

	Bank of India Head Office	Human Resources Department (Industrial Relations Division)
	Circular Letter No. : 2007-08/48	Ref : HO:HR:IR:VGK:12 Date:11.07.2007.

CIRCULAR TO ALL BRANCHES / OFFICES

Bank of India Retired Employees' Medical Assistance Scheme

- **Revision in the limits for reimbursing Domiciliary expenses / Insurance Premium / Hospitalisation expenses to the members.**
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Bank of India Retired Employees' Medical Assistance Scheme, is in operation in our Bank since 1997. Detailed guidelines / instructions in respect of the said Scheme have been circulated vide Branch Circular No. 91/155 dated 4th December, 1997.

2. We are pleased to advise you that during the last Central Welfare Committee meeting, it was proposed to revise the limits for reimbursement of expenses incurred by members of the said Scheme. The Board has accorded approval for allocation of funds for such revision in the Board Meeting held on 25th June, 2007.

3. In terms of the said decision, the revision in the limits regarding reimbursement of expenses to be granted under the captioned Scheme during the current Welfare Year 2007-08, would be as follows :-

	Existing	Revised
Domiciliary expenses	Rs.1000/- per annum	Rs.2000/- p.a.
Reimbursement of Insurance premium(*)	Rs.4,000/- p.a. (Max. Rs.2,000/- per person)	Rs.5,000/- p.a. (Max.Rs.2,500/- per person) In respect of BOI National Swasthya Bima Yojana, premium amount presently Rs.7,071/- may be reimbursed, however, in lieu, domiciliary expenses will not be reimbursed.)

	Existing	Revised
Hospitalisation expenses (*)	<p>Reimbursement of 90% of the bill amount subject to maximum of Rs.5,000/- per annum (for minor ailment).</p> <p>Reimbursement of 90% of the bill amount subject to maximum of Rs.20,000/- per annum (for major ailment).</p>	<p>Reimbursement of 90% of the bill amount subject to maximum of Rs.5,000/- per annum (for minor ailment).</p> <p>Reimbursement of 90% of the bill amount subject to maximum of Rs.20,000/- per annum (for major ailment).</p> <p>However, <u>in respect of neuro/ cardiac/ kidney / liver/ cancer surgeries</u>, if hospitalisation expenses (including surgery charges) exceed Rs.1.00 lakh, 90% of the bill amount subject to maximum of Rs.1.00 lakh to be reimbursed.</p>

(*)

Note :- Existing guidelines for reimbursement of medical insurance premium or hospitalisation expenses (as the case may be) to the member subject to the ceiling of Rs.1.00 lakh during the life time of the member to be continued as it is.

4. Please note that the revision in the limits as mentioned in para 3 above are effective from the date of sanction i.e. 25th June, 2007 meaning thereof that the revised limits are applicable for the expenses incurred by the members of the Scheme after the said date i.e. 25th June, 2007.

5. We further wish to advise that a decision has also been taken to entrust the Management of the said Scheme to a Trust, which is presently being looked after by a separate Managing Committee as per the original guidelines of the Scheme. A separate Branch Circular is being issued regarding the revised guidelines / instructions for operation of the captioned Scheme. Till such time, all other guidelines / instructions communicated vide Branch Circular No.91/155 dated 4th December, 1997 and subsequent administrative guidelines issued from time to time are to be adhered as it is.

6. Please bring the contents of this Circular Letter to the notice of all staff members.

**(JAGDISH PAI K.L.)
GENERAL MANAGER
(HUMAN RESOURCES)**

Life is an echo; give the best and get a great deal back.