



NATIONAL CONFEDERATION OF BANK EMPLOYEES

(Registered Under the Trade Unions Act 1926 - Registration No. B-2334)

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TO ALL AFFILIATES & MEMBERS

Dear Comrades,

Meeting with IBA on Medical Insurance Scheme

A virtual meeting was held today with the Indian Banks' Association (IBA) regarding the Medical Insurance Scheme, chaired by Shri Rajnish Karnatak, Chairman of the Negotiating Committee. Shri Atul Kumar Goel, Chief Executive of IBA, Shri Binod Kumar Mishra, Deputy Managing Director & HR, SBI and other Top Management Executives from other Public Sector Banks participated in the meeting. Shri Atul Kumar Goel, Chief Executive of IBA in his opening remarks, emphasized that the well-being of bank employees remains a top priority. He expressed optimism that the renewal of the Medical Insurance Scheme would be completed well within the stipulated timeframe.

The undersigned along with Com R Balaji, President of our Confederation, attended the virtual meeting. The Chairman invited suggestions from unions to strengthen the scheme.

On behalf of National Confederation of Bank Employees, we raised several pressing concerns:

Escalating Medical Costs: A presentation illustrated the sharp rise in healthcare expenses over the past decade—e.g., heart surgery costs rising from ₹1.95 lakh to ₹3 lakh, angioplasty from ₹1.5 lakh to ₹3 lakh, and X-ray costs increasing from ₹150 to ₹600. These justify our demand for an upward revision in the sum insured, which remains unchanged since 2015.

PPN Package Rates: We emphasized the need to revise PPN package rates, as hospitals are shifting costs through indirect billing due to low reimbursement caps.
Inclusion of Dependent Children: We strongly advocated for the inclusion of physically or mentally challenged sons/daughters of retired employees under the policy.
Premium Support for Retirees: A request was made to IBA to advise banks to bear the premium cost for retired employees.

The following points are emphasized at the meeting:

- The Premium of the Base Policy for the Retirees is to be borne by the respective Banks as in the case of serving employees.
- Wholly dependent, physically disabled/mentally challenged be covered under the Retiree policy
- Handling of insurance claims by the TPAs should be uniform and seamless.
- Removal of caps on maternity, cataract, room rent, and ICU charges.
- Inclusion of hormonal therapy, root canal, and dental treatment under the scheme.
- Seamless integration between base and top-up policies to ensure automatic activation once the base limit is exhausted.
- Addressing non-medical expense rejections (e.g., surgical gloves) by TPA and advocating for categorisation transparency.
- Improvement in TPA services, including better staffing and reduced claim settlement delays.
- Multiple centres for cashless approvals instead of centralised routing.
- Reasonable premium structure for top-up policies, especially for retirees.
- Inclusion of long-term illnesses under domiciliary treatment.
- Inclusion of the cost of artificial limb or limbs to be covered under policy.

UFBU leaders also offered valuable inputs, including:

- Facility for retired employees to submit bills at nearby branches.
- Expansion of critical illness coverage.
- Adherence to IRDAI guidelines and curbing arbitrary rejections/delays by TPAs.

IBA responded positively to the suggestions and assured that a follow-up meeting would be convened in the coming month.

With revolutionary greetings,

Yours Comradely,



(L CHANDRASEKHAR)
GENERAL SECRETARY

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UNITED FORUM OF BANK UNIONS.....ZINDABAD
OUR SOLIDARITY.....ZINDABAD
OUR UNITYZINDABAD
INQUILAB.....ZINDABAD