



President : Ashok Tiwari

General Secretary : T K Chakraborty

Cir No. 7/2018

Date: March 18, 2018

To

All Divisional/Regional/State units of AIIPA

Dear Comrades,

**Purposeful meetings with GIPSA / Cos**

In keeping with the decision of the All India Conference of AIIPA, to continuously pursue issues of the insurance pensioners for finding solutions organisationally, delegations of AIIPA met the Executive Director (Per), LIC and the Chairman, GIPSA on March 12, 2018 at Mumbai. (Ref AIIPA Cir No.6/2018 on discussion with LIC)

All India Insurance Pensioners' Association, in an effort to convey its view points and express its feelings over the issues of General Insurance Pensioners / Retirees and also to know first hand the stance and reactions of the Management, had sought for meetings with the Top Officials of GIPSA / Cos and the following is the gist of our discussions.

**Discussions with Shri G.Srinivasan, Chairman, GIPSA, at Mumbai on 12.03.2018**

The Delegation of AIIPA, consisting of Com TK Chakraborty (General Secretary), Com J Gurusurthy (Vice President), Com P Bagchi (Joint Secretary), Com PV Subbarao (CC Member) and Com SA Shetty (Maharashtra) had an interactive session with Shri G Srinivasan, Chairman, GIPSA (also CMD of New India) at Mumbai on March 12, 2018. The following is the gist of the issues discussed:

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**I. PENSION**

**1. Increase in ex-gratia for pre-1986 retirees:**

This issue does not fall under the domain of Government Notification and the number of beneficiaries has been dwindling with each passing day. Requested early consideration to grant the enhanced benefit to the senior most citizens, who are more than 92 years of age.

**2. Family Pension:**

**(a) Uniform Rate at 30% for all:**

The benefit of uniform rate of Family Pension at 30% is already extended in Central Govt. and Reserve Bank of India. Requested serious efforts of GIPSA/PSGICs to pursue with Govt for necessary amendment in GI Pension Scheme 1995 on this and on the following demands.

**(b) Enhanced rate of FP:**

The enhanced rate of Family Pension should be made available for a period of **seven years** from the date following the death of the employee/Pensioner or upto the date on which the **deceased would have attained the age of 67 years** had he been alive. This has been accepted by Central Govt for their employees.

3. Increase in Minimum Pension.
4. Full Pension for 20 years of service covering earlier retirees also.
5. Computation of pension on the basis of last drawn salary with option to the present pensioners to avail of the benefit.
6. Full DA neutralisation for Pre-August 1997 retirees.
7. Updation of pension for all.
8. Final Option to join GI Pension Scheme 1995 to left over employees / Retd.
9. Inclusion of emps arbitrarily brought under NPS into GI Pension Scheme 1995
10. Strengthening of Pension Corpus.

## **II. MEDICAL BENEFITS**

1. **Increase in Eligible Sum Insured:** LIC has recently increased the benefit to their employees and retirees. Early decision on this pending demand requested.
2. Increase in premium subsidy from 75% to 100% upto the limit of eligible SI.
3. To Freeze the premium slab at the level of retirement age for Retired employees.
4. Extension of the benefit of CMD's Exgratia payment for high cost medical treatments to retirees as well.
5. Free Medical Checkup facility once in two years without tagging with GMC.
6. Extension of GMC to cover Overseas travel by collecting additional premium for the period of overseas stay. Alternatively, to allow proportionate refund of GMC premium (to be adjusted in the renewal premium) for the period of OMP cover separately taken by retirees while going abroad.
7. Reimbursement of expenses incurred for diagnostic tests without hospitalisation
8. **Dental treatment & Hearing Aid:** Our Group MediClaim Policy does not cover dental related problems except under certain conditions as these normally do not require hospitalisation. With advanced age, need arises for root canal, tooth extract, dentures etc., involving heavy expenditure eating into the pension entitlement and we feel the pensioners should become entitled to reimbursement. We request you to consider inclusion of Dental Care under the benefits available.

Similarly, with age advancing, pensioners require Hearing Aids, to enable them lead a normal life and with cost therefor being prohibitive, pensioners genuinely expect reimbursement under Group MediClaim. Appropriate provision may be made under our MediClaim at least on sharing basis.

9. Increase in Room rent limit & removal of 'proportion clause': There have been representations that reduction of proportionate hospitalisation expenses other than drugs, on the basis of actual Room Rent, over the prescribed limit hits them hard and that the limits prescribed have not factored in the ground realities. Request made for consideration of increase in ceiling on Room Rent to realistic levels and not to impose the punitive measures but to allow in full all other admissible expenses.
10. Some TPAs are disallowing reimbursement of cost of certain drugs based on an outdated list of 'conventional & non-conventional drugs' the origin of which is not known.
11. **Monthly Medical benefit / Medical Lumpsum for domiciliary treatment:** Among the issues relating to MediClaim, the most important concerns at least partial compensation of medical expenses now fully borne by the pensioners towards Domiciliary treatment.

AllPA has been representing for quite some time that the much needed relief should be provided for in the form of Monthly Cash Medical Allowance. Request made to consider grant of Monthly Cash Medical Allowance or annual Lumpsum to all pensioners.

**12. Medical Allowance to pre-1986 Retirees / Spouses:**

In our earlier meetings with GIPSA / Cos., it was agreed to extend the benefit of Monthly Cash Medical Allowance to pre-1986 retirees and their spouses. The decision needs to be expedited. These are all our senior employees but for whose initial contribution this public sector edifice would not have reached this gigantic level; they are now at the age of 92 years and above without any Medical coverage. They are not entitled for pensionary benefits but only a meagre payment of Exgratia of Rs.350 + DR (Rs.175 + DR in case of spouse) is paid per month. The monthly medical allowance is paid to such veteran retirees in LIC since long. The total eligible employees in each PSGI Co. may not be more than 300.

13. To persuade Govt on the need to **exempt Health Insurance from GST.**

**III. Addition to Qualifying Service in spl circumstances – para 26 of GI Pension Scheme 1995** – Two cases of AICIL employees (now absorbed in GIC-Re) were represented for providing relief referring to Supreme Court Judgment in a similar case.

**IV. The genuine demands of SVRS retirees including the 5 years notional credit be settled outside the precincts of courts.**

**V. Payment of Gratuity on revised basic pay:** Class-I officers retired between 01.08.1992 and 31.07.1994 – Similar issue settled in LIC (ref. Supreme Court order).

**VI. Creation of Pensioners Portal and strengthening of Nodal Office system.**

**VII. Extension of Guest House / Holiday Home facility to retired employees.**

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The Chairman, GIPSA, appreciated the efforts taken by AllPA to study in minute details and highlight the issues of Pensioners / retirees. He said that while he was able to see justification in the demands presented, on the issues requiring amendments to Pension Scheme, only Ministry could take the call. However, on our insistence, he assured to get the issues studied at GIPSA level for a recommendation to Ministry. On improvements in MediClaim benefits with particular reference to increase in eligible sum insured and other related benefits, he assured to get them considered by the Governing Board of GIPSA slated for 23<sup>rd</sup> March 2018.

The Chairman further suggested to the delegation that we meet the Officials at GIPSA at Delhi to give further inputs to them on the demands represented so that they will be in a position to prepare approach note for consideration by the Governing Board in due course of time.

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On final option for Pension, the Chairman informed the delegation that the matter was still being pursued by GIPSA and the details as and when asked by the Ministry were provided to them. We requested the Chairman to step up their efforts in this regard.

## **AIIPA delegation meets CE & GIPSA officials at Delhi on 14.03.2018**

In continuation to the discussions AIIPA delegation had with the Chairman, GIPSA, at Mumbai on March 12, 2018, we met Shri Ravi Rai, Chief Executive, Shri Rajendra Sharma, Sr VP (HR), Shri Harish Adlakha (VP), Shri Sanjay Uppal (VP) and other officials of GIPSA at New Delhi on March 14, 2018.

The AIIPA delegation in the discussion with GIPSA consisted of Coms ML Setiya (VP), J.Gurumurthy (VP), P.Bagchi (Jt Secy) and PV Subbarao (CC Member). Com Reena Mishra (NZGIEU) also joined the delegation.

The discussions spanning around two hours were purposeful. They related to AIIPA's demands for improvements in Pensionary and MediClaim benefits, another option for Pension to left out employees/Retirees and issues relating to pre-1986 retirees. The response was encouraging. The GIPSA officials said they have been taking up with Ministry on Pension option and assured to step up efforts further and recommend other demands as well.

On increase in eligible Sum Insured under GMC and other demands, they were positive and assured to get the matter considered in the ensuing Governing Board meeting slated for 23rd March.

### **Meeting with CMDs / GMs of PSGICs**

The same delegation of AIIPA met Shri AV Girijakumar, CMD, Oriental, on March 15, 2018 and apprised him of our discussions with GIPSA officials the previous day. He assured to put in his positive contribution to the Governing Board to provide the needed relief to employees and Retirees. The delegation met the DGM (P) and Chief Manager (Pension) of Oriental on 14.03.2018 and discussed issues specific to Oriental.

Earlier, a delegation of AIIPA met Shri M.Nagaraja Sarma, CMD, and also Smt P.Hemamalini, GM(P), United India, at Chennai on 07.03.2018 and discussed the issues on Pension and Mediclaim.

We will be meeting CMD / GM of National Insurance in the coming week so that when the issues on Pension and MediClaim are considered at GIPSA level, more positive contributions are made by the Cos for favourable results.

AIIPA reassures that we shall leave no stone unturned to achieve the genuine demands of PSGI Pensioners / Retirees.

With Greetings

Comradely Yours,



(TK CHAKRABORTY)  
GENERAL SECRETARY