



BANK OF BARODA RETIRED OFFICERS' ASSOCIATION

(Estd. 1990-Regd. Trade Union Act. 1926 Reg. No. G/4766/90)

Affiliated to: All India Bank Pensioners and Retirees Confederation, Kolkata

CHAIRMAN

Shri V. T. Makwana

(M) +91-96240 00724, vithalmakwana29@gmail.com



National President:

Shri J. G. Lakhawala

(M) +91-9825917351

jagdish_lakhawala@yahoo.com

Executive President:

Shri Prakash Jain

(M) +91-9649906554

prakashjain627@gmail.com

General Secretary:

Shri V. B. Chavan

(M) +91-9823063347

vbc_pune@yahoo.com

BOBROA/26/08/10

Date: 12.08.2026

CIRCULAR TO MEMBERS

Dear Members,

Re: Hospitalisation Claims under the IBA Group Medical Insurance Scheme & Related Issues

You are aware that the IBA-sponsored Group Medical Insurance Scheme has been in operation in our Bank since November 2015. Since its inception, BOBROA has been actively assisting members in enrolment under the scheme, extending support during hospitalisation, and pursuing claim settlements with the TPA, the Bank's Medical Cell, the Insurance Company, and the Insurance Ombudsman wherever necessary.

Our Zonal Secretaries and Medical Insurance Committee members have played a pivotal role in providing timely assistance to members across the country. However, we have recently noticed an increase in delays in claim settlements, substantial deductions in approved claim amounts, and other implementation-related issues.

To address these concerns, we requested the DGM (TB.HRCPC & Med. Ins.), Head Office, Baroda, to convene a joint meeting of representatives from the Bank, the TPA, and BOBROA. We are pleased that our request was accepted.

To facilitate meaningful discussions, an online meeting of the BOBROA Medical Insurance Committee was held on 3 August 2026, during which pending claims and common issues were compiled and centralised. Thereafter, a BOBROA delegation comprising Shri Sunil Padhye (Joint General Secretary), Shri Bhagvatibhai Patel (Zonal President, Baroda Zone), and Shri Shrikant Shah (Medical Insurance Committee Member, Ahmedabad) participated in the meeting held at the Bank's Head Office, Baroda, on 5 August 2026.

The Bank's team was led by Mr. Priya Kumar, DGM (TB.HRCPC & Med. Ins.), while the TPA, MD India, was represented by its Vice President.

During the meeting, BOBROA highlighted the common issues faced by members and requested the TPA to review and resolve them expeditiously. A consolidated list of 32 claim cases, involving deductions ranging from 10% to 45%, along with other pending issues, was submitted to the Bank's Medical Cell and the TPA for review and reconsideration. The TPA assured the participants that these cases would be examined sympathetically.

We sincerely thank the Bank, particularly the Medical Cell, for arranging this constructive meeting and providing an opportunity to discuss members' grievances. We are also pleased to note that a similar meeting was recently held by the Bank's Chennai Zonal Office, where our Chennai team participated and presented members' issues and suggestions.

Contd..2..



BANK OF BARODA RETIRED OFFICERS' ASSOCIATION

(Estd. 1990-Regd. Trade Union Act. 1926 Reg. No. G/4766/90)

Affiliated to: All India Bank Pensioners and Retirees Confederation, Kolkata

CHAIRMAN

Shri V. T. Makwana

(M) +91-96240 00724, vithalmakwana29@gmail.com



National President:

Shri J. G. Lakhawala

(M) +91-9825917351

jagdish_lakhawala@yahoo.com

Executive President:

Shri Prakash Jain

(M) +91-9649906554

prakashjain627@gmail.com

General Secretary:

Shri V. B. Chavan

(M) +91-9823063347

vbc_pune@yahoo.com

: 2 :

We request all Zonal Secretaries, Zonal Presidents, and Medical Insurance Committee members to maintain close liaison with the HR teams of their respective Zones and organise similar review meetings for early resolution of members' issues.

We also appeal to all members to remain healthy, happy, and connected with their families, friends, and fellow members. In the event of illness or hospitalisation, members are advised to:

- Carefully go through the insurance policy terms and conditions.
- Keep the insurance ID card readily available.
- Intimate the TPA promptly after hospitalisation.

Simultaneously inform the concerned Zonal Secretary or Medical Insurance Committee member.

Carefully verify the hospital discharge summary and final bill. If deductions are higher than those approved by the TPA, or if the hospital demands excess payment, immediately take up the matter with the TPA under intimation to the BOBROA representatives for timely intervention.

Members whose claims are pending for approval, awaiting payment, partly settled, queried, rejected, or pending before the Insurance Ombudsman are requested to send copies of all relevant papers to their Zonal Secretary, Zonal President, Medical Insurance Committee member, or by email at bobroa90.healthinsurance@gmail.com so that BOBROA can pursue the matter with the appropriate authorities.

We remain committed to protecting the interests of our members and ensuring that they receive the full benefits available under the Medical Insurance Scheme.

Wishing you and your family a very Happy Independence Day.

With warm regards,

(V. B. CHAVAN)

GENERAL SECRETARY

Please circulate amongst Members