

# GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION

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22<sup>nd</sup> February 2019

Shri A. V. Girija Kumar,  
Chairman,  
General Insurance Public Sector Association, (GIPSA),  
Ground Floor, Gate no.2, Jeevan Tara Bldg,  
5, Sansad Marg,  
NEW DELHI-110001.

Sub: - Modification in staff group mediclaim scheme in 2019/2020.

Ref:- our letter dated 31st January 2019 on the subject. “ improvement in staff GMP on renewal effective 1st April 2019.”

Sir,

We invite your attention to our leer on the subject cited above. For your ready reference we recapitulate the background & policies with expectation of some modifications while renewal of the said staff GMP.

While providing the staff GMP w. e. f. February 2014 it was ensured that the covers are identical in LIC & GIPSA companies as an Industry. Subsequent modifications by GIPSA companies in the said policy were promptly introduced in LIC & vise-a versa except provision of reimbursements of diagnostic test charges without hospitalization.

We have been urging GIPSA to modify the said provision as in LIC for last three policy period.

We further submit:

Government of India announced an ambitious plan - National Health Protection Scheme (NHPS) to provide government-sponsored insurance to roughly 500 million people or nearly 40% of India's population. So the NHPS should be considered a significant move towards universal health coverage. Aayushman Bharat Yojna.

**WHO** defined The Universal health coverage is as a state when “all people obtain the health services they need without suffering financial hardship when paying for them”.

We also gather that claim ratio of GIPSA cos. has come down considerably this year.

In this background we urge GIPSA to consider following modifications in the staff GMP effective from April 2019:

1. Reimbursement of expenses of Diagnostic Test without Hospitalization. We request to provide the expenses relating diagnostic Test viz MIR, City Scan, Sonography, Biopsy, Ecg, Gastroscopy, Colonoscopy, EMG, Mamography etc without hospitalization. The facility is being provided to LIC Employees and Retirees by the New India Tailor made Floater GM Insurance Master Policy.

2. Critical disease illness post hospitalization period be made to 6 months.

Critical diseases like cancer heart, Hepatitis, Trauma etc requires medicine and nursing day care for longer period after discharge from hospital. In such cases patient need extra care and support for proper health care. It required longer post hospitalization period. Please allow 6 months post hospitalization.

3. Permit pensioners/retirees to remit premium in installment as in case of active employees.

4. P. A. cover to self & spouse at least for permanent disablement for sum insured of Rs. ten lakh.

5. Dental treatment without hospitalization should be covered at least for limited amount and limited period..

6. Reimbursement of service charges by hospital during hospitalization period

7. Reimbursement of cost of medical/non medical life saving equipments necessary and recommended by the doctor and require for life time.

8. Domicile cover once in a year without hospitalization for medical expenses.

9. One more option be given to join the scheme by left out retirees.

In view of the urgency and short period we urge you & GIPSA cos. To take early favorable decision in this matter.

We will be happy to meet you in person to explain our view points.

Thanking you.

Yours sincerely

U. Banerjee

General Secretary