

ALL INDIA
RESERVE BANK
EMPLOYEES ASSOCIATION
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No. GS. Spl. / 70 / 2015

3rd August 2015

URGENT Please

The Executive Director (Sri Vohra)
Reserve Bank of India
Central Office
Mumbai

Dear Sir,

**MAFS – Group Mediciam Policy (GMP)
Renewal for the year 2015 – 16**

Understandably the Group Mediciam Policy (GMP) for the retirees is going to be renewed soon for the year 2015-16. In this context we request the Bank to consider the following compassionately. Of course, we drew Bank's attention to these earlier also, several times, at various levels, including your predecessors but having got no response from the Bank we are constrained to approach you as the problem(s) persist much to our dismay and disappointment and with passage of time with more and more Class III retirees coming under the scheme, the problem is further extended.

The problem relates to the concept of "proportionate deduction" introduced unilaterally by the Bank in the Group Mediciam Policy for retirees from 2012 onwards, which is just an euphemism for denying the Class III retirees, in particular, their entitled benefit for reimbursement of medical expenses on hospitalization. The "deduction" is effected from the ceiling-limit "proportionately" if a retiree is constrained to avail of a bed of higher rent than he / she is entitled to. This "proportionate deduction" is applicable in all areas of treatment including surgical operation (Surgeon fee and Operation Theatre), anaesthetic charges and doctor's visit etc. and more often than not results in the affected retiree foregoing a huge amount from the entitled ceiling. This affects the Class III retiree most as the entitled bed rent per diem for them is Rs.1,800/- now, with which it is well-nigh impossible to procure a bed in a reputed hospital in a capital / metropolitan city. Sometimes, even if beds are there within the amount, this may not be available at the time of patient's admission in emergency, forcing him / her to avail of a bed of higher charge. This is frequent occurrence, you may please appreciate.

We may add in this connection that in 2007 while introducing the GMP, the Bank had stated in its circular CO.HRDD.No. G55/1604/19.01.00/2007-08 dated 14th August 2007 that the GMP is "customized product specially designed for member and in addition to covering all the facilities pertaining to indoor hospitalization available and MAFS the policy provides certain additional facilities". With introduction of "proportionate deduction" subsequently, from 2012 onwards, Bank's laudable objective has been given a go-by, unfortunately.

While renewing the scheme for 2015-16, this may please be rectified and the ceiling amount be effectively restored to Class III retirees in particular.

If, however, insurance scheme(s) provide for such unjust "deduction" as a rule, Bank may please reimburse the "deducted" amount, so that the entitled ceiling becomes meaningful and applicable.

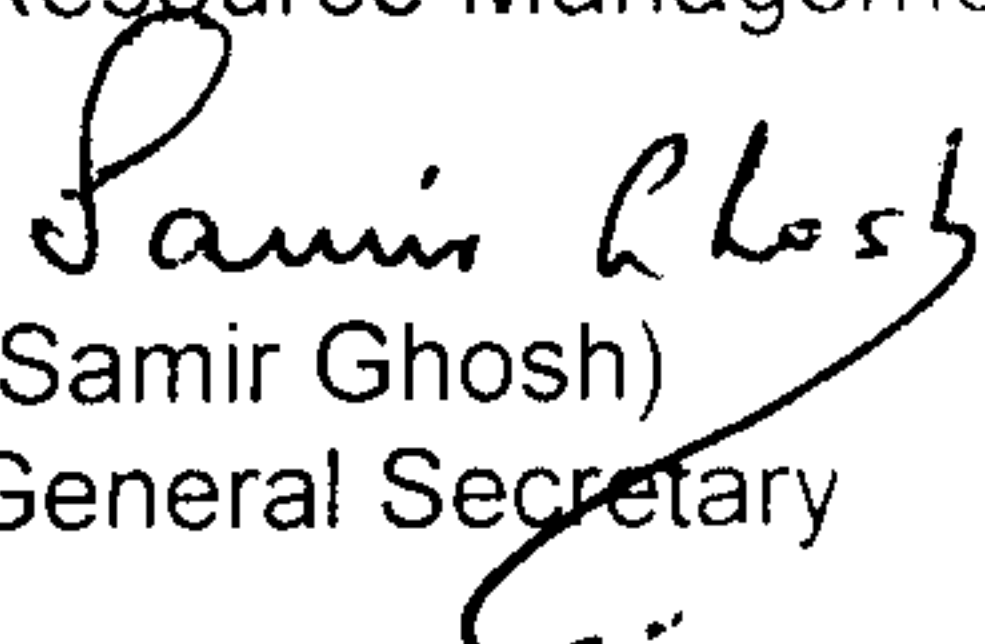
In our earlier communications, we brought to Bank's notice certain other areas for improvement. These continue as such. We will request an early discussion with the Bank for improvement of medical facilities for Class III retirees.

Thanking you,

Yours faithfully,
Sd/-
(Samir Ghosh)
General Secretary

Endt. No. GS.Spl./ 71 /2015 of date.

Copy forwarded for information and necessary action to Sri R. L. Das, Chief General Manager-in-Charge, Human Resource Management Department, Reserve Bank of India, Central Office, Mumbai.


(Samir Ghosh)
General Secretary