

मानव संसाधन विभाग
कर्मचारी लाभ प्रभाग

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स्टाफ परिपत्र क्र. 6937

25/02/2019

प्रति : सभी शाखाएँ/कार्यालय

कॉर्पोरेट बफर (चिकित्सा सहायता) पर पॉलिसी	Policy on Corporate Buffer (Medical Assistance)
<p>1. स्टाफ परिपत्र क्र. 6446 दिनांक 20.09.2016 की ओर ध्यान आकर्षित करना चाहेंगे, जिसके द्वारा कॉर्पोरेट बफर (चिकित्सा सहायता) पर प्रथम पॉलिसी परिचालित की गई थी. दिनांक 14.02.2019 को आयोजित बोर्ड की बैठक द्वारा इस पॉलिसी को स्वीकृति प्रदान की गई है तथा यह वर्तमान पॉलिसी अवधि अर्थात् 01.10.2018 से 30.09.2019 तक के लिए लागू होगी. संशोधित पॉलिसी अनुबंध - I के रूप में संलग्न है.</p> <p>2. इस पॉलिसी को पहले की पॉलिसी के समान नियम एवं शर्तों पर ही नवीनीकृत किया गया है.</p> <p>3. सभी से अनुरोध किया जाता है कि उपर्युक्त को ध्यानपूर्वक नोट करें.</p>	<p>1. Attention is invited to Staff Circular 6446 dated 20.09.2016 vide which maiden policy on Corporate Buffer (Medical Assistance) was circulated. The policy has been reviewed by the Board in meeting dated 14.02.2019 and will be applicable for the present policy period i.e. 01.10.2018 to 30.09.2019. Revised policy is attached as Annexure-I.</p> <p>2. The policy has been renewed on same terms and conditions as previous policy.</p> <p>3. All are requested to take a careful note of the same.</p>


(ब्रजेश्वर शर्मा)

महाप्रबंधक(मासं)



Annexure-I



Policy on Corporate Buffer

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POLICY ON CORPORATE BUFFER (MEDICAL ASSISTANCE)

Preamble

The Xth Bipartite Settlement/ Joint Note dated 25.05.2015 provides for introduction of Medical Scheme for Officers/ Employees in lieu of Hospitalization Scheme and the same has been implemented by the Bank from 01.11.2015 for existing employees. The salient features and the implementation of the modalities of the Medical Insurance Scheme was circulated vide Staff Circular No. 6263 dated 29.10.2015.

In the aforesaid Joint Note there is provision for Corporate Buffer of Rs. 100.00 crores to be shared amongst the participating Banks, for providing financial assistance to serving employees and their dependents, whose eligible claims under the Medical Insurance Scheme exceed the medical cover.

Accordingly, the Bank has put in place the Policy on utilization of Corporate Buffer (Medical Assistance). The salient features of the same are as under :

1.	Objectives of the Policy:	
1.1.	As per the Medical Insurance Scheme, the Sum Insured for an officer and his/her dependent is Rs.4.00 lacs and in the case of clerks and sub staff it is Rs.3.00 lacs.	
1.2	Due to serious ailments of self/family, the Sum Insured falls short of actual expenditure while they are still hospitalized and the balance amount is borne by the employee. There may be cases where the sum insured is exhausted during the course of hospitalization itself and sufficient balance is not available for any future emergency.	
1.3	To provide financial assistance in cases where the Sum Insured has already been exhausted, a corpus of fund has been allocated to Union Bank which is known as Corporate Buffer (Medical Assistance).	
1.4	The objective of the Policy is to outline the modalities for extending financial assistance under Corporate Buffer to the existing employees.	
2.	Eligibility:	
2.1	Utilization of Corporate Buffer (Medical Assistance) will be available to the serving employees and their eligible dependents only. As defined in the X th Bipartite Settlement/Joint Note dated 25.05.2015, the following persons will be treated as dependents for coverage in Medical Insurance as well as for claiming financial assistance under buffer:	

	2.1.1	The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), 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 as also parents wholly dependent on the employee.
	2.1.2	The term wholly dependent family member shall mean such member of a family having a monthly income not exceeding Rs.10000/-p.m. If the income of one of the parents exceeds Rs.10000/- p.m. or the aggregate income of both the parents exceeds Rs 10000/- p.m., both the parents will not be considered as wholly dependent on the employee.
	2.1.3	Any two, but not both, of the dependent parents/parents in law shall be covered.
	2.2	Employees, who retire during the course of Insurance Policy and who give consent to continue with the Medical Insurance scheme, will be covered under the present scheme for existing employees till the end of policy. (For the current year it is 30.09.2019.) After the expiry of Policy, they will be shifted and covered under Insurance Policy for retired employees.
	2.3	Corporate Buffer (Medical Assistance) is available under Medical Insurance Policy only for existing employees. Policy for retired employees does not have any provision for corporate buffer. However, the employees as stated in para 2.2 will also be allowed to avail the benefit of Corporate Buffer (Medical Assistance) for the current year i.e. till the expiry of current policy. Dependents of all these employees will also remain covered for Medical Insurance as well as be eligible for Corporate Buffer (Medical Assistance) as applicable for existing employees for its current year only i.e. till they are continued in the Policy for existing employees. Once employee is shifted to Insurance Policy for retired employees, he/she will not be entitled to claim amount under Corporate Buffer (Medical Assistance) Scheme.
	2.4	Employees will be eligible for Buffer amount once the insurance cover amount (including Super Top-Up cover) is exhausted. A ceiling of sum equivalent to 1.5 times of Sum Insured will be made available from Buffer amount. As such an officer employee will be eligible for a buffer amount of Rs 6.00 lacs & award staff will be eligible for Rs 4.50 lacs.
	2.5	Domiciliary Reimbursement will be only towards all 59 ailments with existing terms and conditions as defined in the Medical Insurance policy circulated vide Staff Circular 6702 dated 17-11-2017.

		Corporate Buffer (Medical Assistance) funds will be bifurcated in the ratio of 3:1, where 3 part will be for hospitalization expenses while 1 part will be for domiciliary.
Key Policy Clauses		
3.		The Insurance Co. has informed that out of the Corporate Buffer of Rs 100.00 crores which is to be shared amongst the participating Banks, our Bank's share is RS 4.99 crores for 2018-19. As per the guidelines of IBA/ Insurance Co., at the end of the year, the unutilized portion of the Corporate Buffer for Medical Assistance of the member Bank will be made available to the Bank / Banks that have completely exhausted the buffer amount.
4.		Maximum of Three Sum Insured (SI) (i.e. ₹ 12.00 lacs for officers and ₹ 9.00 lacs for Award Staff) is allowed to employee/dependents for the expenses incurred in respect of specific diseases , which are as under:
		<ul style="list-style-type: none"> • Cancer, Leukemia, Thalesemia, Tuberculosis, Paralysis, Cases of acute cardiac ailment such as Congestive cardiac failure - Valvular disease - Coronary schaemia; pleurisy, Leprosy, Tumours, Internal hemorrhage, Kidney ailment, Epilepsy, Parkinson's disease, Psychiatric disorder, Hepatitis-B, Haemophilia, Myaesthesia Gravis, Hepatitis-C, Wilson's disease, Ulcerative Colitis, Epidemolysis Bullos, Venous Thrombosis (not caused by smoking), Aplastic Anaemia, Psoriasis and Third degree Burns, Grievous accidents/injury cases, Malaria, Diphtheria, Pneumothorax, Status Asthmaticus, Meningitis, Encephalitis, Brain/Liver abscess, Jaundice, Brain Tumor, Accident, Retina Detachment, Bone Marrow Transplant, Kidney Transplant, Liver Transplant and any other major ailments (to be approved by the Committee).
5.		The Corporate Buffer (Medical Assistance) will be available/payable only when a claim otherwise falls within the scope of the Policy. It shall be administered on "First Come First Served" basis and will be subject to availability of corporate buffer allocated by the Insurance Co.
6.		The reimbursement under Corporate Buffer (Medical Assistance) will not be allowed in cases where (Officers & Award Staff) have stayed in rooms which are much above the eligibility limit e.g. Normal bed charges of Rs.4000/- per day & ICU charges Rs. 7500/- per day as specified in the policy.
7.		Corporate Buffer (Medical Assistance) is not to be utilized for normal maternity cases and shall be considered only as per clause 2.1 of 'Definitions' under the policy.
8.		No floor limit for claim amount under Corporate Buffer (Medical Assistance).
9.		If the staff member and his / her spouse both are working in our Bank or in any other participating Bank, which is covered under above mentioned Medical Insurance Scheme, then Corporate Buffer (Medical Assistance) shall be available only over & above the aggregate sum insured of both the policies. For example, if our Bank

	employee has Corporate Medical Insurance cover of Rs.4.00 lacs and his/her spouse has the Corporate Medical Insurance cover of Rs.3.00 lacs, then he/she can claim from the Corporate Buffer (Medical Assistance) only if their total medical expenses exceeds Rs.7.00 lacs.
10.	If the expenses incurred for treatment in respect of specific diseases mentioned in para 4 are more than the sum insured and buffer amount i.e. Rs.10.00 lacs for Officer Staff and Rs.7.50 lacs for Award Staff, such expenses, may be reviewed and recommended to Insurance Company for additional reimbursement from Corporate Buffer (Medical Assistance) towards the end of the insurance period i.e. August/September every year, subject to availability of allocation under Corporate Buffer (Medical Assistance).
11.	However, in case of death of the employee during hospitalization, there will be no ceiling of amount to be reimbursed from Corporate buffer. Quantum of such reimbursement to the employee shall be the discretion of the committee appointed for utilization of corporate buffer. However, all such reimbursements shall be subject to availability of buffer amount with the Bank.
	Procedure for Claim under Corporate Buffer (Medical Assistance):
12.	Employees seeking financial assistance under Corporate Buffer (Medical Assistance) will be required to submit their details in the Corporate Buffer (Medical Assistance) Claim Format given in Annexure I to Staff Circular 6430 dated 20.08.2016. The employee is required to submit the details of expenses incurred (with item wise breakup) and supported by original bills/ Xerox copies (if original bills are already submitted to TPA) alongwith Doctor's certificate & proof of having paid the amount to concerned Hospital. There will be provision of auto trigger of Corporate Buffer amount upto maximum Rs 6.00 lacs for officers and Rs 4.50 lacs for award staff. For further assistance, request form to be submitted by the employee, which will be placed to the committee comprising of General Manager(HR), AGM (Law) and AGM (PBOD), formed for this purpose as mentioned in para 13 of this policy.
13.	Constitution of Committee For Examining Claims under Corporate Buffer (Medical Assistance):
	A three member Committee will be constituted for examining the claims received for financial assistance under Corporate Buffer (Medical Assistance). The Committee will comprise of: <ul style="list-style-type: none"> •General Manager-HR (Chairperson) •Asst. General Manager-Law (Member) •Asst. General Manager-PBOD (Member)
14.	The claims received will be examined by HR Department and placed before the Committee. The decision of the Committee will be final. The Asst. General Manager (HR), Central Office will be the Nodal Officer for attending the claims under Corporate Buffer (Medical Assistance). The frequency of Committee meetings will be

	as per the requirement
15.	In case of cashless mode, buffer amount shall be paid directly to the Hospital and in other cases the amount shall be paid directly to the concerned employee.
16.	After sanction of claims, the same will be informed to the Insurance Co., TPA and the concerned Regional Office, through an authorisation note duly signed by Asst. General Manager (HR), the Nodal Officer for Corporate Buffer (Medical Assistance).
17.	The modalities set in this Corporate Buffer (Medical Assistance) Policy will be valid till 30 th September 2019 and its continuity may be extended for a further period not exceeding 3 months with the specific approval of the Managing Director & CEO.
18.	The Bank reserves its right to amend, vary or rescind all or any of the clauses of this policy at any point of time without assigning any reason.

TO
THE GENERAL MANAGER
HRD DEPT., CO, MUMBAI

I request you to allocate an amount of Rs. _____ from Corporate Buffer (Medical Assistance), being medical & hospitalization expenses incurred/ to be incurred by me for _____ (self / dependent). Details are as under:

1	Name of the Employee	
2	Employee No.	
3	Designation	
4	Office of the Employee	BRANCH: REGION: ZONE:
5	Name of the Patient	
6	Relationship	
7	TPA ID Card Number	
8	Name & Address of the Hospital	
9	Date of Admission	
10	Nature of illness	
11	Reference number of communication from United India/ TPA on the admission of claim (if any)	
12	Total Amount of Hospital Bill / Estimated expenses (With full Break-up / as per attachment)	
13	Whether reimbursement claim or cashless claim	
14	The amount settled / approved by UIICL/TPA towards current claim (From admission)	
15	Claim settled under Super Top up Policy	
16	Eligibility under Medical Insurance Scheme Officer- Rs. 400000/- Award Staff- Rs. 300000/-	
17	Amount requested for release from Corporate Buffer (i) IPD claim (Hospitalization claim) (ii) OPD claim (Domiciliary claim)	
18	Any utilization of Corporate Buffer in past (in current policy period only)	
19	Spouse Details. Whether working. If yes, provide details	

DATE: _____

NAME & SIGNATURE OF CLAIMANT

FOR RO PURPOSE

WE HAVE VERIFIED THE CLAIM AMOUNT. RECOMMENDED FOR APPROVAL.

REGIONAL HEAD

DATE:

(REGION _____)