



GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION

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

GIPAIF

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, Sharad Mahajan, Dr. A. S. Kohli, V. S. Venkatraman	ADVISORY BOARD A. J. Kulthe A. K. Singhal Sujit Das K. Ramachandra Nair	

9th February, 2022

Director Insurance,
Department of Financial Services,
New Delhi.

Kind Attn: Ms. Mandakini Balodhi

Madam,

Re: **Health Insurance for the General Insurance Staff and Retirees. (GMC)**

We the GIPA (General Insurance Pensioners' Assn.) introduce ourselves as the group of retired employees all over India with a membership of over 10000 retirees. We try to represent and resolve the grievances of the retirees and the senior citizens through various forums. We are thankful to you and GIPSA for taking a positive decision by not changing the premium structure of Staff/Retirees GMP w.e.f. 01.04.2022. We are approaching you now for the following two issues which you must be already familiar with for you being an active employee in one of the general insurance companies.

1. INSTALMENT FACILITY TO PAY THE PREMIUM.

As informed earlier the premium payable are exorbitant and paying the same in one go is very expensive and difficult for the retirees whose pension are meagerly low when compared with the premium chargeable to them. We also would like to bring to your notice the plight especially of family pensioners, who have dependent children and parents, the premium payable by them is so high, that they sometime have to opt Sum Insured lower than that they are eligible for.

The staff members do have the facility to pay their premium through monthly deductions from their salaries. However, the Retirees/pensioners do not enjoy this facility. We have been requesting the authorities to extend the facility to the senior citizens to relieve them from the burden of paying at one go but to no avail so far.

Even the customers of the general insurers also enjoy the facility to pay the premium in instalments

2. IMPROVEMENT IN COVERAGE UNDER THE POLICY.

- Cost of diagnostic test like CT scan, MRI, ECG should be reimbursed to pensioners as we have many times mentioned in our earlier letters that it will reduce the claim ratio in near future.
- Lump sum monthly medical allowance of Rs 2,000/- per month to meet the recurring medicine cost.
- For oral cancer treatment the cap of Rs.5 lacs should be increased at least to Rs.10 lacs, in fact we would request that there should be no capping for such dreaded disease, were patients require more physiological support. This capping penalizes the Insured even when they have obtained higher sum Insured and having paid the premium on the full Sum Insured
- More number of cashless hospitals throughout the country. Claim settlement to be done in 15 days.

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We have already written to the insurers for considering our request to provide the Instalment facility. We are awaiting their response. The letters written are attached for your reference and consideration.

We would therefore request you to favour us with the following:

- Advise the GIPSA management at the earliest to resolve the issue for the payments of premium on instalments
- Improvement in the coverage as mentioned above.

It would not be out of place to mention that GIPSA authorities may be expecting Governments` nod for favourably considering our above demands.

We await your early actions in the matter and would like to meet in you in person to brief you on the various issues on a date suitable to you in the 3rd week of the month.

Thanking you,

Yours faithfully,

(U.Banerjee)
General Secretary.