



GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION

(Regd. Under T. U. Act 1926 No.ALC/karyasan-17/11087)

H.O. : C/o. GIEAIA, 3rd Floor, Sterling Cinema Building, 65, Murzban Road, Fort, Mumbai - 400001.

CHAIRMAN R. P. SAMAL, 9029970144	PRESIDENT K.S.(KAKA) SAMANT, 7021596052	WORKING PRESIDENT N. P. UPADHYAY, 9891276959	GENERAL SECRETARY U.BANERJEE, 9892699099
DY. GENERAL SECRETARY Shyam Mathur, 9829059250	ORG. SECRETARY V. K. Sharma, 9990772006	TREASURER D. B. Bhatt, 9870000663	LEGAL SECRETARY Anil Bhandari, 9314712080
VICE PRESIDENTS R. S. Tuteja, Pankaj Vithlani, A. M. Kulkarni, Rajnish Pandey, G. Satyanarayana, Suhrid Chakraborty,	SECRETARY Samir Datta, Satish Shende, C.L.Modi, Dr. A. S. Kohli, V. S. Venkatraman	ADVISORY BOARD A. J. Kulthe A. K. Singhal Sujit Das K. Ramachandra Nair	

23rd March' 2023.

Chairperson,
GIPSA,
C/o. National Insurance Co. Ltd.
H.O. - Kolkata.

Madam,

Re: Circular issued by GIPSA on renewal of Staff and Retirees Group Medical Policy.

At the outset, we would like to convey our thanks to GIPSA for considering some demands of ours in the Staff and Retirees Group Medical Policy due for renewal from 1st April 2023. Though it was delayed this time for about 3 weeks and retirees had very anxious time as date of renewal of the policy was gradually coming very close to date of expiry of the present policy.

One of our major demands is providing facility of paying premium in instalments. Our hope also become bright when we met you on 26th August 2022 at Kolkata and during the discussion you agreed in principle up to certain years (cut-off) the instalment facilities could be introduced, and you would discuss the matter in the board meeting of GIPSA. To our dismay we find that this very relevant issue has not been considered by GIPSA. We once again reiterate to relook on this issue as large section of retirees find it difficult to pay premium at a time with increase of additional loading from year to year. Even when we met Jt. Secretary of DFS he also shared his concern about paying the G.M.P premium in one time particularly for Family Pensioners who have to bear the brunt of paying the premium in one time against his / her full pension or in addition borrow or take loan from different source to fulfil their protection against sickness at the old age.

Therefore, we once again request you to consider this aspect on humanitarian basis keeping in mind this is a social welfare measure for Senior Citizen.

We also make a request to you to extend the last date renewal from 20th April 2023 to 20th May 2023 since this time employees and retirees are given choice to increase or decrease the sum insured and also addition and deletion in the group. There are many retirees who settled in their native place, and they have to be informed about the details of the circular issued by all PSGI Companies. So naturally it takes a considerable time. Please see that all regular insured's (as on 31.03.2023) Policy covers are extended till the last day of renewal.

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The company's contribution saving may be passed on to senior pensioners next year as premium will be decided on ICR, we apprehend. Please keep necessary safeguard.

We emphasise that GIPSA and authorities' ought to regulate Hospitals to contain inflated/fraudulent claims. Also HITPA is expected to have a strict scrutiny on Hospital Charges.

Thanking You,

Yours faithfully,

(U.Banerjee)
General Secretary.
9892699099