



ALL INDIA INSURANCE PENSIONERS' ASSOCIATION

SAROJ BHAVAN, MUTHALAKKULAM, KOZHIKODE - 673 004 (KERALA)
e-mail : aiipahqcalicut@gmail.com

President :
SATANJIB DAS

General Secretary :
M. KUNHIKRISHNAN

26.02.2024

The Chairman,
LIC of India,
Central Office,
Mumbai - 400 021

Dear Sir,

Re: Group Mediclaim Policy.

The Group Mediclaim Policy applicable to employees / retirees is to be renewed from 01.04.2024 for the year 2024-25. We wish to bring to your attention following facts for your kind consideration for making necessary changes before effecting renewal of the Group Mediclaim Policy for the year 2024-25.

GST on Premium.

While renewing the policy for the year 2023-24, unlike earlier years, the burden of GST payable @18% on the premium payable by the employee / retired employees were shifted on to the shoulders of Insured Persons. The additional benefits and other improvements made available were thus virtually taken away. The sheen was lost, we should say. We want the Corporation to bear the GST payable on the entire premium in the coming years and relieve the retirees of this heavy burden.

Alternatively, the basic Sum Insured may be increased proportionately or the subsidy now allowed to the extent of 75% may be increased to cent percent to alleviate the financial difficulty due to imposition of GST burden on Pensioners.

Dental treatment.

We request you to make provision to cover the expenses being incurred by the Pensioners for dental treatment.

Robotic Surgeries.

Expenses incurred for Robotic Surgeries are allowed for a limited number of procedures only as per existing scheme. Robotic Surgeries are very innovative and are widely acclaimed for its precision and accuracy. Provision may please be made to cover the expenses incurred for all types of robotic surgeries.

Independent Children.

Independent Children may be allowed to be included in the Scheme in view of the fact that the whole premium is borne by the Insured without causing any additional cost to the Corporation.

Persons sought VRS.

The facility to exercise one more option to join the Scheme was granted by the Corporation on 01.09.2023. Though this benefit was extended to employees and retirees, it was denied to employees who sought Voluntary Retirement from Service. We have been repeatedly requesting you to grant the benefit to them but to no avail. We would request you to allow voluntarily retired employees too to join the Group Medclaim Scheme.

Free Medical Check up.

Kindly allow the facility of periodic free Medical Check up to the pensioners also. This will facilitate early detection of illness, if any, and its timely treatment. Delayed detection of diseases will require more expensive treatment and resultant additional medclaim expenses.

Cash Medical Benefit.

The benefits of Group Medclaim are available only for hospitalisation expenses and retirees who are very senior incur expenses on domiciliary treatment without hospitalisation. AIIPA has been demanding payment of monthly Cash Medical Benefit to meet this exigency. This issue is very genuine, just, long pending and needs a positive consideration.

We once again fervently request you to consider above mentioned facts and take a decision to make necessary additions / changes in the Group Medclaim Policy for the ensuing year.

Thanking you,

Yours faithfully,



General Secretary.