



ALL INDIA INSURANCE PENSIONERS' ASSOCIATION

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President : Com Ashok Tiwari

Date : 04 February 2022

General Secretary : Com T K Chakraborty

Cir No : 03 / 2022

To

All Divisional / Regional / State units of AIIPA

Dear Comrades,

Sub: General Insurance - Staff Group Medclaim Policy due for renewal on 1.4.2022 – AIIPA's representation to GIPSA / Cos

We append below copy of AIIPA's letter dated 03 Feb 2022 addressed to GIPSA / Cos. The contents are self-speaking.

Greetings.

Comradely yours,

(T.K.Chakraborty)
General Secretary

Copy of AIIPA letter dated Feb 3, 2022

To

The Chairman, GIPSA
(with cc to CMDs of PSGICs)

Dear Sir,

Sub: Staff Group MediClaim – Renewal 2022 - Request for early issuance of instructions for payment of renewal premium & consideration of improvements

We refer to the discussions our AIIPA delegation led by Shri J.Gurumurthy (Vice President) had with you at Mumbai on Dec 07, 2021 when, among other issues, we requested you to ensure that GIPSA issues renewal instructions on Staff GMP well in advance to help retirees pay their premium without last minute pressure.

A Note dated Jan 24, 2022 as prepared by our PSGIC Retirees GMP Core Committee was submitted to Cos detailing our representation for improvements in Staff GMP. The matter was followed up with the CMDs and the dealing officials at HOs of Cos. We requested them to get those representations considered while finalizing renewal instructions.

The retirees are required to pay the balance premium loading of 12.75% in the current renewal. (The 47.75% loading in premium imposed in 2020-21 was agreed to be staggered in three tranches for retirees, viz. 25% + 10% + 12.75%). While the CMDs have agreed to consider 'no fresh loading in the current renewal 2022-23', we have made a request to consider waiver of the earlier balance loading of 12.75%.

The Govt has been advocating to provide affordable health care to senior citizens. It has been ALLPA's demand that the premium rate should be frozen at age on retirement and 100% subsidy upto ESI should be given. The burden of 18% GST should be borne by the management till the Govt is persuaded to exempt health insurance from the purview of GST. Even IRDA had favoured the exemption.

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 superannuation;

(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); Many public sector units are extending the benefit. [Copy of Cir No. HRMD: 166/2021-22 dt 3.2.2022 issued by Indian Bank is attached for ready reference]

(e) reimbursement of diagnostic expenses outside hospitalisation;

(f) other benefits as per note submitted.

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, moreso Family Pensioners, could not make use of the option. We have also requested for option to include siblings of employees (unmarried brothers / sisters).

Awaiting early action on the above.

Thank you.

Yours sincerely,
Sd/-
T.K.Chakraborty
General Secretary