



# **SYNDICATE BANK EMPLOYEES' UNION ( Regd.)**

**(Affiliated to A.I.B.E.A.)**

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**CIRCULAR NO. 59/2015/CO**

**Dated: 26.10.2015**

**TO ALL THE MEMBERS**

Dear Comrades,

## **INTRODUCTION OF NEW HOSPITALISATION & MEDICAL EXPENSES REIMBURSEMENT SCHEME**

We are reproducing herewith the circular no. 27/153/2015/49 dated 23.10.2015, issued by our parent organization AIBEA on the captioned matter.

We request all the comrades to kindly go through the same.

With Greetings,

Yours Comradely,

**(Anil Kumar Srivastava)**  
**General Secretary**

**TO ALL OFFICE BEARERS, STATE FEDERATIONS AND  
ALL INDIA BANKWISE ORGANISATIONS**

Dear Comrades,

**INTRODCUTION OF NEW HOSPITALISATION &  
MEDICAL EXPENSES REIMBURSEMENT SCHEME**

We have already informed our units that pursuant to the 10<sup>th</sup> BP Settlement, a new scheme has been introduced w.e.f. 1-10-2015 providing for reimbursement of hospitalisation and medical expenses incurred by the employees and their eligible family members. The Banks will implement the scheme through a Group Mediclaim Policy with United India Insurance Company. United India Insurance Company will administer the scheme through various Third Party Administrators (TPA) allotted to various Banks. While the employees will deal with the Banks as hitherto, the Banks will run the scheme through them.

Coverage	<b>Rs. 3 lacs per year per family of an employee</b> (Clerical & substaff including part time employees of 1/3 wage & above)
Additional coverage	Additional buffer <b>of Rs. 100 crores</b> towards claims of expenses <b>over and above Rs. 3 lacs.</b>
Special feature	If an employee contracts specified critical illnesses, he would be paid Rs. 1 lac in addition to reimbursement of expenses incurred. (only for employees and not for family members).

**Family definition:** (Clause 18, Schedule IV and Appendix I of 10<sup>th</sup> BPS)

- employee's **spouse** (irrespective of income),
  - wholly dependent unmarried **children**, crippled children (including step children and legally adopted children) (irrespective of age of the child)
  - wholly dependent physically and mentally challenged **brother/ sister** with 40% or more disability,
  - widowed **daughters** and dependent divorced/ separated daughters
  - **sisters** including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters,
  - **parents** wholly dependent on the employee.(no age limit)
  - (**Note:** Any two of the dependent parents/ parents-in-law shall be covered.)
- i. The term wholly dependent shall mean those having a monthly income not exceeding Rs. 10,000/- p.m.
- ii. If the income of one of the parents exceeds Rs.10,000/- p.m. or the aggregate income of both the parents exceeds Rs. 10,000/- p.m., both the parents shall not be considered as wholly dependent on the employee.

The details of the TPAs allotted to various Banks is furnished herein

Sr.No.	Name of TPA	Names of Banks Allotted
1	DHS	1. Bank of India
		2. Dena Bank
		3. Nainital Bank Ltd.
		4. Bank of Baroda
2	PARAMOUNT	5. Indian Bank
		6. State Bank of Hyderabad
		7. Andhra Bank
		8. Kodak Mahindra Bank Ltd.
		9. Union Bank of India
3	HERITAGE	10. Allahabad Bank
		11. United Bank of India
		12. UCO Bank
		13. State Bank of Patiala
		14. State Bank of Bikaner & Jaipur
4	RAKSHA	15. Punjab National Bank
		16. Oriental Bank of Commerce
		17. Jammu and Kashmir Bank
5	MEDI-ASSIST	18. Corporation Bank
		19. Karnataka Bank
		20. Canara Bank
		21. State Bank of Mysore
6	MD INDIA	22. Bank of Maharashtra
		23. Ratnakar Bank
		24. Central Bank of India
		25. Punjab and Sind Bank
		26. Indian Overseas Bank

7	VIDAL	27. State Bank of Travancore
		28. The Lakshmi Vilas Bank
		29. Dhanlaxmi Bank
		30. Karur Vysya Bank
		31. South Indian Bank
		32. Syndicate Bank
		33. Catholic Syrian Bank
		34. Vijaya Bank
		35. Federal Bank

With greetings,

Yours Comradely,



**C.H. VENKATACHALAM**  
**GENEAL SECRETARY**