



FEDERAL BANK RETIRED OFFICERS' FORUM (FBROF)

Registered under the Travancore-Cochin Literary, Scientific and Charitable Societies Registration Act 1955 (1) No. ER. 702/2009

(An Organizational Wing of Federal Bank Officers' Association)

(Affiliated to All India Bank Pensioners and Retirees Confederation - AIBPARC)

Regd Office: FBOA Centre, FBOA Road, Aluva - 683101 Email: fbprofmail@gmail.com, Website: www.fbprof.com

Ph: 0484- 4600562 Mobile: President: 9447661680 General Secretary: 9447359232



FBROF/ E Circular No. 43/ 2021-23

23 December 2022

IBA Medical Insurance Policy for Retirees - Shortcomings taken up with Higher Authorities

To All Members,

We all know that the IBA Health Insurance Policy for retirees was renewed w.e.f. 01 November 2022. Though there was no change in the insurer, the TPA has been changed. M/s Safeway Insurance TPA Pvt. Ltd is the new TPA.

Though the appointment of TPA is the privilege of the Insurance Company, a new TPA brings volumes of hardships to policyholders and naturally ushers complaints galore. Lack of networked hospitals with cashless facility is the main issue whenever a new TPA is brought in. It is now a recurring problem being faced by the retirees following frequent change in TPAs. The situation with the current TPA is also not different and we found that their list of networked Hospitals is devoid of many renowned / reputed hospitals in Kerala and elsewhere.

Anticipating this problem, we had collected names of important hospitals to be included in the list of network hospitals and submitted to the Bank for onward submission to the TPA and follow up. However, it is highly regretted that no satisfactory progress is achieved in this matter and many of the popular/important hospitals still remain excluded from the networked hospitals.

Though it is a matter of relief that after about two months of renewal of the policy the TPA has commenced the distribution of Insurance ID Card and a Booklet of instructions etc. to the policyholders, many of the ID cards supplied are found to be full of errors and discrepancies coupled with improper /defective delivery by the Courier agency at many locations.

We have been continuously monitoring progress in this respect and were in constant liaison with HR Department. It is informed that so far 9 hospitals have been included in the list of Network Hospitals and MOUs were sent by the TPA to many more hospitals as per the list provided by us. However, seeing the inordinate delay in the matter and also against the backdrop of various discrepancies found in the issue of TPA ID Cards and delivery thereof, we have decided to escalate the issues to the appropriate authorities. Accordingly, we wrote a letter to the National Insurance Company narrating the problems and hardships faced by

the hapless retiree policyholders. Copies of the letter has been endorsed to the TPA, Bank, AIBPARC and IBA. The letter is attached herewith for the information of our members.

Quote

FBROF/Med Insurance/ / 2021-23

23 December 2022

To
Smt. Suchita Gupta
Chairman cum Managing Director
The National Insurance Co. Ltd
3, Middleton Street, P C Sen Sarani
Kolkata 700 071

Respected Madam,

Reg: IBA Medical Insurance Policy for Bank Retirees for the period from 01.11.2022 to 31.10.2023 -Proposed TPA for Federal Bank Retirees-M/ s Safeway Insurance TPA Pvt Ltd

We are extremely thankful to M/s National Insurance Co for renewing the Insurance Policy under the IBA scheme for the Bank Retirees for the period November 2022 to October 2023. However, it is observed with concern that the TPA has been changed for the renewed Policy. Hope you may kindly remember that last time we had taken up with you our many genuine concerns with regard to settlement of claims under the then new TPA. We are thankful to you that many of the concerns raised by us had been addressed to our satisfaction by the then new TPA viz. M/s Heritage Health TPA Pvt. Ltd.

We are quite hopefully expecting a similar positive attitude in dealing with settlement of Claims under the new TPA for the current policy viz. M/s. Safeway Insurance TPA Pvt Ltd. A lenient view and a practical approach in disposing promptly the claim settlement would definitely mitigate to a great extent the anxieties and agonies of the hapless senior citizens and their families. With your longstanding experience, expertise and reputation we hope for a very appreciable relationship between your Company and the policy holder Retirees of Federal Bank under the renewed current policy as well. However now with a new TPA we are again at the cross roads with the concerns/problems which were raised by us earlier, that too in an enhanced proportion.

At the outset itself we find that many of the major renowned/ reputed hospitals are missing in the list of Network Hospitals of M/s Safeway TPA. A number of those hospitals which are necessarily be in the cashless facility are missing in the list of Network Hospitals of M/s Safeway TPA. Most of those hospitals existed under the previous policy and the previous TPA are missing now. We naturally expect to have automatically the same hospitals in the renewal of an already existing policy with the same Insurance Company and logically that should be the situation also since TPA is just an administrative set up by the Insurance Co to serve the clients in a comfortable manner. It may kindly be noted that Federal Bank is having a good number of retirees from East to West Pan India with a high concentration of Retirees in Kerala, and a large number in the southern part of the country. Undoubtedly one of the foremost attractions of the IBA Medical Insurance Policy is the provision of cashless facility. As you can well appreciate, the Retirees are having only Pension that too a lower level of Pension compared to the Govt. sector. The medical bills are generally on a very high range, beyond the means of the Retirees to mobilize hard cash even for overnight. Hence cashless facility should be made available wide-spread and enough infrastructures should be ensured for hassle free claim settlement. We do acknowledge that the appointment of the TPA is the privilege of the Insurance Co. But in such cases the Insurance Co has to ensure that the

infrastructure of the TPA should be matching to the requirements and expectations of the Client group to ensure the desired level of service.

It is seen that M/s Safeway TPA unfortunately doesn't have a satisfactory and sufficient spread of network hospitals in such areas as required for the Federal Bank Retirees, as was already existing under the previous year's Policy. To rectify this grave shortcoming we have collected the details of about 70 major/important hospitals and submitted to the TPA through Federal Bank, for further action and urgent attention. However, we regret to point out that no concrete action is initiated by the TPA in this regard. It is shockingly surprising that even one of the most leading Eye Hospitals M/s Giridhar Eye Institute Kochi, MOSC one of the most reputed and popular Private Sector Medical colleges in Kolenchery, Kochi and many leading hospitals in major towns/cities viz. M/s Caritas Hospitals, Matha Hospital, (both in Kottayam City), M/s Pushpagiri Medical College Hospital and Medical Mission Hospital, (both in Tiruvalla) and many other similarly sought after hospitals in Kerala are missing in its cashless facility network. In this background we regret to inform you that many of our senior pensioner members are deferring/ postponing their otherwise urgent medical treatments owing to their inability to raise funds in advance and in the hope that their preferred hospitals would finally appear in the network of hospitals with cashless facility. This situation creates much heartburn among the hapless retirees. Considering the various factors like age, health, family and financial aspects/ constraints faced by the major chunk of the insured being aged senior citizens we appeal to your good selves to treat this as an SOS message and kindly take necessary remedial measures on an urgent manner.

Though it is a matter of relief that after about two months of renewal of the policy w.e.f. 01 November 2022, the TPA has commenced the distribution of Insurance ID Card and a Booklet of instructions etc. to the policyholders. However, very many of the ID cards supplied by the TPA are found to be of numerous errors and discrepancies coupled with improper /defective delivery by the Courier agency. The senior and super senior pensioners are insisted to collect the ID Cards from the courier's office in person against the duty bound door delivery. Further, the ID card issued by the TPA in many instances have the following discrepancies.

1. Names (Self / Spouse) misspelt.
2. TPA ID in the printed card differs from that in the e-card generated from the website.
3. Super Top up printed as 'N' even when the Pensioner has opted and paid for Super Top Up.
4. Gender of employee is wrongly given. Eg. For female it is printed as Male.
5. Non availability of the TPA Card in the envelope delivered etc.

In this background, as the responsible representative of the Federal Bank Retired Officers we feel it our duty to share our apprehension and highlight the concerns of our members about the grave shortcomings the insured are facing on this renewal of your Policy this year, to enable you to ensure an effective, efficient, timely and prompt service by the new TPA. Moreover this should be viewed against your own last policy we had with your previous TPA viz. M/s. Heritage Health Insurance TPA Pvt Ltd. with a well appreciated large network of hospitals with cashless facility.

Hence we would like to urge upon you to take effective steps urgently to equip yourself as well as the TPA without any loss of time to ensure that the clients (constituting mainly of aged, sickly senior citizens) are not put to unnecessary mental agony and financial stress to get their legitimate claims settled. The TPA shall be advised to reissue the ID Cards to such of those Policyholders who were provided cards with wrong/improper details, referring to the data shared by Federal Bank.

We hope you will take the contents of this communication in its right perspective as our intention is only to get the due benefit and the required service to the senior citizen clients who spent a large sum as premium to have a worthy and appreciable medical insurance cover in their old age..

Expecting a mutually cherished relationship under this IBA Medical Insurance Policy for the 'Retired Federals' we remain.

With warm regards

Sd/
K T Thomachan
General Secretary

Sd/-
Tom Thomas,
President, Federal Bank Retired Officers Forum
President, AIBPARC, Kerala State Committee
National Senior Vice President, AIBPARC

Cc to Mumbai

1. M/s Safeway TPA Pvt Ltd	2. Indian Banks Association,
3. H R Dept, Federal Bank Aluva,	4. AIBPARC New Delhi

Unquote

Comradely Yours

K T Thomachan
General Secretary