



ALL INDIA INSURANCE PENSIONERS' ASSOCIATION

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President : Com Ashok Tiwari

Date : 11th April 2021

General Secretary : Com T K Chakraborty

Cir No : 06/2021

To

All Divisional/Regional/State units of AIIPA

Dear Comrades,

Re: Letter to Shri M R Kumar, Chairman, LIC of India.

We reproduce below our letter dated 11th April 2021 addressed to Shri M R Kumar, Chairman, LIC of India.

With greetings.

Comradely yours.

General Secretary

Date: 11th April 2021

**Shri M R Kumar,
Chairman,
LIC of India,
Mumbai.**

Dear Sir,

Re: GROUP MEDICLAIM SCHEME - LET LIC TAKE A DISPASSIONATE VIEW

AIIPA, on going through the LIC, C.O.Circular of 7th April 2021, on renewal of Group Mediclaim Policy for the current year 2021-22, feels that there have been no improvements from the last year's Group mediclaim policy, except only a marginal reduction in premium.

While AIIPA has noted that there has been no extra premium burden on Pensioners, it expresses its disappointment that none of the well meaning suggestions seems to have been considered, let alone be agreed upon.

AIIPA had represented for increased Basic Sum Insured, coupled with 100% subsidy in premium, that would be a reduction in their existing financial commitment and help pensioners decide on optimum optional Sum Insured, very much needed in their old age.

Freezing of Premium Rates for ages above sixty at the level for age sixty, a demand placed by AIIPA, to help pensioners plough back the savings towards premium for higher optional Sum Insured, has not found favour.

Genuine demand of Medclaim coverage for Dental Treatment and cost of Hearing-Aids has not been agreed upon, in spite of forceful arguments by AIIPA.

One-time option for the left out pensioners to enroll into the Group Medclaim Scheme, that was agreed to be favourably considered, after new recruits joined the services of LIC still eludes solution.

AIIPA is of the opinion that the Management has not fully understood the rationale of the demand and also has not fully appreciated the difficulties faced by the Family Pensioners immediately after the death of the pensioner.

We had placed a demand that reduction in optional Sum Insured from the subsequent policy year, after pensioner dies mid-year should be as per choice of the spouse. The present stipulation that it would only be proportionate reduction, casts a heavy burden on the meagre family pension entitlement.

The proportionate reduction in other Hospital Charges when Room Rent paid is above prescribed ceilings, continues to hurt the Pensioners financially, besides physical and mental agony caused by the illness.

AIIPA has been repeatedly urging upon LIC, to initiate measures to at least partially meet out heavy expenditure for Domiciliary Treatment incurred by the Pensioners.

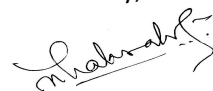
Grant of Cash Medical Benefit to all pensioners, mooted out by AIIPA and well received earlier by the LIC, has not got concretised and a good chunk of pension spent on non-reimbursed costs of Domiciliary Treatment casts a shadow, on their living standards.

While Pensioners feel restless that their core demands on improved pensionary benefits have not been conceded yet, negation of benefits under Group Medclaim Policy and Domiciliary Treatment makes them feel unhappy.

AIIPA requests LIC to consider immediate corrective measures even in the mid policy year so that Pensioners can be relieved of the avoidable financial strain.

Thanking You,

Yours faithfully,



(T.K.CHAKRABORTY)
General Secretary