

UNION BANK OF INDIA RETIRED EMPLOYEES' MEDICAL ASSISTANCE SCHEME

Scheme at a glance

- UBIREMAS Scheme is a Staff Welfare Scheme launched by Staff Welfare Committee for the benefit of retired colleagues.
- Only retired employees of the bank and his/her spouse (not employed beneficially) are covered under this scheme.
- Employees who retired on superannuation will have to apply for membership within 6 months of their retirement.
- Employees who opt for VRS may apply for membership within 6 months after attaining the age of 60 years.
- For enrolment in UBIREMAS, retiree has to apply online in Union Parivar through nominated branch by paying his/her membership fees.
- The membership fees is Rs 5,000/- for Officers, Rs 3,000/- for Clerks and Rs 2,000/- for Sub Staffs.
- Under this scheme both hospitalization and annual health check up are covered.
- Maximum ceiling limit for reimbursement of hospitalization expenses is Rs 1,50,000/- (Rupees one lac fifty thousand only) w.e.f. 01/01/2017.
- The reimbursement of annual health check up fees is restricted to Rs 2,000/- (Rupees Two thousand only). The amount can be claimed maximum in two installments per financial year.
- For reimbursement, retiree has to submit the application to the nominated branch along with all original medical bills/ receipts/certificates in the prescribed format.
- Retired employees who have their personal Medical Insurance, upon exhaustion of their Sum Insured, may claim reimbursement of balance of hospitalization bills under this scheme, by submitting true copies of all related documents.
- The nominated branch will forward the application to the Regional Office under whose jurisdiction it falls, after duly verifying the same. RO HR Administrator will process the claim.

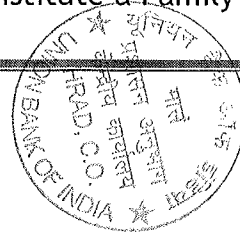
Objective

In order to extend succor to the retired employees of the Bank, a new Welfare Scheme called Union Bank of India Retired Employees' Medical Assistance Scheme (UBIREMAS) has been introduced.

Features of the Scheme

The salient features of the Scheme are enumerated here under:

- Retired employees of the Bank and his/her spouse will be eligible for the benefits under the scheme.
- The retired employee will be called "Primary Member" and the spouse will be called "Secondary Member".
- The Primary and Secondary members will together constitute a Family Unit.



- The scheme will cover existing retired employees, their spouses and the spouses of deceased retired employees who apply for membership within 6 months from the date of introduction of the said scheme.
- On the death of the retired employee, the spouse (Secondary Member) will continue to be covered under the scheme for reimbursement of hospitalization expenses.
- The retired employees and their spouses will be covered under the scheme only if they are not gainfully employed. Gainfully employed means those who are in employment and receiving a monthly salary/wages of Rs.3500/- or more.
- Employees who will be retiring from the services of the bank hereafter and their spouses shall also be eligible to become members, provided they apply within 6 months from the date of retirement.

Membership

The membership will be restricted to the following:

- Those who have retired from the services of the Bank on superannuation and are not gainfully employed.
- Those who have been allowed to retire from the services of the Bank on medical grounds and are not gainfully employed.
- Those who have taken voluntary retirement from the service of the Bank in terms of provisions of “Union Bank of India Officers’ Service Regulation 1979”, “Union Bank of India Voluntary Retirement Scheme 2000-01” or under any other similar scheme and are not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- Those who have taken voluntary retirement from the service of the bank in terms of provisions of “Union Bank of India Employees’ Pension Regulation 1995” after completion of 55 years of age or 30 years of service in the Bank and not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- Those who have ceased to be in the service 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.

Membership Fees

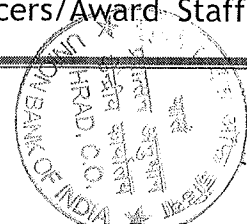
One-time membership fee will be as follows:

Officers	-	Rs.5000/-
Clerks	-	Rs.3000/-
Sub staff	-	Rs.2000/-
Pre-1986 Retirees	-	Rs.1000/-

Membership will take effect only on receipt of membership fee along with the prescribed application and acceptance thereof by the Managing Committee.

Benefits:

- Reimbursement of hospitalization expenses will be restricted to 100% of the total expenses incurred in case of Primary member and 75% in case of Secondary Member subject to limits prescribed under the Scheme for Reimbursement of Hospitalization Expenses for Officers/Award Staff now in



force in the Bank or Rs.10000/- per claim, whichever is less in case of minor ailments. In case of major ailments, the same rules will be followed subject to the condition that the reimbursement will be restricted to Rs.150000/- per claim or the limits prescribed under the scheme, whichever is less.

- For the purpose of determining the rate of reimbursement the cadre of the employee (Officer/Award Staff) at the time of superannuation/voluntary retirement etc. will be taken into account.
- The total reimbursement of hospitalization expenses will be permitted up to a maximum of Rs.150000/- (One lakh fifty thousand only) to the Family Unit during the entire currency of membership under the scheme.
- Major / minor ailments will be as defined in the scheme in vogue in Bank for Reimbursement of Hospitalization Expenses applicable to Officers / Award staff, as the case may be and the amount of reimbursement will also be calculated on the same lines.
- Submission of Original bills/receipts/certificates is necessary. However, if the members are holders of any Medi-Claim policy taken by them individually, then they can claim reimbursement under this scheme for the balance amount not settled by the Insurance Company, on the basis of the certificate/sanction letter of the Insurance Company. However, the reimbursement will be as per the rules existing in the Bank for such cases.

Funds

- An account in the name and style of “Union Bank of India Retired Employees’ Medical Assistance Scheme” is already opened for this purpose. The membership fees collected from the members will be credited to this designated account.
- The Staff Welfare Committee, out of the approved budget for each financial year will allocate separate budget for meeting the claims under the scheme. Such allocations will be made in the yearly budget and will be approved by Staff Welfare Committee.
- Depending on the claims that may be received from Branches/offices, funds will be transferred from the Bank’s Welfare Fund to the designated account under the scheme for meeting the claims.
- The funds or any portion thereof will be invested by the Managing Committee either in deposit with the Bank or in such securities approved under the Income Tax Act 1961.
- The Managing Committee will administer the funds.
- The earnings on investments will be subject to tax or statutory provisions as may be applicable from time to time.
- Surplus amount available in the designated account will also be reinvested either in Bank deposits or in approved securities as stated above.

Administration of the Scheme

The Managing Committee will administer the scheme with the following members:

- ❖ Managing Director & Chief Executive Officer / Executive Director.
- ❖ General Manager (HR).
- ❖ An Executive at Central Office to be nominated by the Managing Director & Chief Executive Officer and / or Executive Director.

- ❖ A representative from the recognized majority Officer's Association.
- ❖ A representative from the recognized majority Employees' Union.
- ❖ Deputy General Manager / Assistant General Manager (HR) will be the Member Secretary.

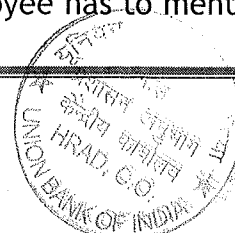
- The Managing Committee will authorize any two or more of its members to operate/administer the bank account, investments of corpus money and carry out the day-to-day administration.
- The Managing Committee will meet at least once in each quarter or more frequently, if required.
- The Managing Committee will formulate the detailed procedure to be followed for the day-to-day administration of the scheme including membership and other forms and control records etc.
- The surplus money available in the designated account will be invested in the Bank deposits, Govt. securities, Public Sector Bonds etc. as is permissible under the law in the name of "Union Bank of India Retired Employees' Medical Assistance Scheme".
- The income generated out of investment or corpus of the fund will also be credited to this designated account and will be utilized for settlement of claims.
- A Chartered Accountant, approved by the Managing Committee, will audit the accounts of the fund/scheme every year, cost of which will be borne by the Bank.

Operational guidelines

Application for membership:

Retired employees who wish to become member of the scheme have to apply on line through Union Parivar. They have to visit nearest branch/Office for the same. The membership screen will be available for retired employees, like holiday home application is available. Accountant/Branch Manager who is having the HR rights can also apply on behalf of the retired employee (Employee self service-REMAs membership application). When the retired employee applies directly, after logging in; all the relevant details will be automatically displayed. If any change in address/spouse details is required to be made, he/she can do so. If the Accountant/Branch Manager is applying, they have to key in the 'Employee Number. Then all the relevant details pertaining to the employee will be displayed.

Kindly note that spouse having income of Rs.3500/- pm or above from any source will not be eligible-for secondary membership. A staff member who applies on behalf of retired staff has to get confirmation from the retired staff and then fill up the information in relevant column. Staff members retiring on superannuation will have to apply within six months of retirement date. Those who are retiring on VRS, have to apply within 6 months after attaining the age of 60. System will not allow application after 6 months of retirement/attaining the age of 60. Membership fee has to be first remitted/deposited to the account No.378902050000188 maintained at MMO Branch. Employee has to mention his/her



name & Employee ID in the "Remarks" field while entering 'the transaction in Finacle. Tran-ID and date have to be noted down and to be mentioned in the application as proof of remittance. Once all details are filled-in, the employee has to click on the 'save' & 'submit' button. The employee has to take a printout of the page, sign it, and paste a joint/single photograph on the right side of the application and handover to the Branch/Office who in turn shall forward it to their respective RO. A duplicate copy of the same with photograph will be retained at the nominated branch.

The application will now be available in the work list of the RO HR administrator who would verify the personal payment details and recommend the same by clicking the 'recommended' button. RO HR admin shall file the hard copy of the application for records. The application will now be available at officer-in-charge, Central Office for approval. On approval, the membership number will be automatically assigned and a 'work list item' will appear in the ID of -the RO administrator who had recommended the application. On clicking the work list, the application will be displayed with membership number. RO HR administrator has to print the same and dispatch the same to the retired employee for his/her future reference. With the membership number, employee can apply for reimbursement subsequently. Details of existing members along with membership number are already updated in Union Parivar.

Application for reimbursement of hospitalization expenses:

The applicant shall submit the application for reimbursement to the Nominated Branch along with all the original bills/receipts/certificates in the prescribed format. Nominated branch will forward the application to the Regional office under whose jurisdiction it falls, after duly verifying the same. The papers will be submitted to the Bank's Medical officer for scrutiny, by RO HR admin. RO HR administrator shall enter the total amount of reimbursement already availed by the applicant through Workforce administration > Staff welfare > Health scheme > REMAS claim Register. This is a onetime job for each member but had to be carefully filled-in as it will be the base data for calculation of total reimbursement in future. If the employee applies for the first time / had not availed any reimbursement till date, 0.00 (zero amount) is to be filled in. Similarly, the HR admin has to verify the account number of the retired employee in the claim application. If it is not proper, HR admin has to enter the correct 15 digit account number. Then 'OK' button is to be clicked. After updating the register as above, RO HR administrator shall process the claim through Workforce administration > Staff welfare > Health scheme > REMAS > Reimbursement for hospitalization. If the register is not updated, system will not allow entry of claim details. Amount already reimbursed to the retiree, will be displayed on the right top of the next screen. After filling in the details, RO HR admin has to click on 'submit' button. System will not allow submission if the total amount claimed is more than the ceiling i.e. Rs.1.50 lakh. Now the application will be available in the work list of Regional Head who is the competent authority for sanction. Once sanctioned, the amount shall be **directly credited to retired employee's account by auto credit process**. There is no need for sending POB claim to Central Office.

Total amount reimbursed to the member will be automatically updated in the system on sanction. The application will then be in the ID of CO officer-in-charge who will validate the same.

Note : Reimbursement under UBIREMAS to Award staff @ applicable for Officers Scale-I to III.

Application for reimbursement of annual check-up fees:

The application will be submitted through nominated branch as per existing practice. Branch will forward it to RO. RO HR administrator will process the claim through Workforce administration > Staff welfare > Health scheme > REMAS annual health checkup. In case of existing members, amount already reimbursed during the current financial year has to be updated in Union Parivar Register by the HR administrator of RO, as is being done for hospitalization reimbursement. The reimbursement is restricted to Rs.2000/-per year w.e.f (01/04/2015). The amount can be claimed maximum in two installments per financial year.

Guidelines for settlement of hospitalization bills under UBIREMAS

This is regarding processing of bills under UBIREMAS for those retired employees who have opted for IBA Medical Insurance policy as per 10th BPS/Joint Note dated 25.05.2015. In other words, processing of medical bills in respect of retired employees who have membership under IBA Medical Insurance Scheme and also UBIREMAS.

It is to be noted that:

- Processing of hospitalization bills under UBIREMAS scheme to be done as per ceilings defined under various heads in the 9th Bipartite/Joint Note dated 27.04.2010.
- Admissible expenses (ailments and ceiling), as per 9th Bipartite/Joint Note, can be claimed under UBIREMAS. However, non admissible expenses should not be considered.



To further clarify, a hypothetical case is given below:

A Retired employee has undergone a surgery towards which an expenditure of Rs.70000/- has been incurred. The claim was first submitted to Insurance Company for reimbursement where an amount of Rs.30000/- has been settled. Retired employee has membership under UBIREMAS and he/she claims the rest amount of Rs.40000/-, i.e. amount not settled by Insurance Company, under UBIREMAS, then the eligibility under UBIREMAS is to be calculated as per the following table:

S no	Particulars	Amount in Rs.
A	Total amount incurred in Surgery	70000.00
B	Total eligibility under UBIREMAS considering this to be a fresh claim	40000.00
C	Total amount settled by TPA/ Insurance Company	30000.00
D	Total amount that can be sanctioned under UBIREMAS (B-C)	10000.00



Staff circulars for further reference:

- Staff Circular 4901 dated 04.10.2002
- Staff Circular 5601 dated 30.07.2009
- Staff Circular 5913 dated 11.10.2012
- Staff Circular 6006 dated 14.08.2013
- Staff Circular 6021 dated 10.10.2013
- Staff Circular 6163 dated 16.01.2015
- Staff Circular 6521 dated 31.12.2016
- Staff Circular 6889 dated 10.12.2018

