



**Andhra Bank Retired Employees Association (ABREA)**  
#215, Kubera Towers, Narayanaguda, Hyderabad – 500029  
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**A.Rajendra Prasad, President**

**NSN Reddy, General Secretary**

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11<sup>th</sup> October 2020

To

The General Manager (HR)  
Union Bank of India  
Central Office, Mumbai - 400021

Dear Sir,

**Reg: IBA Group Medical Policy for Retired Staff – Operational Issues.**  
**Ref: i) Staff Circular no.7255 & 7256 dated 6<sup>th</sup> October 2020.**  
**ii) Our letter dated 7<sup>th</sup> October 2020.**

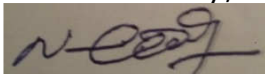
We express our thanks to HR and IT teams of the Bank for enabling the retirees to exercise options for IBA Group Medical Insurance Scheme through online portal. In this connection, we wish to bring the following operational challenges that are being faced by the retirees so far while renewing and new enrolments.

- 1. PF Number:** Many of the retired staff have not received the revised staff code numbers due to technical reasons viz., Non availability of Mobile Numbers and Email IDs where as it is a mandatory field for submission of option and consent letters for renewal/joining in the scheme. Thus, we request you to furnish the list of retirees along with old and new staff code numbers in the retiree corner for ready reference.
- 2. Updation of Data Base:** It is noticed that few records of the existing members of the scheme are missing in online portal data base and the system is not allowing the member to go for online renewal. Thus, it is desirable to keep the updated records on the portal to enable the retirees to renew their policies without any problem.
- 3. Mobile Number:** It is observed in few cases, though the retirees are existing members of IBA Group policy, but the system is not giving access to the online portal and displaying message "Data Mismatch" mostly pertains to Mobile Number. This is causing anxiety to the retirees as it is a time bound program. Online option may be provided for change of mobile number wherever required.
- 4. Abroad Visits:** Retirees who are on abroad tours are unable to have access to the online portal as they are not receiving OTP which is a prerequisite for renewal of the policy. Thus, it is desirable to send OTP to registered email id or may be allowed to furnish option letter through soft copy to Head Office/Pension Paying Branch.

- 5. Single Person Option:** As per the scheme, the retirees are provided flexibility to choose either family floater or single person policy depending on their family status and affordability. But while going for online renewal, it is made mandatory for the retiree who wishes to opt for single person policy need to mention status either Family Pension or Divorcee or Widow or Widower, otherwise compelled to opt for family floater policy, which is costing to the member. In this regard, we wish to inform that there is no such condition for fresh optees who are applying manually (Annexure-XI). Thus, the online renewal application form may be modified by adding "Others" as one more option, to enable the retirees to choose Single Person option without any conditions.
- 6. Consent Letter:** It is reported by the retirees who opted for fresh joining that the scanned copy sent to [medicclaim.retirees@unionbankofindia.com](mailto:medicclaim.retirees@unionbankofindia.com) is being returned undelivered. Please issue a clarification with regard to file format (PDF, JPG, Doc) and file size to be sent to HO.
- 7. Email ID:** As per extant guidelines, furnishing email id is a precondition where as many of the retirees especially family pensioners and retirees pertain to subordinate staff category do not have email id and not conversant with digital operations. Thus, we request the department to make the field as "Optional" instead mandatory for smooth implementation of the scheme.
- 8. Submission of Hard/Soft Copy:** Since the issue of Medical Insurance is an important, sensitive and time bound activity, Retirees who are unable to submit consent/option letter online/email by any reason, technical or operational as stated above, may be permitted to present hard/soft copy to HO or Pension paying branch.

Once again, we request your good offices to address the above issues on priority to enable the retirees to avail hassle-free IBA Group Medical Insurance facility.

Yours faithfully,



(N S N Reddy)  
General Secretary

Copy to Staff Welfare Dept., UBI, Saifabad, Hyderabad