



**Andhra Bank Retired Employees Association (ABREA)**

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**A.Rajendra Prasad, President**

**NSN Reddy, General Secretary**

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3<sup>rd</sup> June 2021

To  
The General Manager  
Marketing Department  
Union Bank of India  
Union Bhavan, Mumbai

Dear Sir,

**Reg: Arogyadhaan Policy – Portability.**

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We are thankful to the management for releasing circular no. 5529 dated 7<sup>th</sup> May 2021 detailing the procedure to be followed by the existing Arogyadhaan policy holders who wish to switchover to Union Suraksha Health Policy.

Accordingly, the representatives of M/s.Care Health Insurance Company (CHIC) have approached the intended policyholders and collected the required documents to extend portability with an assurance that the entire approval process will be completed on or before 30<sup>th</sup> May 2021. Though, the process commenced but still many policyholders yet to receive approvals from the company.

You are aware that the due date for payment of Arogyadhaan policy is fast approaching i.e. 8<sup>th</sup> June 2021, whereas no communication is received from the prospective insurance company till date. This is causing anxiety and confusion among policyholders and they are unable to decide whether to withdraw Arogyadhaan policy or not?

In the present scenario, the policyholders are subjected to two challenges viz., if withdrawn from Arogyadhaan policy anticipating approval from CHIC, they tend to face the risk of non-coverage in case if it is not approved by any reason. If not withdrawn in time, there is a possibility of double debit of premium to the account which will be a financial burden on the policyholders.

In view of the above, we request your good offices to prevail on CHIC to complete the process of approval without any further delay. At the same time, branches may be advised not to debit Arogyadhaan insurance premium wherever the portability is approved by CHIC as the policyholders are finding it difficult to submit withdrawal letter to the branches in the present ongoing pandemic environment.

Thanks and Regards,

Yours faithfully,

(N S N Reddy)  
General Secretary