**Annexure - A**

Dear All,

Re: Basic difference  in the coverage of IBA Scheme of Serving Employees and Retiree's Policy.

This refers to the various queries received from the TPAs on the above captioned subject.

We are in process of  issuing policy numbers for the retirees. As far as the coverage are concern

 following**covers are not available**in the retirees mediclaim policy.

1. Maternity Expenses.

2. Critical Illness Cover.

3. Domiciliary Expenses.

4. Corporate Buffer

5. Dependents are not covered ( Only employee + Spouse).

Do revert back for any clarifications if required.

Please note that the 100% premium will be refunded to retirees ( subject to NIL claims till date),  if retirees of the banks are not interested to continiue the policy  those who have remitted the premium to us.

Regards,

S.PRAKASH

Relationship Manager