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**VIJAYA BANK RETIREES’ ASSOCIATION (Regd)**

**( Regd Office- Kochi - Affiliated to AIBRF)**

**Central Office: 83, 5th Cross, Malleshwaram, Bangalore-560003**

**Mobile: President-9739399977 General Secretary:9448276015**

**Bangalore**

**13/10/2016.**

**THE MANAGING DIRECTOR AND CEO**

**VIJAYA BANK**

**HEAD OFFICE, BANGALORE.**

**Dear Sir,**

**Renewal of IBA Group Mediclaim Floater Policy for Retirees- due on 01.11.2016 -issued by the United India Insurance Company Limited.**

In the background of the United India Insurance Company effecting a steep increase in the Renewal Premium, we have conveyed our strong protest to the United India Insurance Co and to the Indian Banks’ Association, through our National Federation, the All India Bank Retirees’ Federation. The issue is being followed up by AIBRF at all India level.

In the meanwhile, and in the background of our experience during the last more than 11 months in attending to the claims of our members, we request the following:

**FINANCIAL- AT OUR BANK LEVEL:**

In continuation of our communications dated 17/9/2015, 9/10/2015 and 20/9/2016 , we hereby request you to extend the following facility to our retired colleagues:

1. In view of the steep increase in the Premium, we request the Bank to pay the full premium in respect of all retirees by the Bank out of Staff Welfare Fund, for which all retirees of the Bank have toiled for, while they were in the services of the Bank.
2. It may not be out of place to mention here that there are banks where the premium is paid by the Bank, and in many banks, the premium is highly subsidized by the Banks and we request you to lead the way by fully paying the premium by the Bank.
3. Retired Part Time Employees, Family Pensioners, Ex-Gratia recipients, sub staff members and pre-2002 retirees are financially indigent and their cases deserve priority consideration in extending financial support.
4. Till a decision is taken as requested above, a separate interest free advance may be given to retirees, who request for such advance, for the purpose of payment of Medical Insurance premium only , to be recovered in 10 EMIs.

**DATE OF PENSION PAYMENT FOR THE MONTH OF OCTOBER, 2016**

1. In view of continuous 5 days’ Bank Holidays in Bangalore from 8/10/16 to 13/10/16, even though the Insurance Co and the IBA have sent their communication regarding renewal on 10/10/2016 itself, the Bank could not issue any instruction to retirees till today. Even if instructions are issued today, there would be hardly 12 working days left, before the end of October 2016, by which date, the renewal process is advised to be completed. Therefore, we hereby request you to kindly extend the last day to pay the premium till 10th of Nov, 2016.
2. If it is not possible to get the last date extended, we request you to plan the pension payment date in such a way so as to coincide the same with debiting of the Premium.

**IMPROVEMENT IN INSURANCE SCHEME:**

1. There is a serious discrimination between serving employees and retirees. In case of serving employees, at the same premium as fixed for retirees, the dependents of employees are covered. In addition there are provisions for reimbursement towards critical illness,payment from Corporate buffer, and also reimbursement of domiciliary treatment expences. Even though the same amount of premium is fixed for retirees, these benefits are not extended to them. While we are happy that our yonger serving colleagues are getting these facilities, we request you to kindly take up the matter with the concerned either to extend these benefits to retirees or reduce the premium payable by retirees.
2. We also request you to reduce the premium by 50% on Medical Insurance policies subscribed by only one person( widow or widowerwithout spouse).
3. We further request you to include mentally retarded child/dependents as beneficiaries of the policy.
4. We request you to negotiate and extend “Top Up Facility” in the amount of Insurance, by paying additional premium by those who choose to have higher amount of Health Insurance.

**UPLOADING OF DATA AT BRANCHES**

1. In the back ground of our past experience, we request you to issue specific and clear instructions to branch officials to upload the details of retirees, for this purpose. To avoid dislocation of branch work, a separate time slot may be notified.
2. In this connection we wish to bring to your notice that we have provided and will be providing all support to retirees at our office and residences to our needy colleagues for uploading the data.

**RETIRED FROM SERVICE FROM 1/10/15 TO 30/9/2016**

Even though an opportunity is already given to them to join the scheme by paying prorate premium, many could not join due to short notice, non-receipt of information etc. We hereby request you to extend to them an opportunity to join the scheme, along with this renewal process.

**OPPORTUNITY TO JOIN TO THOSE WHO HAD NOT JOINED LAST YEAR**

As we know, a few retirees could not join the insurance scheme last year and also during last month due to one reason or another. We hereby request you to allow them to join the scheme.

**ISSUES WITH TPA**

1. In spite of repeated efforts from our side and persistent follow up by the Bank , quite a few retirees have not received their I.D. Cards. Arrangements may be made for the same.
2. The TPA website is not responding for downloading of I D Cards. This may be looked into. We also request you to direct the TPA to issue clear directions for downloading the I D Cards and these steps(Path) may be posted on Bank’s website, in pensioners’ corner.
3. A list of all insured retirees with their staff code number and TPA I.D. may be posted in Pensioners’ Corner of the Bank’s website.
4. Some of the Hospitals, even though are included in the list of Net work Hospitals, are not extending the cash-less facility, telling that they get reimbursement with long delays. Such Hospitals may be instructed to extend cash less facility, without any resistance.
5. More and more Hospitals, particularly those run by Charitable Trusts/ Institutions may be listed under Net Work Hospitals.
6. We have experienced long delays in getting re-imbursement of Hospitalisation expenses, in many cases. Prescribed time lines may be circulated, with a penal clause for delays.
7. There is a growing feeling that because of Health Insurance, some Hospitals are resorting to unwarranted hospitalization, diagnostics , procedures and medicines. This aspect may please be looked into and avoided in the larger interest of all concerned.
8. Time lines, procedure for declining claims etc as stipulated by Health Insurance Regulations, 2016 should be enforced upon the TPA and Insurance Company.

Since the time at the disposal of the Bank as well as retirees is very limited, we request you to kindly consider these requests and suggestions favourably, on priority basis and reciprocate the love, dedication and sincere work of the retirees towards this beloved Bank of ours.

Thanking you,

Yours faithfully,



(K. Vishwanath Naik)

Gen.Secretary.