

# INDIAN NATIONAL BANK OFFICERS' CONGRESS

{Bank Officers Wing of Indian National Trade Union Congress (INTUC)}

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**CIRCULAR TO AFFILIATES NO. 12 OF 2022**

**12<sup>th</sup> July, 2022**

Dear friends,

## **Reg: Group Medical Insurance Scheme**

We reproduce here below the text of UFBU Letter No. 5/2022 dated 12.07.2022 written to IBA, after discussions between UFBU & IBA on 11.07.2022, regarding proposed modifications in Group Medical Insurance Scheme.

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### **"Text of UFBU Letter 5/2022 dated 12.07.2022"**

Further to the discussions in the virtual meeting held on 11-7-2022, we suggest and agree that the following two ailments/treatments can be added in the list of Day-care treatment and domiciliary treatment for the in-service employees/ officers and retirees.

1. Inclusion of approved targeted therapies for treatment of Cancer in day care and on standalone basis: The term Immunotherapy- Monoclonal Antibody cancer treatment on standalone basis may be added in the list of Day-care and Domiciliary treatments.
2. Inclusion of Intra vitreal injections for eye disorders.

Regarding working out a basic policy for retirees upto a mutually agreed sum assured, for which the premium is to be paid by the Banks and additional items of coverage to be made optional and premium to be borne by retirees, the same needs further discussion with the Insurance Company for which a small group from IBA, UFBU and Insurance Company can be entrusted.

Regarding graded bed charges, this issue also can be discussed in the smaller group before a final decision is taken between IBA and UFBU.

Regarding cap or ceiling on certain treatments like cataract, etc, unless the impact of it on the pricing of the premium on the policy for in-service staff or retirees is properly understood, it will be difficult to take a view on the same.

Hence pending further discussions on these issues, we may go ahead by adding the items mentioned under 1 and 2 above while renewing the Policy for the ensuing year.

Thanking you

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This is for your information..

Sincerely yours,

**PREM KUMAR MAKKER**  
**GENERAL SECRETARY**