



# 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)  
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12 November 2020

## IBA Medical Insurance Policy 2020-21 For Retired Employees - E Health Card

Owing to the sincere and concerted efforts of our office bearers, EC Members, Zonal/ Area Secretaries and members and also the co-operation of Bank, we could enrol most of our members in the scheme. The policy has become operational w.e.f. 01 November 2020 and members have commenced to avail benefits thereunder. We had requested the Bank and the TPA to make available the Health Card to members without any delay. Now it is informed that M/s. Heritage Health Insurance TPA Pvt. Ltd shall provide physical copies of Health Cards to all the beneficiaries in due course. In the meantime, beneficiaries can download e- cards using the following link.

Link to generate card: <http://223.31.103.204/HeritageHealthTPA/HOME/EcardDownload.aspx>  
OR Logon to the Website of Heritage Health Insurance TPA ([Click here](#)) > Home Page > Card/Claim Status > ECARD Download.

Steps for downloading e-card :

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|---|---|
| 1) Click on the provided Link   | 3) Corporate Name > Federal Bank ( <i>Type Manually</i> ) |
| 2) Insurance Co. > Select Indian Bank Association (In National Insurance Company) | 4) Policy Year> Select 2020-2021                          |
|   | 5) EmpID > Enter the PF Number                            |
|   | 6) Click Submit Button                                    |

M/s. Heritage Health Insurance TPA Pvt. Ltd can also be contacted in the following phone numbers/email id, for any assistance. Contact Numbers: 0484-4051199, 7736861944, 7736861943, 0484-2634308; Email ID: [federalbank.heritage@bajoria.in](mailto:federalbank.heritage@bajoria.in)

## One more opportunity to join the Medical Insurance Scheme

Bank / National Insurance Company Ltd. has informed that the left out retirees, if any, who could not renew/join the scheme as per the earlier prescribed time line are now provided with another opportunity to join the Scheme by submitting application within the extended window period up to 30.11.2020, subject to the following

- ✚ It shall be a One Time Exercise and no more Extensions will be allowed.
- ✚ Retirees who were covered under last year's IBA Medical Insurance Policy ended on 31.10.2020, but could not renew the policy commenced on 01.11.2020, can join the Scheme during the extended window period. However in such scenario, the coverage will be available for the period from 01.12.2020 – 31.10.2021.
- ✚ Retirees, who were not covered under last year's IBA Medical Insurance Policy ended on 31.10.2020, can also join the Scheme during the extended window period. However in such scenario, the coverage will be available for the period from 01.01.2021 – 31.10.2021.
- ✚ Full annual premium would be required to be paid by the retired employee after appropriating the applicable Bank's contribution, if any.
- ✚ Application forms in this regard have to be submitted to the Bank on or before 23.11.2020. The Option for renewing/joining the Policy can also be submitted by way of e-mail in the address [medicare@federalbank.co.in](mailto:medicare@federalbank.co.in).
- ✚ The policy details, premium and the application form for joining/renewing the Policy are already made available in Bank's Website – Retirees Space, for reference.

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## Signing of XI Bipartite Settlement:

The Industry-wise settlement for Wage revision of the serving Employees and Officers of the Banking Industry has been concluded and signed on 11 November 2020. In terms of the said settlement/Joint Note, the wage structure, allowances, entitlements, eligibilities and service conditions of serving Employees and Officers have been reviewed and revised.

We congratulate all our serving brethren (both Employees and Officers) and the leaders of UFBU on the occasion.

As for we, the Retirees, the improvement of Family Pension is incorporated in both the Bipartite Settlement (page 18) and the Joint Note (page 24). It is agreed that Family Pension shall be payable at the uniform rate of 30 percent of the pay of the deceased Employee and that there shall be no ceiling on family Pension. This is subject to approval by the Government. **It is undoubtedly a matter of great satisfaction for all the Retirees and a real consolation for their families that one of the long pending basic demands of the Retirees with utmost importance now stands achieved.**

As regards revision of Pension we are well aware of the level of frustration in the minds of Pensioners and Retirees for not having the long awaited updation of Pension. Our parent organisation has assured that the fight will continue in all fronts - negotiation, demonstration, knocking the doors of the Government, and follow-up of Court Cases which are pending at different tiers of Judiciary etc. However, signing of Bipartite Settlement/ Joint Note is not the end of the process.

It is welcome to note that there has been a remarkable change in the attitude of the Government in regard to the deprivation of Retirees. The change in the mood is evident from the declaration of the Union Finance Minister made recently. AIBPARC has emphasised that there will be no let-up in following it up to ensure that the Government as promised comes forward to see that the Retirees and their families stay well and that they are treated with same honour with the serving Employees being Members of the same family.

Let us be optimistic and trust that the announcements made by Hon'ble Prime Minister/ Finance Minister recently will become a reality in the near future, also with the follow up of our leaders at all levels.

**Submission of Life Certificate:** The Pension/Family Pension beneficiaries can submit Life Certificate digitally, from this year onwards through a simple process the Bank has introduced. Please use the link <https://fblapp.federalbank.co.in:8443/LifeCertificate/> for filing life certificate online. Please copy paste the link in **Google Chrome** for better result. Keep ready for a Selfie photo, your Photo ID and your signature in a piece of white paper. Your mobile number (in India) should be linked to your Aadhar. An OTP will be sent to your Aadhar linked Mobile, which should be fed in to the screen. After validating It will ask for clicking the photos of Self, Photo ID and the signature. Submit it. If everything goes fine the beneficiary will get an immediate on-screen acknowledgement with a Regn. Number to be followed by e-mail confirmation. If any member faces any problem in filing the certificate online, they may file the certificate physically by visiting nearby branch. We have arranged to send the format along with the circular to those who are not using WhatsApp. The last date for filing life certificate (digitally or physically) has been extended till 15<sup>th</sup> January 2021.

**Executive Committee Meeting :** Our next EC Meeting is scheduled to held in a virtual platform on 20<sup>th</sup> November 2020, to review organisational matters following the Area Meetings held in all our Areas, Renewal of Medical Insurance of retirees, the issue of Pre-2002 Pensioners and signing of XI Bipartite Settlement and retirees issues including Pension Updation.

Comradely yours,

Sd/-

Thomachan K T,  
General Secretary