



ALL INDIA UCO BANK DIVYANGJAN EMPLOYEES WELFARE ASSOCIATION

Regd. No. 113 / 2023

Plot No. LIG-2-254, UDA Colony, Rajiv Nagar, Near Central Ayurved, Payakapuram, Vijayawada-520015
Mail ID : ucodivyangjanemployees@gmail.com

Ref: AIUCBDENA/2023-24/25



Date - 17/03/2024

The General Manager
HRM, PSD, Training & OL Department(s)
UCO Bank Head Office
10, BTM Sarani, Kolkata-700 001

Subject: Streamlining Insurance Coverage Process for Differently-Abled Staff of our Bank

Respected Sir,

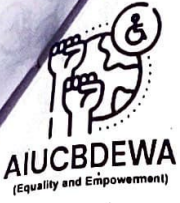
We, the Divyangjan employees of UCO Bank are pleased to bring to your kind notice that we have formed an organisation named All India UCO Bank Divyangjan Welfare Association (AIUCBDEWA) registered under Andhra Pradesh Societies Act (2001) officially. We hope this letter finds you in good health. We are writing on behalf of All India UCO Bank Divyangjan Employees Welfare Association (AIUCBDEWA) to address a growing concern that has come to our attention by the disabled members of our Bank regarding the insurance coverage process for our differently-abled colleagues. It has been observed that there are certain challenges faced by our differently-abled employees when attempting to secure insurance coverage through various insurance companies, particularly in relation to the requirement for medical tests.

While we fully appreciate the necessity of medical assessments to determine insurance coverage, it has been brought to our attention that some insurance companies are requesting tests that are not feasible or relevant for individuals with physical challenges. For instance, requesting a running test for an orthopedically challenged person can be both impractical and discriminatory, potentially leading to the denial of insurance coverage for these valuable members of our bank.

As Our Bank values diversity and inclusivity, we believe it is imperative to ensure that all our employees, including differently-abled individuals, have equal access to insurance benefits. We kindly request that you consider initiating a process to address this issue and collaborate with our partner insurance companies to make the insurance coverage process more accommodating for our differently-abled colleagues.

Our suggestions for improving the insurance coverage process for differently-abled individuals include:

1. **Customized Medical Assessments:** Work with insurance companies to establish guidelines that allow for customized medical assessments, taking into consideration the specific needs and abilities of each individual.



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2. **Alternative Test Methods:** Explore alternative methods of assessing health that do not rely solely on physical tests, such as consulting with medical professionals experienced in working with differently-abled individuals.

3. **Clear Communication:** Ensure that insurance companies are aware of our commitment to inclusivity and encourage them to review their assessment procedures accordingly.

4. **Diverse Panel of Experts:** Encourage the formation of a diverse panel of medical professionals that can assess the health of differently-abled individuals more accurately and comprehensively.

We believe that by taking these steps, we can create an insurance coverage process that truly supports the well-being and financial security of all our employees, regardless of their physical abilities.

Thank you for considering this matter and for your dedication to fostering an inclusive and supportive environment for all members of our bank. We look forward to your positive response and a collaborative effort towards achieving these goals.

Yours Sincerely

For ALL INDIA UCO BANK DIVYANGJAN
EMPLOYEES WELFARE ASSOCIATION

General Secretary
Subhrangshu Bhakta Chowdhury
General Secretary

For ALL INDIA UCO BANK DIVYANGJAN
EMPLOYEES WELFARE ASSOCIATION

President
Akkisetty Sreenivasulu
President