for joining the New Hospitalisation Scheme upto 31/03/2016.

We now understand that United India Insurance Co. Ltd. had written to the Bank Managements intimating their inability to reimburse the domiciliary treatment expenses to retirees. Further they had also stipulated 20/02/2016 as the last date for the retirees to withdraw from the Hospitalisation Reimbursement Scheme with full reimbursement of the premium.

This is a high handed attitude on the part of United India and we have taken up this issue strongly with IBA. It is also incorrect for United India to write to Banks directly, despite IBA stand made clear to them (UIICL) to honour the commitments towards reimbursement of expenses towards domiciliary treatments of retirees. We have once again taken up the issue with IBA. IBA has very strongly reacted to the communication of United India Insurance Company with advise to member Banks. Another communication sent by us to IBA today is also attached for your information.

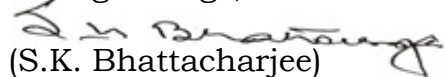
All our Affiliates are requested to prevail upon their Managements:

- a. Not to act on the instructions of United India Insurance Co Ltd.
- b. To seek instructions from IBA as the Scheme has been introduced at the behest of IBA.

Further developments will be communicated in time. Our letter addressed to IBA is enclosed herewith for your information.

**UNQUOTE**

With greetings,



(S.K. Bhattacharjee)  
**GENERAL SECRETARY**

Encl: Our letter Ref: 2016/12 sent to IBA.

Letter No. 2016/12

Date: 04/02/2016

**The Chairman,**  
Indian Banks' Association,  
Mumbai.

Respected Sir,

**NEW SCHEME OF REIMBURSEMENT OF HOSPITALISATION EXPENSES**

This has reference to the discussions held with you on 03/02/2016 on residual and other issues raised by us before the Dy. CLC(C) on 08/12/2015. During the discussions on the New Scheme of Reimbursement of Hospitalisation Expenses – with specific reference to the reimbursement of the expenses on domiciliary treatment to retired officers - you had categorically stated that IBA was committed to the initial agreement and discussions and United India Insurance Co. Ltd. (UIICL) should honour such claims from retired officers. We were also informed that the last date for enrolling into the Hospitalisation Scheme for the retirees stood extended up to 31/03/2016.

To our utter surprise and dismay, we understand, UIICL has unilaterally written to bank managements on its unwillingness to entertain the claims on domiciliary treatments. Further, the retired officers have been given time up to 20/02/2016 to withdraw from the Scheme without any deduction/cut in the premium remitted (whereafter charges will be levied for withdrawal).

This act of UIICL does not augur well with the Bipartite and Tripartite understandings and is simply high-handedness. Furthermore, it is highly objectionable for UIICL to write directly to the bank managements without discussions with IBA. This letter has created a lot of commotion and restlessness among the retirees creating avoidable confusion and foul cry. This also leads to the apprehensions we expressed during discussions on the scheme during X<sup>th</sup> Bipartite Settlement.

In this background you are requested to immediately direct UIICL:

- a. To retrace their steps and honour the initial agreement.
- b. To restrain from future such acts without discussions with IBA.
- c. To dispose all the pending reimbursements on domiciliary treatment of retirees within a definite time frame – not later than 29/02/2016.

A line in acknowledgement is appreciated.

Thanking you,

Yours faithfully,



(HARVINDER SINGH)  
**GENERAL SECRETARY**