

BANK OF INDIA

HEAD OFFICE

Personnel Department

Branch Circular No. 91/155
Subject : Personnel/97-98/32
4th December, 1997
13 Agrahayana, 1919 (SAKA)

Ref. No. P:IR:

- 1. Zonal Managers/
2. Chief Regional Managers/Regional Managers,
3. Zones/All Regions.
- 4. Assistant General Managers/
5. Chief Managers/Managers,
6. Indian Branches.

Dear Sir,

Bank of India Retired Employees' Medical Assistance Scheme

A Scheme for providing financial assistance to the retired employees of the bank to meet the medical expenses incurred by them was under consideration of the Bank. We are happy to advise the introduction of the said Scheme. A copy of the Scheme is enclosed for your information and doing the needful.

You are requested to display a copy of this circular and enclosures prominently on the notice board of the branch for information of all our retired employees residing in the area where your branch is situated. Please bring the contents of the scheme to the notice of all our retired employees who are drawing pension through your branch. The scheme may also be brought to the notice of those retired employees who are not pensioners residing in your area through those retired employees of the bank who are drawing pension from your branch and through our staff members working at your branch. You are also required to render all necessary assistance to our retired employees who wanted to become members of the scheme.

Applications for membership in the prescribed format submitted by the retired employees along with the stipulated one time subscription by way of draft favouring Bank of India Retired Employees Medical Scheme drawn on Service Branch Mumbai should be forwarded to Head Office, Personnel Department, Industrial Relations Division in a separate cover by Registered post. Please importantly note to keep a copy of the application form in your records in a separate file. Please scrutinise the particulars filled in the application form before forwarding the same to Head Office along with the Demand Draft.


The benefits under the scheme shall be extended only to those who become members of the scheme after their membership is duly accepted by the Managing Committee after satisfying their eligibility and verifying the correctness of the information furnished. The benefits under the scheme shall be available from the year 1997-98. For the year 1997-98 the expenses incurred after the membership is accepted by the Managing Committee shall only be reimbursed. The reimbursement year for the purpose of the scheme shall be 1st March to 28/29th February of the succeeding year.

...2/-

Please importantly note that claim in the prescribed format for reimbursement of hospitalisation expenses as well as claim for reimbursement of medical insurance if claimed by any of the members should be forwarded to Head Office personnel department, Industrial Relations Division and reimbursement is to be only after the same is sanctioned at Head Office level.

Reimbursement of expenses for domiciliary treatment subject to a maximum of Rs.1,000/- per year to the member and his/her spouse together can be reimbursed at the branch level as mentioned in the Scheme after acceptance of the membership by the Managing Committee. On acceptance of the membership you shall be advised separately the names with details of member who shall be drawing the benefits under the scheme from your branch.

You are requested to carefully go through the enclosed scheme for function to be performed at branch level so that the scheme is implemented smoothly without any aberration.


General Manager
(H.R.)

BANK OF INDIA RETIRED EMPLOYEES MEDICAL ASSISTANCE SCHEME.

Name : The Scheme shall be called "Bank of India Retired Employees Medical Assistance Scheme."

Object : To provide financial assistance to meet the medical expenses incurred by the retired employees of the Bank for self and / or their spouses.

Coverage :

- (i) Retired employees of the Bank and his / her spouse only will be eligible for the benefits under the Scheme.
- (ii) On the death of the retired employee, the spouse will continue to be covered under the Scheme for reimbursement of medical expenses.
- (iii) Spouses of the retired employee will be covered under the Scheme only if they are not gainfully employed.
- (iv) Spouses of those employees who die in harness hereafter, who are not gainfully employed (gainfully employed means those who are in employment and monthly salary / wages p.m. is Rs.1,500/- or more).

Membership : The membership of the Scheme is restricted to the following :-

- I. (a) Those who have retired from the service of the Bank on super-annuation.
- (b) Those who have been allowed to retire from Bank's service on medical grounds.
- (c) Those who have taken voluntary retirement from the Bank's service in terms of the provisions of Bank of India (Officers') Service Regulations, 1979 and who are not gainfully employed.
- (d) Those who have taken voluntary retirement from the Bank's service in terms of the provisions of Bank of India Employees' Pension Regulations, 1995 after completion of 55 years of age or 30 years of service in the Bank and not gainfully employed.
- (e) Spouses of those retired employees mentioned above, if they are not gainfully employed.
- (f) Spouses of those employees who die in harness, who are not gainfully employed (gainfully employed means those who are in employment and monthly salary / wages p.m. is Rs.1,500/- or more).

Clarifications :

- (i) Employees who will be retiring from the service of the Bank hereafter, as mentioned above and their spouses, shall be eligible to become members.
- (ii) Those who ceased to be in the employment of the Bank or who will cease to be in the service of the Bank for reasons other than those mentioned above will not be eligible for membership and benefits under the Scheme.

II. For acquiring the membership, a retired employee / spouse of the deceased retired employee shall have to make one-time lumpsum contribution towards membership fee, equal to 50% of the Basic Pay last drawn / payable to self while in employment of the Bank. If self and spouse were employees of the Bank, one of them only need to become a member of the Scheme.

III. Those who will be retiring hereafter, can obtain the membership by paying membership subscription at the time of their retirement from the Bank's service.

IV. The existing retired employees / spouses of deceased retired employees who are desirous of joining the Scheme should apply in the prescribed format and pay their subscription within 6 months from the date of implementation of the Scheme. Spouses of the employee who died in harness hereafter can also join the Scheme, within a period of 3 months from the date the employee expired by making applications in the prescribed format alongwith their membership fees.

V. Membership will take effect only on receipt of membership fee alongwith the application and acceptance thereof by the Managing Committee.

5. Funds :

(i) A Corpus in the name and style of "Bank of India Retired Employees Medical Assistance Fund" will be created for the purpose.

(ii) The Corpus will be built up with contributions from the Staff Welfare Funds of the Bank in suitable annual instalments as decided by the Central Welfare Committee every year, alongwith membership subscription from the members. To begin with, the Central Welfare Committee has allocated an amount of Rs.2.50 crores from the Staff Welfare allocations for the Welfare year 1997-98 for creation of the Corpus. (Welfare year means a period from 1st March of a year to 28th / 29th February of the subsequent year).

(iii) The funds or any portion thereof will be invested by the Managing Committee in deposit with the Bank or in such securities which will pay interest at quarterly / half yearly or more frequent intervals. The funds shall not be invested in shares and debentures.

(iv) The funds will be administered, as stated below, by the Bank for the present through the Managing Committee.

(v) The investment earnings will be subject to such taxes or statutory provisions as may be in force, from time to time.

(vi) Only the income derived out of the Corpus will be utilised for meeting the medical expenses alongwith other amounts, if any allocated, by the Central Welfare Committee for the purpose each year. (The Staff Welfare Committee has allocated an amount of Rs.85 lakhs for extending benefits under the Scheme for the Welfare year 1997-98).

(vii) Surplus amounts, if any, from the income of the Corpus shall be ploughed back to Corpus.

6. Administration : To start with and for some time, the Bank will manage the funds and administer the claims through the Managing Committee which will consist of the following members :-

- (a) General Manager (H.R.);
- (b) One representative from the Federation of Bank of India Staff Unions from Mumbai, to be changed every two years;
- (c) One representative from the Federation of Bank of India Officers' Association from Mumbai, to be changed every two years;
- (d) Deputy General Manager (H.R.D.D.);
- (e) An Officer of the Bank shall be nominated by the General Manager (H.R.) as Member Secretary, to be changed every two years.

(i) The Managing Committee will authorise any two or more of its members to operate / administer the Bank account, Investments of Corpus money and carry out the day-to-day administration. Three members, excluding the Member Secretary, will form the quorum.

(ii) The Managing Committee will meet at least once in each quarter or more frequently, if required.

(iii) The Managing Committee will formulate the detailed procedure to be followed for the day to day administration of the Scheme including membership and other forms, control records, etc.

(iv) The Corpus Money will be invested by the Managing Committee in Bank deposits, Government Securities, Public Sector Bonds, etc., as is permissible under the Law, in the name of "Bank of India Retired Employees' Medical Assistance Scheme" in such a way so as to get the optimum income at half yearly / quarterly or more frequent intervals. The monies shall not be invested in debentures or shares. Alternatively, the Managing Committee may request the Bank to make the investment of the monies belonging to the Scheme and pay the income earned thereon periodically to make disbursements under the Scheme.

(v) The income generated through this investment will be held in a Savings Bank Account to be opened at a Branch of the Bank as decided by the Managing Committee and styled as "Bank of India Retired Employees' Medical Assistance Scheme".

(vi) The Savings Bank Account will be operated by two or more members of the Managing Committee which will be decided by a resolution of the Committee. This account will receive besides other deposits, contributions / fee from the members as also the income generated on the Corpus of the Fund. Withdrawals from the account would be by way of allotment of funds for meeting the medical claims from the members.

(vii) The accounts of the Fund / Scheme will be audited every year by a Chartered Accountant, approved by the Managing Committee, cost of which, will be borne by the Bank.

(viii) In due course, the management of the Fund may be vested in a TRUST.

Benefits under the Scheme :

- I. The members of the Scheme shall be eligible for reimbursement of medical expenses not exceeding Rs.1,000/- in a year on production of prescriptions, bills, receipts, etc. for treatment of self / spouse. Such reimbursement shall be made only once in a year in the 3rd or 4th quarter of the year.

- (a) Members who are pensioners / family pensioners of the Bank can submit their claims to the pension paying Branch by making an application in the prescribed format alongwith prescriptions, bills, receipts, etc.;
 - (b) Other members who are not pensioners / family pensioners have to identify a Branch of the Bank convenient to them for submission of claims and settlement thereof.
- II. Reimbursement of hospitalisation expenses for ailments / diseases to the extent of 90% of the bill, subject to a maximum of Rs.5,000/- p.a., except for ailments mentioned in (iii) below.
 - III. Reimbursement of hospitalisation expenses for self and spouse of retired employees for major illnesses and special operations for the following diseases, viz. Cancer, Leukaemia, Thalasamea, Tuberculosis, Paralysis, Cardiac Ailment, Kidney Ailment, Brain Tumour and operations connected with the said diseases and other major operations viz. Lung Operation, Heart Operation, Retinal Detachment, Liver and Gall Bladder and Hernia shall be considered to the extent of 90% of the bill, subject to maximum of Rs.20,000/- p.a.
 - IV. Reimbursement mentioned in (II) & (III) above will be subject to a maximum ceiling of Rs.1 lakh for life for each member i.e. for treatment of self and spouse together. The schedule of reimbursement of charges incurred is given in Annexure-I.
 - V. Reimbursement of premium of medical insurance for a maximum of Rs.4,000/- per year for self and spouse or Rs.2,000/- per head. (The premium in respect of spouse will be reimbursed only in cases, where they are not gainfully employed). Such members will not be eligible for any other reimbursement of expenses under the Scheme till they are eligible to be covered under the medical insurance scheme.
8. Procedure for obtaining membership :
A retired employee of the Bank eligible under the Scheme and who desires to become a member, will have to submit an application in the prescribed format and deposit the membership contribution by means of Bank Draft drawn in favour of "Bank of India Retired Employees Medical Assistance Scheme" at Service Branch, Mumbai. Cash or cheque or payment in any other form will not be accepted.
9. Procedure for raising claims :
- I. Claims for reimbursement for domiciliary treatment upto a maximum of Rs.1,000/- in a year should be submitted to the pension paying Branch or the Branch selected by the members in the 3rd or 4th quarter of the year, in the prescribed format alongwith the prescriptions, bills, receipts, etc.
 - II. The Branch after scrutinising all the applications will sanction the eligible amount and make reimbursement to the claimants to the debit of Suspense A/c., specifically opened for the purpose. At the end of the Welfare year, the amount lying to the debit of Suspense A/c. will be reversed by drawing a Debit Note on Head Office, Personnel Department, alongwith a Statement containing the details of payments made, so as to reach them latest by 15th March of every year.

III. The claims for reimbursement of hospitalisation should be submitted to Head Office through the Branch chosen by the member for submission of claims immediately after the hospitalisation is over. The claims submitted shall be scrutinised by the Managing Committee once in a quarter and the claims received during the previous quarter shall be settled as per the Scheme, through the Branch.

IV. The members of the Scheme are impressed upon to make sure that only genuine and reasonable amounts are charged as claim, so that they derive maximum advantage out of the given monetary limits.

V. In case, false claims are found to have been submitted by any member, not only will he forfeit the benefits under the Scheme, but his membership will also be cancelled and membership fees paid will also be forfeited. Membership fee for any reason whatsoever, shall not be refunded.

VI. The Bank or the Managing Committee will not be responsible for any tax liability devolving on a member, arising out of reimbursement of medical expenses under the Scheme.

Winding Up : In the event of the Fund being rendered unviable i.e., it is not in a position to sustain the expenditure for the purpose stated herein or for any other reason considered valid by the Managing Committee, it shall place its recommendations before the Central Welfare Committee of the Bank to wind up the Scheme. The contributions received from the Bank as also contributions / fees received from the members will be disposed off in a manner to be decided by the Staff Welfare Committee.

1. General :

I. The Scheme may be reviewed every year by the Managing Committee.

II. The review will cover, inter-alia, improvement in the procedures, feasibility of upgrading the existing benefits in terms of quantum of reimbursement and coverage of more ailments, strengthening of the corpus, etc.

III. All matters arising out of disputes and / or interpretation of the rules of the Scheme will be referred to the Managing Committee whose decision shall be final.

IV. Any amendment in the Scheme or the rules for running the Scheme will be done with approval of the Central Welfare Committee of the Bank.

V. The accounts of the Scheme will be audited every year to examine, among other things whether the Scheme is being used for the purpose intended. A statement of income and expenditure will be prepared as on the 28th / 29th February before the month of July each year which will be placed before the Managing Committee.

BANK OF INDIA MEDICAL ASSISTANCE SCHEME.
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**Application for reimbursement of medical expenses  
for hospitalisation expenses for Self / Spouse.**  
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To be filled in by applicant.

Name of the member : _____

Name of the spouse : _____

Membership No. : _____

Whether the claim is
for Self / Spouse : _____

Whether the claimant is member
or spouse : _____
(only in cases where the member
is deceased and the spouse is
claiming benefits under the Scheme.
Please furnish the date on which
the member expired)

Nature of illness : _____

7. Period of hospitalisation : _____

8. Details of hospitalisation : _____

- a) Bed Charges
- b) Operation theatre charges if any
- c) Anesthetists charges if any
- d) Surgeon's fees if any
- e) Others (please specify)
- f) Cost of medicines

(Bills, receipts prescriptions in respect of all above item
to be enclosed without fail)

Signature of Applicant

For Office use

1. Whether the bill is sanctioned
or not? If not the reason thereof : _____

contd...2/-

2. Details of sanction :

Sr. No.	Item	Amount incurred	Amount permissible for retirement under the Scheme.
a)			
b)			
c)			
d)			
e)			
f)			
g)			
TOTAL			

3. Amount sanctioned for reimbursement.

MEMBER
MANAGING COMMITTEE

MEMBER
MANAGING COMMITTEE

BANK OF INDIA RETIRED EMPLOYEES MEDICAL ASSISTANCE SCHEME.
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signed  
photograph of  
applicant  
spouse.

**APPLICATION FOR MEMBERSHIP.**

**PENSIONER / FAMILY PENSIONER / NON-PENSIONER / SPOUSE OF THE  
NON-PENSIONER / SPOUSE OF THE DECEASED RETIRED EMPLOYEE.**  
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1. Full name and permanent residential address (in capital letters) : _____

2. Date of joining the Bank : _____
3. Date of retirement from Bank's service : _____
4. Nature of Retirement : Super Annuation / Voluntary Retirement
5. Last Basic Pay drawn/ payable : _____
6. Employment details if any : Employed / Not Employed
7. If Employed the details thereof :
i) Name of employer : _____
ii) Monthly salary/wages : _____
8. Name of the Branch last worked : _____
9. Pension Particulars : Pensioner / Non Pensioner
Retired as Officer/Clerk/Substaff : _____
Pension Order No. and date : _____
10. Name of the Branch where pension is drawn : _____
11. Name of the Branch identified for drawing the benefits (only incase of non-pensioner) : _____
12. Full name of the Spouse : _____
13. Employment details if any of the spouse :
i) Name of employer : _____
ii) Monthly Salary/Wages : _____

14. Amount of subscription
Details of remittance :

D.D. No. _____ dated _____ drawn on Mumbai
Service Branch.

Note :

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- i) Delete whichever is not applicable.
- ii) In case of Family Pensioner and spouse of deceased non-pensioner details of the deceased pensioner should be filled in the appropriate column.

**Declaration :**

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- i) I declare that the above information submitted is true and correct to the best of my knowledge.
- ii) I have read and understood the Bank of India Retirement Employees Medical Benefit Scheme and agree to abide by the Terms and Conditions mentioned therein.

Signature of
the Spouse

Signature of the
Applicant

N.B. : Please enclose an extra copy of the photograph
alongwith the application form without fail.
