



21<sup>st</sup> February, 2020

To,

GMs (P) of Member Companies & GIC-Re,

Sir,

**Re: Staff Group Medclaim Policy (GMC) -**  
**(i) Improvements in Scope of Coverage – Mental Health, Treatment**  
**by Modern Methods and Advanced Surgeries**  
**(ii) Revision of Premium**

The Staff GMC on Floater Sum Insured basis replaced the previous policy w.e.f. 01.02.2014. Thereafter, certain improvements in the coverage and increase in Eligible Sum Insured were approved w.e.f. 01.04.2017. The premiums rates have remained unchanged since 01.02.2014.

IRDAI, vide circular ref. IRDA/ HLT/MISC/CIR/128/08/2018 dated 16.08.2018, in pursuance of the Mental Healthcare Act, 2017 which came into force w.e.f. 29.05.2018, directed all insurers to make provision for medical insurance for treatment of mental illness. Further, IRDAI, ref. IRDA/HLT/REG/CIR/177/09/2019 dated 27.09.2019 have issued guidelines on standardization of exclusion in Health Insurance Contracts which, inter-alia, prescribed a list of modern advanced treatment procedures which shall not be excluded in the health insurance policy contracts.

The performance of Staff GMC was also reviewed and it was noted with concern that the average ICR under Staff GMC, for the last three completed years is 147.75% which is expected to increase further due to medical inflation and complying with IRDA directives / guideline for treatment of mental illness and inclusion of modern advanced treatment procedures.

The Governing Board of GIPSA, considering the above mentioned factors in its meeting held on 18.02.2020, has decided to modify the Staff GMC w.e.f. 01.04.2020 as under:-

- (i) Treatment of mental illness shall be covered under the Staff GMC. Definition, conditions, exclusions, sub-limits etc. for the coverage will follow.
- (ii) Treatment by Modern Methods and Advance Surgeries like Robotic Surgeries etc. shall be allowed under the Staff GMC. Definition, conditions, exclusions, sub-limits etc. for the coverage will follow.
- (iii) The existing premium rates shall be loaded @ 47.75% as per **Annexure - 'A'** attached herewith.

The Board also considered the demand of serving and retired employees and their Unions / Associations on the following issues and decided that a One Time Option shall be given to Primary Insured Persons and Deemed Primary Insured Persons:-

- a) to revise (increase or decrease) Optional Sum Insured to any slab.
- b) to include or exclude – (i) independent children, their spouses and children, (ii) dependent or independent Parents and Parents-in-law.

You are requested to seek approval of the Competent Authority in your Company for the above proposal and, thereafter, implement same.

Thanking you,

Yours faithfully,

  
for **(RAJENDRA SHARMA)**  
**SR. VICE PRESIDENT**

Encl.: Annexure – 'A'.

**ANNEXURE - 'A'****Staff GMC of GIPSA Member Companies and GIC-Re - Premium rates w.e.f. 01.04.2020**

<b>I. Premium applicable for Employee / Retired Employee / Spouse of Deceased Employee / Spouse of 'Retired and Deceased' Employee</b>							
<b>S.I. / Age</b>	<b>Upto 35</b>	<b>36-45</b>	<b>46-55</b>	<b>56-65</b>	<b>66-70</b>	<b>71-75</b>	<b>Above 76</b>
<b>3 Lacs</b>	7320	7648	10418	10758	12030	12894	16003
<b>4 Lacs</b>	9947	10363	14188	14682	16425	17600	21780
<b>5 Lacs</b>	12374	12534	17260	17879	20042	21728	27705
<b>6 Lacs</b>	13634	13810	19017	19700	22083	23941	30525
<b>8 Lacs</b>	15255	15450	21276	22041	24707	26786	34152
<b>10 Lacs</b>	15975	16180	22281	23082	25873	28050	35764
<b>12 Lacs</b>	17099	17319	23850	24707	27694	30024	38282
<b>15 Lacs</b>	17850	18079	24896	25791	28909	31341	39960
<b>20 Lacs</b>	18974	19219	26465	27415	30731	33318	42480
<b>25 Lacs</b>	20635	20901	29111	30157	34188	37066	47258
<b>30 Lacs</b>	22096	22381	31440	32569	37230	40364	51464
<b>35 Lacs</b>	23291	23591	33346	34542	39720	43063	54905
<b>40 Lacs</b>	24287	24600	34934	36188	41794	45312	57772
<b>50 Lacs</b>	25615	25946	37051	38381	44560	48311	61595

<b>II. Premium applicable for Spouse of Employee / Spouse of Retired Employee</b>							
<b>S.I. / Age</b>	<b>Upto 35</b>	<b>36-45</b>	<b>46-55</b>	<b>56-65</b>	<b>66-70</b>	<b>71-75</b>	<b>Above 76</b>
<b>3 Lacs</b>	2928	3058	4167	4302	4812	5158	6401
<b>4 Lacs</b>	3979	4146	5675	5873	6570	7040	8711
<b>5 Lacs</b>	4950	5013	6904	7151	8017	8691	11081
<b>6 Lacs</b>	5453	5524	7606	7880	8832	9577	12210
<b>8 Lacs</b>	6102	6180	8510	8816	9883	10715	13661
<b>10 Lacs</b>	6390	6471	8912	9233	10348	11220	14305
<b>12 Lacs</b>	6839	6928	9540	9883	11078	12009	15313
<b>15 Lacs</b>	7139	7231	9958	10316	11563	12537	15984
<b>20 Lacs</b>	7590	7687	10586	10966	12293	13327	16991
<b>25 Lacs</b>	8253	8360	11644	12062	13676	14827	18903
<b>30 Lacs</b>	8838	8952	12576	13027	14892	16146	20586
<b>35 Lacs</b>	9316	9437	13339	13818	15888	17225	21962
<b>40 Lacs</b>	9715	9840	13974	14475	16718	18124	23110
<b>50 Lacs</b>	10246	10378	14821	15353	17823	19324	24639

<b>III. Premium applicable for Family Member of Employee / Retired Employee (Other than Employees' Parents / Parents-in-law)</b>							
<b>S.I. / Age</b>	<b>Upto 35</b>	<b>36-45</b>	<b>46-55</b>	<b>56-65</b>	<b>66-70</b>	<b>71-75</b>	<b>Above 76</b>
<b>3 Lacs</b>	1831	1912	2605	2689	3008	3224	4001
<b>4 Lacs</b>	2487	2592	3547	3670	4106	4400	5445
<b>5 Lacs</b>	3094	3134	4316	4469	5010	5433	6927
<b>6 Lacs</b>	3409	3453	4755	4925	5521	5985	7631
<b>8 Lacs</b>	3813	3862	5319	5511	6177	6696	8538
<b>10 Lacs</b>	3994	4045	5570	5771	6468	7012	8942
<b>12 Lacs</b>	4274	4331	5963	6177	6924	7506	9571
<b>15 Lacs</b>	4462	4520	6225	6448	7228	7835	9991
<b>20 Lacs</b>	4744	4805	6616	6854	7683	8330	10620
<b>25 Lacs</b>	5158	5226	7278	7540	8547	9267	11814
<b>30 Lacs</b>	5524	5595	7860	8143	9307	10091	12866
<b>35 Lacs</b>	5823	5898	8336	8636	9930	10765	13726
<b>40 Lacs</b>	6071	6151	8734	9047	10449	11328	14443
<b>50 Lacs</b>	6403	6486	9262	9595	11140	12077	15399

<b>IV. Premium applicable for Parents / Parents-in-law of Employee / Retired Employee</b>							
<b>S.I. / Age</b>	<b>Upto 35</b>	<b>36-45</b>	<b>upto 55</b>	<b>56-65</b>	<b>66-70</b>	<b>71-75</b>	<b>Above 76</b>
<b>3 Lacs</b>			5730	5917	6616	7092	8801
<b>4 Lacs</b>			7804	8075	9033	9681	11980
<b>5 Lacs</b>			9493	9834	11024	11950	15237
<b>6 Lacs</b>			10459	10835	12145	13167	16789
<b>8 Lacs</b>			11702	12123	13589	14732	18783
<b>10 Lacs</b>			12254	12695	14230	15428	19670
<b>12 Lacs</b>			13117	13589	15232	16514	21056
<b>15 Lacs</b>			13693	14185	15899	17238	21978
<b>20 Lacs</b>			14556	15078	16901	18325	23364
<b>25 Lacs</b>			16012	16586	18803	20387	25992
<b>30 Lacs</b>			17293	17913	20477	22201	28306
<b>35 Lacs</b>			18340	18999	21845	23684	30197
<b>40 Lacs</b>			19213	19903	22987	24921	31775
<b>50 Lacs</b>			20378	21109	24507	26571	33878