



ALL INDIA BANK EMPLOYEES' ASSOCIATION

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AIBEA/GS/2021/20

27-1-2021

Shri Sunil Mehta,
Chief Executive,
Indian Banks' Association
Mumbai

Dear Sir,

Reg: Group Medical Insurance Scheme – inclusion of more number of hospitals for cashless treatment.

As against the earliest system of reimbursement of hospitalization expenses incurred by the employees as was available under the Bipartite Settlement, during 2015, under the 10th Bipartite Settlement, a new Scheme of Group Medical Insurance was introduced by which the managements would pay the premium for the agreed sum assured and employees would get covered by the Group Medical Insurance Policy. One of the important facilities offered and assured under the scheme was and is the cashless treatment facility available in the hospitals under which employees need not make any payments upfront and wait for reimbursement.

But it has been our experience and feed back from our members that many important hospitals in many centres/stations are not tied up with the Insurance Company/ TPA for such cashless facility. With the result, employees are required to pay for the cost of hospitalization from their pockets and then claim reimbursement. In getting the reimbursement also, the employees are facing various problems of delay, repeated queries, rejection of claims, arbitrary reduction in claims, etc.

Adding to these problems, we are informed that the local managements of the Banks are not taking up these issues with the TPA/Insurance Company with the plea that it is between the employee and the TPA and Bank has nothing to do in the matter.

Hence such difficulties and problems are tending to defeat the purpose of the scheme which was meant to be an improvement over the earlier system.

- 1)** In view of the above, we request that IBA should advise all Banks that as provided in the Scheme, employees would continue to deal with the management and managements have to pursue all connected issues with the Insurance Company or TPAs. Employees should not be asked to follow up with the TPA/Insurance Company.
- 2)** IBA should also take up the issue with the National Insurance Company and all the TPAs to ensure availability of cashless facility at maximum number of hospitals in all towns and cities.

Thanking you,

Yours faithfully,



C.H.VENKATACHALAM
GENERAL SECRETARY