



CANARA BANK EMPLOYEES' UNION (Regd.)

(Affiliated to All India Bank Employees' Association)

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Dear Comrades,

New Scheme on Reimbursement of Hospitalisation and Medical Expenses for Employees/Retirees.

Yet another improvement in the Service Conditions of Bank Employees comes into effect.

Comrades are aware that as a significant achievement under the recent 10th Bipartite Settlement, a new Scheme of 100% reimbursement on hospitalisation and medical expenses has been agreed upon to be introduced. Now the scheme has come into effect in our Bank from **6th October, 2015**. All the hospitalization/domiciliary bills claimed prior to the date would be covered under 9th Bipartite settlement. The details of the scheme are as follows.

All the existing employees will be covered by this Scheme. Due to the efforts of the unions, IBA has agreed to extend the Scheme to the employees after their retirement as well as to the already retired employees on payment of the stipulated premium. For existing employees, the premium will be paid by the Bank.

For all the existing employees on the rolls of the Bank as on 30th September, 2015, this new Scheme has been introduced **from 6th October, 2015**. For all the employees who have joined/will join the Bank on or after 1st October 2015, this scheme will be made applicable from 6th October 2015 or their date of joining the Bank whichever is later. Hence, all the existing employees and eligible family members are accordingly covered by this new Scheme.

Family definition:

- ◆ Employee and his/her wife/husband
- ◆ Dependent unmarried children (including step children and legally adopted children)
- ◆ Any two of the dependent parents/parents-in-law (i.e. any 2 of father, mother, father-in-law and mother-in-law)
- ◆ Widowed Daughter and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband / widowed sisters
- ◆ Crippled Child
- ◆ Physically and mentally challenged brother / sister with 40% or more disability.

Note:

The term dependent shall mean such family member having a monthly income not exceeding Rs.10,000/- p.m. If the income of one of the parents exceeds Rs.10,000/- p.m. or the aggregate income of both the parents exceeds Rs.10,000/- p.m., both the parents shall not be considered as wholly dependent on the employee. Husband/wife is natural dependent irrespective of income

Coverage:

Officers : **Rs. 4 lacs**

Clerical Cadre, Sub-staff and
Part time employees : **Rs. 3 lacs**

Important: Since there is a corporate buffer of Rs. 100 crores under the Scheme, claims over and above the above limits will be reimbursed out of this buffer amount.

Domiciliary Treatment: In addition to reimbursement of hospitalisation expenses, expenses connected with domiciliary treatment are also covered for reimbursement.

Cashless Treatment: In hospitals which have a tie up with the concerned TPA allotted to each Bank, the facility of cashless treatment will be available. Our Bank will suitably communicate the details of hospitals which are authorized to provide cashless treatment facility. We are given to understand that tie up arrangements have been made with over 5300 hospitals across the country.

Identity Card: The Insurance Company/TPA will issue ID Card to all employees and the eligible family members to be used while taking treatment in hospitals.

TPA allotted to our Bank: The Scheme is backed up by a Mediclaim Insurance policy taken by IBA/ Bank with United India Insurance Co and UIIC has appointed **Medi Assist India TPA Pvt. Ltd.** as the Third Party Administrator for our Bank. Hence the claims will be settled by the Bank through this TPA. As far as the employees are concerned, they are not to directly deal with the TPA/Insurance Company and our Bills will continue to be submitted to the Bank only.

Check your Name/Family member details online: Since our Bank has submitted the list of employees/family members to the Insurance Co/TPA, the same has been captured by them in their system. All existing employees/officers can visit the website and verify the details, correctness, etc. pertaining to each employee. The Temporary E-card can also be generated from this website.

1. Go to <https://ecard.medibuddy.in/>
2. Select "Download E-Card" on the top right
3. Select "Employee ID"
4. Enter your Staff Number, "Canara Bank" and your Name
5. Card Will Appear on the screen
6. Give Print Option
7. After printing your card, enter your dependents' name by choosing the relationship in the drop box.
8. Give print option for each card.

The cards so downloaded are temporary cards and the Bank will make arrangements to send permanent cards to all employees.

Scheme for retired employees: As a unique achievement of AIBEA, this scheme is extended to all the existing retired employees/officers. All past employees viz. officers, clerks, substaff, part time employees will be eligible to join this Scheme. (All past employees except those punished and dismissed/removed from service will be eligible to join the scheme). The Scheme is expected to be launched from 1st November, 2015.

Annual premium payable:

Category	Amount of Premium	Total	Coverage
Retired Officers	6573 + Service Tax 920	Rs. 7,493	Rs. 4 lacs
Retired Clerks and substaff/HKPs/PTEs	4930 + Service Tax 690	Rs. 5,620	Rs. 3 lacs

Note: Additional buffer coverage will be worked out in due course looking to the total response from retirees.

- *Retired employees and their spouse will be covered by the Scheme.*
- *There is no age limit to join the Scheme.*
- *There will no restrictions of entry-level pre-existing diseases.*
- *Both hospitalisation and domiciliary treatment expenses will be reimbursed.*
- *We have requested for extension of some more time for the retirees to join as many of our retired comrades are not aware of the scheme and are yet to enroll.*

Spouse of deceased retirees: As regards the surviving wife/husband of deceased retirees to join this Scheme, we have taken up with the Bank. Our Bank will revert back to us upon getting the necessary clarification from IBA on this.

Kindly bring these details to the knowledge of all our members.

With greetings,



**(AJAY MANJREKAR)
GENERAL SECRETARY**

**ALL INDIA BANK EMPLOYEES' ASSOCIATION : ZINDABAD
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