

For information of members only

16 October 2011

Dr. D. Subbarao
Governor
Reserve Bank of India
Central Office
Mumbai 400 001.

Sir,

MAF-Inordinate delay by TPA for delivery of Identification Cards to retirees –proper follow up required.

We are thankful to the bank for having extended the Cashless Scheme through the TPA MEDIASSISTINDIA on 15th August 2011 for a further period of one year. In terms of the scheme, the TPA was required to deliver the identification cards to retirees/families within a reasonable time, say a fortnight. We regret to inform that after a lapse of **more than 2 months**, the TPA has failed to deliver the cards to about 100-150 retirees, including the undersigned. A lot of only 47 undelivered cards has been received by the medical section at Delhi office till 27th September. Your good self will agree that this is a serious deficiency on the part of TPA as the undelivered cards are still lying with the TPA since 23rd August 2011 without any subsequent action on their part. The undelivered card should have been sent back for onward delivery to the RBI or steps should have been taken for their subsequent delivery to the addresses.

Such a large number of undelivered cards has been reported for the first time since the inception of the scheme.

Moreover, It is unlikely that such a large number of retirees were not found at the addresses during the week 16th August to 23rd August 2011; when at the same addresses the pension letters and other communications by the RBI are duly delivered .Our enquires into the matter with the TPA and other sources reveal that the cards have been delivered only at convenient addresses, like the retirees who live in clusters in Group Housing Societies etc, avoiding the delivery of cards to far flung places in NCR Delhi which includes places like Ghaziabad, Gurgaon, and other places in the adjoining states of Haryana and UP. A reputed courier always leaves his contact number and local address with a message to a neighbour for obtaining the delivery of the packet subsequently, if not found at home. Even in case of speed post the addressee contacts the local post office and gets back the packet concerned.

Further, when the TPA's Noida branch was contacted by some of the members, the retirees were asked to supply their email addresses for the supply of details such as Policy no, MAID,

We may add here that most of our members/retirees may not be computer literate and there is no pre-condition for that.

When the under signed contacted the Noida office of the TPA over phone, it was advised that we should provide them (TPA) the list of retirees who have not received the cards for necessary action, whereas such a list should have been available either with TPA or with RBI.

Needless to say, the retirees who have not received the cards are at a certain disadvantage while seeking emergency treatment at the Hospitals. Even the list of approved hospitals has also not been delivered to them so far. The TPA's advice that the Bank's Medical card issued at the time of retirement may be submitted for Emergency Treatment may or may not work at that crucial time as the hospitals may not be aware of this. To them MAF card is an internal document of RBI. In a recent case a hospital initially refused to entertain a retiree for treatment in the absence of TPA's identification card.

In the circumstances, we request you to please intervene in the matter personally for the ailing retirees, as a special case, and ensure that due follow up with TPA and insurance company is undertaken in the matter. Your good self will agree that the delivery of cards is not optional for the TPA and the RBI should not limit its role to payment of premium to the company. We hope that necessary remedial steps will be taken immediately so that internal systems in this regard are strengthened for the benefit of retirees.

Thanking you,

-sd-

V.K.Wadhawan

President

RBI New Delhi OERS Optees & Pensioners Welfare Association