



**ALL INDIA INSURANCE PENSIONERS' ASSOCIATION**

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**President : Com Ashok Tiwari**

**Date : 8<sup>th</sup> February 2021**

**General Secretary : Com T K Chakraborty**

**Cir No : 03/2021**

**To**

**All Divisional/Regional/State units of AIIPA**

**Dear Comrades,**

**Re: Letter to Chairman GIPSA and CMDs of 4 PSGI companies**

We reproduce below our letter dated 8<sup>th</sup> February 2021 addressed to Chairman GIPSA CMDs of 4 PSGI companies.

With greetings.

Comradely yours.

General Secretary

**Date: 8<sup>th</sup> February 2021**

**To,  
CMDs PSGI cos.,  
Chairman GIPSA,**

**Dear Sir/Madam,**

**Sub: Staff Group MediClaim – Renewal 2021 - Request for early issuance of instructions for payment of renewal premium & consideration of improvements**

**1. Early issuance of renewal instructions:**

We refer to the discussions our representatives had with the General Managers (HR) of Cos in the past ten days highlighting the need for issuance of early instructions by HOs for payment of renewal premium by retirees and for hassle free arrangement for online payment. We expect the circular from HOs to be issued by middle of Feb 2021 so that sufficient time is available for retirees to organise funds for premium payment.

**2. Improvements sought:**

It is gratifying to note that GIPSA/Cos have been considerate towards their retirees and are willing to provide additional support in line with the policies of Govt of India vis-à-vis the

senior citizens. We have represented for consideration of certain minimum improvements as under:

- (a) to increase the Eligible Sum Insured (ESI) and increase the premium subsidy from 75 to 100 percent so as to make it free cover upto ESI;
- (b) to freeze the rate of premium as applicable for age on retirement; it will help retirees to opt for higher optional Sum Insured.
- (c) to extend cover for old age disabilities viz. hearing and dental;
- (d) to extend annual lumpsum payment to retirees as well to cover domiciliary medical expenses (OPD);
- (e) to ensure that the companies bear the cost of GST till the ministry is persuaded to exempt senior citizens health insurance from the purview of GST;
- (f) to extend the facility of CMD's exgratia for uncovered high cost medical treatment;
- (g) reimbursement of diagnostic expenses outside hospitalisation;
- (h) special provision for reimbursement of expenses for home care to terminally ill and disabled patients;
- (i) other benefits as per note submitted and discussed by AIIPA with the Cos during Jan / Feb 2020.

The above minimum demands may be considered favourably, as was stated, 'in line with the policies of the government of India to provide healthcare to senior citizens at an affordable cost'.

### **3. Coverage of Mental illness & MTMAT - Recent advice of GIPSA to Cos needs correction:**

While notifying inclusion of cover for mental illness and MTMAT in the Staff GMP, as agreed at the time of last year renewal, certain adverse changes were inserted in the existing provisions which seemed to be unintended. Our Staff GMC is a staff welfare scheme, tailor made and evolved over a period of time through periodical discussions with the stakeholders.

AIIPA, vide letter dated 28.9.2020, had pointed out that instead of confining to the agreed changes, the revised guidelines seek to adversely impact on existing benefits by imposition of caps on certain treatments where there has been none in the existing policy and reimbursements are being made upto eligible SI. Also certain other provisions unrelated to our Staff GMP were sought to be incorporated. The said communication of GIPSA dt August 2020 needs correction.

### **4. Nomination:**

The Option form being obtained from Employees / Retirees should contain a column for giving name of nominee to take care of any contingency arising.

5. One more option to join GMC:

Though one time option to rejoin the Staff GMC was given last time to the uncovered retirees, due to miscommunications or other reasons in covid situation, some of the retirees could not make use of the option. We have suggested that General Manager (HR) of the Cos may consider individual requests.

While issuing the Circular, the above details may be taken care.

Thanking You,

Yours sincerely,



(T.K.CHAKRABORTY)  
General Secretary