



# ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION

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President :  
**AMANULLA KHAN**

General Secretary :  
**V.RAMESH**

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Chairman,  
LIC of India,  
Central Office,  
Mumbai

Dear Sir,

## Improvements in Group Mediclaim Scheme

We have been representing with Central Office regarding certain improvements in Group Mediclaim Scheme since a long period. We once again invite your attention on these issues.

- Dependents ( Parents / parents-in-law, as the case may be) **who were earlier members** in Mediclaim scheme and went out of scheme due to ineligibility on account of crossing the income limits should be allowed to join the scheme automatically once their ineligibility on income grounds ceases.
- Dependents **who could not be included** in the scheme earlier on income criterion, should also be allowed to join the Mediclaim scheme automatically if they are eligible on the said grounds.
- A one-time Option should be offered to all the existing / retired / and the dependents of the deceased since they were not given option even after some major improvements in the scheme were incorporated - such as Floater facility, inclusion of disabled dependent children etc. The last option to join the Mediclaim scheme was given in 2011.

By giving an opportunity to the dependents to join the scheme, there will not be any cost burden on the Corporation since there is no subsidy involved.

- Inclusion of certain diseases which we already brought to your notice several times.

We hope you will appreciate the importance of the issues raised above and resolve favorably.

Thanking you,

Yours faithfully,

General Secretary.