

NOTE

(Suggestions for improvements in Group Mediclaim Policy)

- A uniform coverage of Compulsory Family Floater Sum Insured of Rs. 12 lakhs to all the employees of LIC independent of Basic Pay / cadre of the employee and provide subsidy of 100% on Compulsory Family Floater Sum Insured amount of Rs. 12 lakhs.
- Option to increase the Optional Sum Insured once in 3 years and on marriage, child-birth.
- Option to decrease the Optional Sum Insured to be allowed in the immediate following policy year when there is decrease in family size due to death / exit of a family member.
- Certain diseases like Multiple Sclerosis, psychiatric and psychosomatic disorders, infertility and sterility disorders; all dental problems; all ophthalmological problems; allowing domiciliary treatment for Asthma and Bronchial related illnesses; reimbursement of cost of oxygen concentrator for Bronchial Asthmatic condition and infusion pump etc. The diseases referred are not self-inflicted and it is unfair to exclude them.
- Robotic Surgery should be allowed for all types of surgeries if the Hospital is able to provide such surgeries and not just confined to Brain, Spine and Cancer surgeries.
- Children born with congenital defects which needs surgery or other medication in hospital should be covered even if it is external.
- Hassle free settlement of claims either by TPA or by the Insurer.

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