



**UCOBANK RETIREES' ASSOCIATION KARNATAKA
(Regd)**

(Regd as S.No: 699/97-98 Dated 20/01/1998 with
the Registrar of Societies, Karnataka)
Regd Office: C/o UCO Bank, 3rd Floor, 13/22,
Kempgowda Road, Bangalore-560009
Website: urakar.com



UBRA-KAR/CIR/053/2023- 26

Date: 05.04.2026

Dear Comrades,

SUB: AIUCBOF Welfare & Benevolent Trust – Medical Aid Scheme 2026 - 27.

The Trust in case of Serving Officer and Supervisory Staff Members and their dependents, Retired Members & their Spouse/Associate Members will reimburse Medical Hospitalization expenses not reimbursed by the TPA/Insurance Company **subject to maximum amount of 80% of admissible eligible residual amount as per the TPA/Insurer or 80% of the amount settled by the TPA/Insurance Company, whichever is less within the overall ceiling of Rs.4.00lac (Rupees Four Lacs only) for the entire Financial year 2026-27 (April to March).**

It has been decided that the donation amount payable by the Member to the **Medical Aid Scheme for the year 2026-27** will be as under:

- (a) Retired Member : Rs.5000/-
(b) Associate Member : Rs.1500/-
(c) Serving Officer / Supervisory Staff Member : Rs.2000/=

Online payments through UCO Bank Net Banking or Mobile Banking also will be accepted from the continuing members if the transaction number is furnished in the application form for donation. SB Account Number of AIUCBOF Welfare & Benevolent Trust is 07970101002696, UCO Bank, Southern Avenue Branch, Kolkata, IFSC:UCBA0000797. The remittance should be followed by duly filled up application for enrolling as member in the Medical Aid Scheme of the Trust at aiucbof_trust@rediffmail.com. Even after receiving Medical Aid Donation, the Trust shall not be in a position to enrol any continuing member to the Medical Aid Scheme of the Trust unless duly filled in application form is received by the Trust.

If Members, having a continuing Medical-Aid Membership with the Trust, donate along with the application prescribed for this purpose on or before 30th April 2026 shall be provided the medical-aid benefit of the Trust w.e.f. 1st April, 2026 and Members who will donate after 30th April, 2026 shall be given the Medical-Aid benefit of the Trust 90 days from the date of receipt of Donation and application form by the Trust. The application form along with donation must be sent by individual Member directly to the Registered Office of the Trust.

The overall ceiling for Medical Aid Scheme for the year 2026-27 will be Rs.4.00 Lac (Rupees Four Lacs) subject to maximum amount of 80% of admissible eligible residual amount as per the TPA/Insurer or 80% of the amount settled by the TPA/Insurance Company, whichever is less.

In case of Retired Member, the scheme is available to the Member and his/her spouse only.


There are certain limits & conditions for reimbursement, kindly go through the attached Trust Circular no.02/2026-27 dated.25.03.2026 for the details.

However new members have to remit through DD only in the first instance. The Trust Members are advised to remit the admission fee & donations for 2026-27 by Demand Draft drawn on Service Branch, Kolkata (Code-1801)/Cheque favouring AIUCBOF Welfare & Benevolent Trust. The application to be submitted by New Members is also attached.

The Association is setting up a Help Desk on 22nd, 23rd & 24th of this month at the Office of the UCO Bank Officers' Association, 3rd Floor, UCO Bank Building, K.G. Road, Bangalore – 560009. The Help Desk will function between 11 AM & 2 PM. Only completed applications, in all respects with the remittance details will be received at the Help Desk. The following comrades will be available at the Help Desk:

Name	Contact No.	Dates
V. Ranganath	9448367377	22 nd & 23 rd
Tara Madhav	9742614109	22 nd , 23 rd & 24 th
C.A. Nagarathna		22 nd , 23 rd & 24 th
Appaiah Nagaraj	9341603336	22 nd & 23 rd
K. Viswanathan	944805692	22 nd & 23 rd
B. Lakshminarayana	9845443998	22 nd & 24 th

Kindly make use of this facility provided by the Trust.



B.Lakshminarayana,
Hon. Secretary.

ENCL: Cir no.02 dt.25.03.26 & Application for new members.

All Correspondence to: B. Lakshminarayana, No.1317, 11th main, 5th A Cross Srinivasanagar II Phase, B.S.K. III Stage, BANGALORE – 560 050. Mob No.9845443998
Email: balana56@gmail.com.



AIUCBOF

Welfare & Benevolent Trust

Regd. Office : 1-B, Apurba Mitra Road, Flat 1-B, 1st Floor, Kolkata – 700026

APPLICATION FOR MEMBERSHIP

Dated :-----

The Chairman / Secretary
AIUCBOF Welfare & Benevolent Trust
Flat 1B, 1st Floor, 1-B, Apurba Mitra Road
Kolkata – 700026

Membership No. -----

Dear Sir,

I am a Serving Officer / Retired Officer / Serving Supervisory Staff (Special Assistant / Head Cashier) / of UCO Bank. I request you to admit me as a Member of AIUCBOF Welfare & Benevolent Trust and I shall abide by the rules and regulations of the Trust. I tender herewith Rs...../= in Cash / Cheque / Demand Draft No.dated favouring AIUCBOF Welfare & Benevolent Trust drawn on Kolkata Service Branch being donation of Rs. 3,000/- for in-service officer / Supervisory Staff and Rs. 10,000/- for Retired Officer / Supervisory Staff and admission fees Rs.10/- I furnish my bio-data as under:

1. Name in full (Capital Letters) :
2. PFM Number in UCO Bank :
3. Date of Birth (Mere age not Sufficient):
4. Date of Retirement from Bank :
5. Present Designation in Bank :
6. Date of Appointment in Bank :
7. Date of Appt / Promotion to Officer
Or Head Cashier / Special Assistant :
8. Present Office / Branch of Posting :
9. Permanent Address (with pin code) :
10. Mobile Number :
11. E- Mail I D :
12. Blood Group :
13. Particulars of Dependents :



AIUCBOF

Welfare & Benevolent Trust

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Sl. No.	Name (in full)	Relation	Date of Birth (Mere age not Sufficient)	Address

14. Particulars of Nominee :
(if it is other than spouse only)

a. Name :

b. Relationship :

c. Occupation :

d. Date of Birth :

15. PAN NO (Must be Given) :

16. Aadhar Number :

I hereby confirm and declare that the particulars furnished above are true and correct to the best of my knowledge. I also declare that I am not a Member of any other Trust having the same objective and extending similar benefits.

Yours faithfully,

[Signature]

FOR OFFICE USE

Membership No. :

Kolkata :

Date :

CHAIRMAN / SECRETARY



AIUCBOF Welfare & Benevolent Trust

Regd. Office : 1-B, Apurba Mitra Road, Flat 1-B, 1st Floor, Kolkata – 700026

Circular No.2/2025-26

Date: 25.03.2026

To
All Members
AIUCBOF Welfare & Benevolent Trust

Medical Aid Scheme 2026-27

The Medical Aid Scheme of AIUCBOF Welfare & Benevolent Trust, the only of its kind in the Banking industry, has been rendering invaluable service to the wellness of the Members and their families. Since the formation of the Trust, we have been providing the Medical Aid to our Members and their families to reduce their financial burden on account of hospitalization.

You are aware that the cost of Hospitalization and Medical expenses are ever increasing. At the same time, the medical insurance premium is also increasing by leaps and bounds. The amount reimbursed by the Insurance Company is not sufficient to cover the actual Medical expenses. Although we are also constrained to increase the medical-aid donation for retired members under compelling situation, our Medical Aid Scheme takes care of the Medical expenses for Hospitalization not paid by the TPA/Insurance Company, by way of granting Medical Aid.

The Board of Trustees of AIUCBOF Welfare & Benevolent Trust met virtually on 24th March, 2026 and after detailed discussion framed the Medical-Aid Scheme for the year 2026-2027 commencing from 1st April, 2026. While framing the Medical-Aid Scheme efforts were made to take care of overall interest of in-service, retired and associate members of the Trust. The Medical Aid Scheme for the year 2026-27 is enclosed separately along with this circular.

The Trust in case of Serving Officer and Supervisory Staff Members and their dependents, Retired Members & their Spouse/Associate Members will reimburse Medical Hospitalization expenses not reimbursed by the TPA/Insurance Company **subject to maximum amount of 80% of admissible eligible residual amount as per the TPA/Insurer or 80% of the amount settled by the TPA/Insurance Company, whichever is less within the overall ceiling of Rs.4.00lac (Rupees Four Lacs only) for the entire Financial year 2026-27 (April to March).**

It has been decided that the donation amount payable by the Member to the **Medical Aid Scheme for the year 2026-27** will be as under: -

(a) Serving Officer / Supervisory Staff Member	Rs.2000/=
(b) Retired Member	Rs. 5000/=
(c) Associate Member	Rs. 1500/=

Phone – 2465 0313, 2464 4109 / Fax:(033) 2465 0313/ E-mail: aiucbof_trust@rediffmail.com

Website: www.aiucbofwelfaretrust.com



AIUCBOF Welfare & Benevolent Trust

Regd. Office : 1-B, Apurba Mitra Road, Flat 1-B, 1st Floor, Kolkata – 700026

The Trust Members are advised to remit the donations for 2026-27 by Demand Draft drawn on Service Branch, Kolkata (Code–1801)/Cheque favouring AIUCBOF Welfare & Benevolent Trust.

Online payments through UCO Bank Net Banking or Mobile Banking also will be accepted from the continuing members if the transaction number is furnished in the application form for donation. SB Account Number of AIUCBOF Welfare & Benevolent Trust is 07970101002696, UCO Bank, Southern Avenue Branch, Kolkata, IFSC:UCBA0000797. The remittance should be followed by duly filled up application for enrolling as member in the Medical Aid Scheme of the Trust at aiucbof_trust@rediffmail.com. Even after receiving Medical Aid Donation, the Trust shall not be in a position to enroll any continuing member to the Medical Aid Scheme of the Trust unless duly filled in application form is received by the Trust.

However new members have to remit through DD only in the first instance.

If Members, having a continuing Medical-Aid Membership with the Trust, donate along with the application prescribed for this purpose on or before 30th April 2026 shall be provided the medical-aid benefit of the Trust w.e.f. 1st April, 2026 and Members who will donate after 30th April, 2026 shall be given the Medical-Aid benefit of the Trust 90 days from the date of receipt of Donation and application form by the Trust. The application form along with donation must be sent by individual Member directly to the Registered Office of the Trust.

The prescribed application form available in website of the Trust is enclosed herewith.

Any special case not in conformity with the Medical-Aid Scheme shall be dealt with separately by the Managing Committee/Board of Trustees and settled depending on the merit of the case.

JOIN THE SCHEME FOR THE COMMUNITY:

Your donation to the Medical Aid Scheme will reduce your financial burden at the time of need. Even your donation will help other Members to get Medical Aid from the Trust.

**Sandeep Chowbey
CHAIRMAN**

Encl: As above

MEDICAL AID SCHEME (2026-27)

1. OBJECTIVE:

The actual Medical Expenses for Hospitalization incurred by the Members are much more than the reimbursement for such Hospitalization expenses provided by the TPA/Insurance Company. Insurance Company considers claims subject to their own restrictions/limits/exclusions on the basis of nature of diseases as well as category of expenses.

The total hospitalization expense is not reimbursed by TPA/Insurance Company. Hence, the object of our scheme is to mitigate the hardship of Members and reimburse **the remaining 80% of eligible residual amount of Medical expenses not reimbursed by the TPA/Insurance Company** as per eligibility and our Medical Aid Scheme as detailed in this Circular.

2. MEDICAL AID - DONATION:

The overall ceiling for Medical Aid Scheme for the year 2026-27 will be Rs.4.00 Lac (Rupees Four Lacs) **subject to maximum amount of 80% of admissible eligible residual amount as per the TPA/Insurer or 80% of the amount settled by the TPA/Insurance Company, whichever is less.**

Each Serving/Supervisory /Retired / Associate Member shall donate to the Trust towards MEDICAL AID FUND per annum for the financial year 2026-27 (April to March) as under:

(a) Serving Officer / Supervisory Staff Member	:	Rs.2000/=
(b) Retired Member	:	Rs.5000/=
(c) Associate Member	:	Rs.1500/=

The Trust Members are advised to remit the donations for 2026-27 by Demand Draft drawn on Service Branch, Kolkata (Code-1801)/Cheque favouring "AIUCBOF Welfare & Benevolent Trust". If Members, having a continuing Medical-Aid Membership with the Trust, donate along with the application prescribed for this purpose on or before 30th April 2026 shall be provided the medical-aid benefit of the Trust w.e.f. 1st April, 2026 and Members who will donate after 30th April, 2026 shall be given the Medical-Aid benefit of the Trust 90 days from the date of receipt of Donations as well as the application form by the Trust. The application form along with donation must be sent by individual Member directly to the Registered Office of the Trust. The prescribed application form available in our website is also enclosed.

3. MEMBER:

Serving Officer and Supervisory Staff Member, other than Retired and Associate Member, can avail the Medical benefits with his/her dependent spouse, children, and parents also according to information available in their bank's service records.

In case of Retired Member, the scheme is available to the Member and **his/her spouse only.**

In case of Associate Member, he or she is only eligible to participate in the Medical Aid Scheme after expiry of original Member.

4. ELIGIBILITY:

i. The Retired / Associate Member will be ineligible to get any Medical Aid reimbursement from the Trust if he / she has not registered under Group Mediclaim Scheme of the Bank for the Retired Employees as settled by IBA subject to clause No (ii) mentioned below.

ii. In case, the Retired / Associate Member has not registered him / herself under Group Mediclaim Scheme of Bank for Retired employees, however, if the Retired / Associate Member is having a Mediclaim Policy with own arrangement, then he/she will be eligible for getting Medical Aid Reimbursement from the Trust provided the reimbursement is first availed from the Insurance Company.

iii. Member shall not get any Medical Aid Reimbursement from the Trust unless reimbursement has been obtained from the TPA/Insurance Company.

iv. Domiciliary treatment and non-medical expenses are not reimbursable from the Trust.

5. REIMBURSEMENT:

It is the sole discretion of the Trust to decide and reimburse the quantum of reimbursable amount and no Member has any right to raise any dispute to the decision of the Trustees. The Trust in case of Serving Officer and Supervisory Staff Members and their dependents, Retired Members & their Spouse/Associate Members will reimburse Medical Hospitalization expenses not reimbursed by the TPA/Insurance Company **subject to maximum amount of 80% of admissible eligible residual amount as per the TPA/Insurer or 80% of the amount settled by the TPA/Insurance Company, whichever is less within the overall ceiling of Rs.4.00 lacs (Rupees Four Lacs only) for the entire Financial year 2026-27 (April to March). Only the admissible (eligible) amount as determined by the TPA/Insurance Company will be considered for calculating the balance amount to be reimbursed by the Trust.**

Illustrative Examples

Example 1

- Total hospital bill: ₹5,00,000
- Eligible amount (as per insurer): ₹3,25,000
- Insurance pays: ₹3,00,000
- **Unpaid eligible amount: ₹25,000**

Trust reimbursement:

- 80% of ₹25,000 = ₹20,000

Example 2 (Limit and Restriction Applied)

- Total hospital bill: ₹10,00,000
- Eligible amount: ₹9,00,000
- Insurance pays: ₹3,00,000
- **Unpaid eligible amount: ₹6,00,000**

Calculation:

- 80% of ₹3,00,000 = ₹2,40,000
- Annual limit = ₹4,00,000

Trust reimbursement: ₹2,40,000

Example 3 (Maximum Limit Reached)

- Total hospital bill: ₹15,00,000
- Eligible amount: ₹12,00,000
- Insurance pays: ₹6,00,000
- **Unpaid eligible amount: ₹6,00,000**

Calculation:

- 80% of ₹6,00,000 = ₹4,80,000
- Maximum allowable limit = ₹4,00,000

Trust reimbursement: ₹4,00,000 (maximum limit)

For the purpose of calculation, only the eligible amount as determined by the Insurance Company/TPA shall be considered, and the reimbursement shall apply only to the unpaid portion of such eligible amount.

The Trust shall have sole and absolute discretion to determine the amount of reimbursement, and its decision shall be final and binding on all Members. No Member shall have the right to question or dispute the decision of the Trustees.

In case the Member has not availed any reimbursement in previous Financial Year, it automatically lapses at the end of March in each financial Year.

6. VALIDITY OF APPLICATIONS:

- For members who enrolled in the Medical-Aid Scheme of the Trust in the year 2025-26 i.e. continuing members and deposit their medical aid donation for the year 2026-27 within 30th April, 2026, their medical-aid reimbursement shall commence from 1st April, 2026.
- For others, the date of hospitalization must be after 90 days from the date of receipt of Donation by the Trust.
- Members will be eligible to enroll in Medical-Aid Scheme of the Trust throughout the year by paying full amount of donation.
- All applications for reimbursement must be submitted within 30 days from the date of settlement by the Insurance Company in respect of each category of Member.

7. PROCEDURE TO BE FOLLOWED FOR CLAIMING MEDICAL AID REIMBURSEMENT FROM THE TRUST

(A) SERVING OFFICER / SUPERVISORY STAFF MEMBER: -

- First the claim has to be submitted to the IBA approved Insurance Company/TPA for both base policy and top-up/super-top-up, if any.
- In case the Serving Officer/Supervisory Staff Member is having any other Mediclaim Policy with own arrangement, then the claim has to be submitted to that Insurance Company/TPA for getting reimbursement-for both base policy and top-up/super-top-up, if any.
- After the claim is settled by the TPA/Insurance Company / Companies the claim can be submitted to the Trust claiming reimbursement of 80% of residual Medical expenses not

sanctioned by TPA/Insurance Company/Companies under Medical Aid Scheme enclosing therewith all documents and work sheets of TPA/Insurance Company / Companies.

(B) RETIRED/ ASSOCIATE MEMBER :-

(i) First the claim has to be submitted to the IBA approved TPA/Insurance Company under Group Medi-claim Scheme of Bank for Retired Employees or any other TPA.

(ii) In case the Retired /Associate Member is having any other Mediclaim with own arrangement, then the claim has to be submitted to that TPA/Insurance Company which was not settled by TPA of Bank's Group Mediclaim Scheme.

(iii) After the claim is settled by TPA/Insurance Company as per clause i& ii above, further claim can be submitted to the Trust claiming reimbursement under Medical Aid Scheme for 80% of the amount of residual Medical expenses not sanctioned by them.

(C) Member has to lodge separate application to TPA/Insurance Company claiming reimbursement of expenses incurred under 30 days pre- hospitalization and 60 days post hospitalization expenses. Trust will not reimburse pre & post Hospitalization Medical Expenses if the same is not reimbursed by the TPA/Insurance Company.

8. APPLICATION:

All Members shall have to submit their applications for claiming Medical Aid Reimbursement in the prescribed application form addressed to the Registered Office of AIUCBOF Welfare & Benevolent Trust duly supported with following documents.

- a) Copies of the sanction advices of Insurance Company / Companies along with the calculation sheets / work sheets.
- b) Cash less authorization letter of TPA/Insurance Company showing therein following details.
 - i) Total Bill Amount, Authorised Amount of TPA/Insurance Company & Total Deducted Amount showing there in item wise, amount wise deduction with reason of deduction.
- c) Copies of all Cash Memos and Vouchers along with detail Bills of the Hospital showing the item wise & amount wise total expenses incurred in the Hospital.
- d) Documentary evidence showing the date of Admission and date of Discharge from the Hospital.
- e) Copies of Doctor(s) prescriptions.

9. SALIENT FEATURES OF THE MEDICAL AID SCHEME 2026 – 27

i. Overall ceiling for Medical Aid Reimbursement will be as indicated in clause 2 of Medical Aid Scheme 2026-27.

ii. Maternity Charges including Child Birth (excluding voluntary termination of Pregnancy) will be eligible for reimbursement.

iii. The reimbursement for admissible Bed charges including ICU charges shall be Rs.4000/= per day only in respect of all categories of Members.

iv. In case of Hospitalization for cataract operation, the Medical Aid payable by the Trust shall be **Rs.20000/=** maximum.

v. Residual Medical Expenses incurred prior to **30days of 'pre' and 60 days of 'post' Hospitalization** period will be reimbursed by Trust for eligible amount provided reimbursement has been obtained from TPA, otherwise, Member will not be entitled to get any reimbursement.

vi. Ambulance Charges for shifting the Member or his / her dependent family Member from residence to Hospital / Nursing Home or back to residence on discharge will be reimbursed subject to the maximum limit of **Rs.1500/=** only against each hospitalization. In case of other conveyances such as, Public Taxi, Auto Rickshaw etc, the reimbursement will be to the extent of **Rs.1000/=** maximum only against each hospitalization.

vii. Reimbursement for Physiotherapy charges of the Hospital will be allowed maximum up to **Rs. 2000/=** against each hospitalization.

viii. Any item of expenses not reimbursed by the TPA/Insurance Company shall not be reimbursed by the Trust.

10. I.T. EXEMPTION:

The donation made to the Trust for the Medical Aid will be exempted under section 80G of the Income Tax Act 1961 under the Old Regime.

11. FINAL AUTHORITY:

The decision of the Trustees in the matter of providing Medical Aid reimbursement to the Member and the dependent shall be final and no Member can dispute the decision of the Trustees, regarding the quantum of reimbursement provided by the Trust.

Any special case not in conformity with the Medical-Aid Scheme shall be dealt with separately by the Managing Committee/Board of Trustees and settled depending on the merit of the case.