

# PRATHYASA

A BULLETIN OF RESERVE BANK RETIRED EMPLOYEES ASSOCIATION, KOCHI

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*The Managing Committee of the Association sends its greetings and best wishes on the occasion of the Ramzan and Thiruvonam festivals to all the members*

## GROUP MEDICLAIM POLICY - OUR CONCERNS

Text of our letter addressed to the CGM, HRMD, RBI ,CO Mumbai on July 10, 2013 on the issue is appended:

“The Bank decided to switch over to the Scheme of Group Mediclaim Policy (GMP) for the retired employees under MAFS, with effect from August 15, 2007 and the additional benefits under the scheme were illustrated in paragraph 2 of the CO circular dated August 14, 2007 . Meetings were also held in all Regional Offices to explain the salient features of the scheme. The scheme envisaged cashless treatment for indoor hospitalisation, dispensing with grade-wise schedule of rates for various items of medical expenses incurred during hospitalization as well as classification of operations under minor to super major categories, inclusion of indoor treatment undergone under Ayurvedic system of medicine etc. besides covering around 140 day-care procedures which do not require 24 hours hospitalization. The good intention of the Bank offering additional benefits under the GMP was appreciated by all the retirees.

2. The scheme is in operation for about six years and the Bank is about to renew the policy for the seventh year effective from August 15,, 2013. As signs of deliberate attempts to dilute the scope of the scheme started showing up during the period there is a felt need to have a realistic assessment of the working of the scheme before the renewal of the policy. The cashless treatment facility, which was the cardinal point of attraction of the scheme, has become a distant mirage as many of the well run hospitals are now outside the network covered by the TPA. While there are very good hospitals in all the cities, the reason for more such hospitals going outside the network of TPA needs to be analysed.
3. It is also observed that the TPA /Insurance Company is adding new strictures diluting the benefits under the scheme. Recently the MD India Healthcare Services (TPA) Pvt Ltd has circulated a printed communication to the retired employees

### PENSION UPDATION

A massive rally of RBI employees and retirees was held at Chennai on July 4, 2013 to coincide with the Central Board meeting of the Bank. The United Forum also submitted a memorandum to the Central Board demanding pension updation and opening of pension option. The Forum also met the Governor on the same day. However, these vital issues are yet to be resolved.

### MEETING WITH CGM, HRDD

The Office bearers of our Mumbai unit has met Shri R L Das CGM HRDD on June 11, 2013 and urged upon the bank to substantially enhance the Ex gratia/medical allowance to the pre-1986 retirees / surviving spouse on an urgent basis. It was submitted to the bank that the pre-1986 retirees are now 85+ years of age and their problems should be addressed with a sense of compassion and empathy. The Bank has agreed to initiate action in the matter. The issues related to settlement of claims under MAF scheme were also discussed in detail.

covered under the Medclaim Policy (copy enclosed) highlighting the salient features of the policy. It will be seen therefrom that some of the restrictive clauses incorporated therein are retrograde in nature and not in line with the spirit of CO circular dated August 14, 2007 as succinctly given below:

- i) It is stated that for repeated hospitalisation for the same ailment within 45 days of hospitalisation, reimbursement facility will be available, except in cases of serious ailments viz. Cancer, CRF and heart ailments etc. where cashless facility will continue. Who has given the authority to the Insurance Co. / TPA to fix a time limit of 45 days between hospitalisations for cashless treatment? If it could fix the minimum gap at 45 days it can also increase it to three months or six months or one year in future. The small mercy that the reimbursement route can be availed of is no justification for an uncalled for stipulation of a minimum interval of 45 days for cashless treatment..
- ii) It is also stated that cataract treatment charges will be paid upto a maximum of 35K for metro cities and 25K for non metro cities. Fixing of limits for individual items of surgery / treatment is not envisaged in paragraph 2(ii) of CO circular dated August 14, 2007. On the contrary, it is indicated that only two limits will operate- per diem room rent and per hospitalisation grade-wise overall limit. If the Insurance Company / TPA is allowed to fix this limit it could put cap on charges for any other kind of operation or treatment, in future.
- iii) The communication further mandates that for implants used in cataract, Heart valve surgeries, CABG, abdominal surgeries and knee replacement surgeries, copy of the Tax Invoice /bill from the hospital of the vendor for the prosthetic device used along with the sticker should be submitted. This requirement is possibly resulting from a trust deficit between the hospitals and the insurance company and is quite demeaning and insulting to the hospitals, besides being impractical for the patients to procure. This

will be one more reason for self respecting hospitals to opt out of the list of network hospitals. If the insurance company's right to insist on the tax Invoice/bill from the hospital is recognised, by the same logic, it can also insist on bills for purchase of other costly devices and drugs and to stretch the argument further to ridiculous length, even for all ordinary drugs. In all such cases, it is always the hapless patients who will be destined to suffer. This requirement is generally frowned upon by the hospitals and the losers are invariably the patients.

- iv) TPA has also advised that claims will be settled on proportionate basis if higher room rent is opted; however the minimum payment will be made as per PPN Tariff or as per eligibility whichever is less, irrespective of higher rent. In most cases rooms carrying higher rent than the eligible amount are NOT opted by the patients but forced on them due to non availability of eligible rooms. Patients may not be able to wait till eligible rooms become vacant and available. In all such cases, patients will be claiming only the amounts fixed as ceiling for his / her grade. Reducing other charges proportionately due to higher room rent forced on the patient beyond his control is against natural justice. While per diem room rent will be limited to the eligible amount, rest of the charges should be allowed in full if they are within the overall grade wise limit.
4. It may please be appreciated that no such restrictive clause is contained even in the ordinary medclaim policy marketed by the insurance companies including United India Insurance Company. While it was expected that progressive improvements in the medical facilities will be introduced in due course, it is unfortunate that systematic attempts to dilute the scheme are resorted to by the insurance company.
5. We, therefore, request you to urgently prevail upon the Insurance company to fall in line with the written assurances given by the RBI to its MAF beneficiaries."

## WHAT SHOULD BE DONE IN THE UNFORTUNATE EVENT OF THE DEATH OF AN RBI PENSIONER ? - GUIDELINES ON FAMILY PENSION

RBI now has a liberal family pension policy, thanks to the persistent follow - up by the serving and retired staff of the Bank over the years. The family pension will be 30% of the consolidated pay of the employee subject to a minimum of Rs 3,500/ pm and maximum of Rs.24,495/ p.m. plus eligible Dearness Relief.. Approximately, this may be about 60 % of the normal pension last drawn by the deceased pensioner.

2. Under the RBI Pension Regulations, after the death of the pensioner, his/her spouse/ unmarried daughter/ unemployed son below the age of 25 is eligible to receive the family pension. Dependent daughter will get the family pension till she gets married or attains 25 years of age, whichever is earlier. Similarly, dependent son will get the family pension till he is employed or attains 25. However, if the dependent son/daughter is physically disabled/ mentally retarded, he/she will get family pension for life long. It may be noted that family pension will be payable to only one member of the family at a time. If the spouse is alive, children will not be eligible. If the spouse becomes ineligible for pension on account of remarriage or death, family pension will be paid to the children, if they are eligible. In that case, family pension will be paid first to the eldest child and when the eldest child become ineligible on attaining the age of 25 or gets employed/married, it will be paid to the next child and so on till the youngest attains 25 or employed/married. If the son or daughter is suffering from any disorder or disability of mind or is physically disabled so as to render him/her unable to earn a livelihood even after attaining the age of 25, family pension will be payable to him/her for life subject to certain conditions. If there are more than one child and the disabled child is one among them, the family pension shall be initially payable to the eldest child until he/she attains the age of 25 years or gets employed/married, whichever is earlier and thereafter the family pension will be paid for life to the child suffering from physical disorder/disability of mind. If the child has not attained the age of majority (18 years), family pension shall be paid through the guardian initially and when the child attains the age of majority, the family pension will be paid to him/her directly. There is no family pension scheme for the CPF (Contributory Provident Fund) optees. If there are no eligible spouse/eligible dependent, then the bank would stop paying the pension and the amount of pension paid after the date of death would be recovered from other members of the family.
3. After the unfortunate death of an RRBI pensioner, the affected family/their friends/relatives should inform the respective Pension Cell in RBI about the death of the pensioner at the earliest over phone, specifying his full name, Pension ID number, department and post held and date of demise. However, the information furnished over phone will not be considered as authentic, until it is received in writing from the spouse/children. Hence, a signed letter also should be sent to the Pension Cell by post/fax reporting the death at the earliest. On receipt of this intimation, the Pension Cell will stop pension payment for subsequent months temporarily. In case the death is not reported immediately, RBI, unaware of the demise, will continue to give the pension at the original rates and subsequently such pension paid in excess of the eligible family pension will have to be recovered from the family pension. Hence it is necessary to avoid any delay in reporting the matter as early as possible. If the intimation regarding the death of the pensioner is received by the Pension Cell before the 20th of a month, the pension for that month will be adjusted accordingly.
4. After getting the death certificate from the competent authorities (Corporation/ Municipality/Panchayat), a close friend/ relative of the deceased may visit the Pension Cell along with the original/ attested copy of the death certificate for getting further guidance. The bereaved spouse need not visit the Pension Cell at RBI for the purpose at this stage. The Pension Cell will give to the representative, copies of all the family pension forms/declarations to be

submitted by the spouse for getting family pension. They will also explain the documents to be submitted and how to fill in the application. Normally, the documents required in addition to the death certificate are the following:

- \* Two recent passport size photographs of the applicant duly attested at the back side by any officer of their bank branch where the family pension applicant is holding an account ( photographs should not be pasted to the family pension application form),
  - \* Self - attested photo copy of the PAN card of the applicant,
  - \* Photocopy of a cancelled bank cheque leaf of the applicant's bank account,
  - \* Pension Pass Book (of the deceased),
  - \* Specimen signature of the applicant duly attested by any officer of the bank officer where he/she is holding an account,
  - \* In the case of child below 25 years, his/her birth certificate copy, attested.
  - \* Self attested copy of the proof of residence of the applicant
5. Normally, Pension Cell will not send the family pension application form by post. This will be handed over only to the representative, with instructions on how to fill it up correctly. This is to ensure that the application form is filled up correctly and all the documents are submitted correctly. Duly completed application form along with all the documents should be submitted to the Pension Cell by the friend/ relative directly. The applicant need not visit the Pension Cell in RBI at this stage also. In case no relatives/ close friends are available, the applicant may submit the form directly by registered post.
  6. If the spouse is alive, then she/ he should make the application for family pension. If the spouse is not alive, their eligible children (unmarried daughter up to 25 years or unemployed son up to the age of 25 years or physically handicapped/ mentally retarded dependent children for lifelong) should make an application for the family pension along with additional documents such as date of birth evidence/ declaration that they are unemployed/ unmarried , handicap certificate etc. In case there is no bank account in the name of the eligible family pensioner (spouse/ eligible children), a new bank account will have to be opened, in the name of the applicant for drawing pension with the nearest bank branch. The concerned bank officer will have to attest the signature and two photos of the family pensioner (spouse/ eligible children, as the case may be) which should be submitted to RBI along with the pension application form.
  7. The family pensioner is also required to give a life certificate during the month of November every year. RBI should be periodically updated of the position such as change of the family pensioner on account of death of spouse, attaining the age of 25. If there is no eligible spouse/eligible dependent), then the bank would stop paying the pension and the amount of pension paid after the date of death would be recovered from other members of the family.
  8. If the pensioner dies leaving behind a judicially separated wife/ husband and no children, the family pension will be payable to the widow/ widower. If the pensioner dies leaving behind a judicially separated wife/ husband with children, the family pension will be payable to the widow/ widower if she/ he is the guardian of such children. If she/ he ceases to be the guardian, family pension will be payable to any person who is the actual guardian of the children. If the pensioner dies leaving behind more than one widow, family pension shall be paid to such widows equally.
  9. Before allowing the family pension for life to any child suffering from disorder/ disability of mind, the sanctioning authority shall satisfy itself that the handicap is of such a nature as to prevent him/ her from earning his/her livelihood and the same shall be evidenced by a certificate obtained from a medical officer not below the rank of a Civil Surgeon setting out, as far as possible, the exact mental or physical condition of the child. Similarly the family pension to a disabled son or daughter shall be stopped if he or she starts earning his/her livelihood.
  10. The family pension scheme does not debar a family pensioner from drawing family pension in addition to his/ her own pay or pension. In case both wife and husband are RBI employees and are governed by the provisions of family pension and one of them dies while in service or after retirement, the family pension in respect of the

deceased shall become payable to the surviving husband or wife. If the surviving husband or wife also dies subsequently, the eligible child or children of the deceased parents will be eligible for two family pensions, subject to certain conditions. The spouse / eligible members of the family of deceased pensioners/ pension optee employees dying in harness, are allowed to draw family pension from the Bank irrespective of whether they are drawing family pension from other sources, provided the pensioner/ employee had continued to draw pension from the said other source after joining the Bank's service and up to his/ her demise. If a re-employed military pensioner, prior to his demise (while in the service of the Bank or after retirement from Bank's service) was drawing pension from the military authority in addition to the salary/pension from the Bank, the eligible family member will also be entitled to draw family pension from the Bank irrespective of whether they are drawing family pension from the other source(s). If the re-employed military pensioner had, prior to demise surrendered the military pension and in lieu thereof opted for counting of the military service for pension under the Bank's scheme, the grant of family pension from the Bank shall be automatic.

11. Persons receiving / eligible for family pension under any rules of the Central Government/

State Government/ public sector undertaking/ autonomous body/ Local Fund of the Central or State Governments will not be required to forego the family pension admissible from the above sources in order to become entitled to the family pension from the Bank. Commutation of pension has no effect on the quantum of family pension as the rate of family pension is based on the pay which the employee was drawing immediately before his death or retirement and not on the pension authorised to him.

12. Medical Assistance Fund (MAF) is available for the spouse/ dependent children only if this was declared by the deceased pensioner while taking the MAF membership. No further formalities are required for the spouse and dependent children to get the MAF facilities after the demise of the pensioner. They will continue to be eligible for all the MAF benefits and they can continue to use the RBI dispensary facilities and they can continue to get the annual health check up amounts at the rates fixed by the Bank for different categories. The annual health checkup amount will be credited to the pension account during July every year. Family pensioner will continue to get the RBI calendar/ RBI diary. The family pensioner can request RBI to transfer the pension account/ MAF file/BMO/ dispensary facility to the nearest convenient office of RBI.

(courtesy- Shri.K.PJohn Kutty)

## THE FEES FOR MEMBERSHIP OF THE ASSOCIATION

The AGM of the Association held on May 29, 2013 has decided to increase the annual subscription fee from Rs 200/- to Rs 300/- and that for life membership from Rs 2500/- to Rs 3000/- . Those members who have not made the payment for the current year/ previous years are requested to kindly pay the arrears @ Rs 200/- for each year till March 31, 2014. The payments may be made by cash or cheque/ DD drawn in favour of 'Reserve Bank Retired Employees Association' payable at Kochi and forwarded to the Treasurer. (Shri.K.PJohn Kutty, House No 32/2022, NERWA 132A, Nethaji Road, Padivattam, Edappally PO, Kochi 682024, Phone 9496319511, kpjohnkutty@rediffmail.com or to the Secretary or the President. Those who want to make the payment through internet banking may kindly make the credit to our account No.67006272846

with SBT, MG Road branch, IFSC Code No. SBTR0000142 followed by an SMS/ e-mail to the Treasurer.

We would like to highlight the provision for becoming Life Members of the Association. The task of remitting the subscription every year can be avoided by taking the life membership. The life membership fees is fixed at Rs 3000/- only as against the annual subscription fee of Rs 300/- effective from the next financial year. This will also make the job of account maintenance easier. More than half of our members have already found this convenient and opted for life membership. Other members are requested to opt for life membership and make the payment. *(It is clarified that those who are making the payment till March 31, 2014 need remit only Rs 2500/- as life membership fees)*

## DIRECTORY OF MEMBERS

Subsequent to the issue of our present Directory in 2011, several members have joined our fold and their names and addresses have been communicated to the members through Prathyasa. The AGM has now decided to update the Membership Directory, incorporating the details of the new members as well as the changes if any, in the contact details of the existing members. The AGM has entrusted the work to a team consisting of Shri P.K. Janardanan, Shri M.J. James Paul and Smt. C.A. Rosa. Old members whose details are already available in the Directory may furnish the details in case there is any change in their address, phone, mobile number, email id, etc. New members may please send a passport/stamp size photograph, if not already done. The photograph/information (name, address, name of spouse, contact numbers, email ID) may be handed over in person or sent by post to Shri P.K. Janardhanan at his address at 32/2021, NERWA 131, Nethaji Road, Edappally, Kochi- 682 024 with a follow up telephone call (Mobile: 9446611931, Landline: 0484-2345703) at the earliest, but not later than August 31, 2013.

## DEARNESS RELIEF

Based on the All India Consumer Price Index numbers for Industrial workers, the rate of Dearness Relief for the period from August 2013 to January 2014 shall be as under:

Pension / Family pension based on	Rate of Dearness Relief as a % age of Basic Pension/ family pension
Payscale effective from November 1, 2007 (CPI=2836)	88.95%
Pay scales effective from November 1, 2002 (CPI=2288)	131.40%
Pay scales effective from November 1, 1997 (CPI=1684)	211.44%
Pay scales effective from November 1, 1992 (CPI=1148)	355.25%
Pay scales effective from November 1, 1987 (CPI=600)	771.84%

## MORCHA FOR PENSION-UPDATION/OPENING OF PENSION OPTION

UNITED FORUM HAS GIVEN A CLARION CALL TO HOLD A MORCHA ON THURSDAY AUGUST 8, 2013 IN FRONT OF RBI CENTRAL OFFICE BUILDING AT 8.00/8.30 A.M DEMANDING PENSION UPDATION AND OPENING OF PENSION OPTION. OUR ALL INDIA HAS CALLED UPON ALL RETIREES IN AND AROUND MUMBAI TO PARTICIPATE AND REGISTER OUR STRONG PROTEST.

### Contact details of the office bearers

- Shri K. Sivasdas (President) 9495597439, ksdsas48@gmail.com • Shri Raju Kurian (Vice President) 9446038191, kurian.raju@gmail.com • Shri P.N. Nandakumar (Secretary) 9446541523, pnnandu@gmail.com
- Smt. Sabita V. Balachandran (Jt. Secretary) 9995822041, rbala@sbglobal.in
- Shri. K.P. Johnkutty (Treasurer) 9496319511, kpjohnkutty@rediffmail.com

## ANNUAL HEALTH CHECKUP Prevention is better than cure

As advised in the previous issue of Prathyasa, the Bank has increased the ceilings in respect of reimbursement of Annual Health Checkup charges to the retired employees as under, applicable from July 1, 2012:

Class IV	Rs 3,000/-
Class III	Rs 3,500/-
Officers Gr. A, B, and C	Rs 4,500/-
Officers Gr. D, E and F	Rs 5,000/-

The amounts have been credited to the respective bank accounts along with regular pension in the month of July 2013. Members may please make use of this facility of annual medical check up on a regular basis.

## BEAME Membership

The Bank Employees Arts Movement, Ernakulam (BEAME), a cultural organisation of bank and insurance employees in and around Kochi committed to culture, art and entertainment has been hosting aesthetically rich, socially relevant cultural programmes like Drama, Dance, Magic show, Mohiniyattam, Margam kali, Panchavadam, Kathaprasangam, Bharathanatyam, Kathakali, etc. every month. The programmes are regularly held at 6.30 pm every month in the TDM Hall or Fine Arts Hall, Ernakulam. BEAME also conducts other programmes like annual family get-together of members and domestic and foreign sight-seeing trips. BEAME membership is now open to retired bank and insurance employees also. The annual fee for a single membership is Rs 500/- and for a double membership, it is Rs 900/-. Our members residing in and around Kochi interested in becoming members may please contact Shri. K.P. John Kutty for membership form and other details.

Please let us have your views, comments, suggestions, and other feedback by mail/ email to pnnandu@gmail.com.