



UNITED INDIA INSURANCE COMPANY LIMITED

Regd. Office: 24 Whites Road, Chennai – 600 014

Head Office : No.19, 4th Lane, Nungambakkam High Road, Chennai - 600034

HRM DEPARTMENT

HO:HR:GMC: 032:2021.

05.03.2021

NOTICE

Re: Renewal of Staff GMC Policy for the year 2021-22.

The Staff Group Mediclaim Policy is due for renewal with effect from 01.04.2021. The revision in premium rates for retired employees and spouse of deceased employees/retired and deceased employees and modification in coverage have been made with effect from 01.04.2021 as detailed below:

i) Premium rates w.e.f 01.04.2021

For the year 2020-21 the premium rates were charged

- (a) with a loading @ 47.75% of base premium of 2019-20 for serving employees and
- (b) @ 25% for retired employees and spouse of deceased employees/retired and deceased employees.

The Governing Board of GIPSA has noted that the ICR for retired employees for the year 2020-21 (09 months), even after loading of premium @ 25% has been unfavourable.

It has been decided to apply the balance loading of 22.75% on the base premium for 2019-20 in respect of retired employees and spouse of deceased employees/retired and deceased employees including their dependent children, parents and parents-in-law w.e.f. 01.04.2021 (ie. at par with the premium for serving employees). Thus, the premium rates w.e.f. 01.04.2021 for all beneficiaries covered under Staff GMC policy will be @ 47.75% loading on the base premium rates for 2019-20 as attached herewith – Annexure-01.

ii) Removing waiting period of 3 years for Maternity Benefit

Presently Maternity benefits is available for a female employee or spouse of male employee without any requirement of waiting period from the date of initial coverage under the policy. However, for an independent child or a family member of the dependent/independent child, the maternity cover is available after 3 years from the date of coverage as on the date of hospitalization for maternity.

The Governing Board of GIPSA considered the above matter and decided that maternity benefits will be available to all the eligible beneficiaries without the requirement of any waiting period.

All RO Co-ordinators for Staff Mediclaim are requested to arrange for issuance of renewal notice/collection of premium from the Retired employees/spouse of deceased employees/retired and deceased employees on or before the **last date of 31.03.2021**.

It is also to be ensured that the name of the children who has got employment or in case of Male children who attained the age of 25 years or above should invariably be shown as Independent and no premium towards Company contribution should be allowed in such cases.

All ROs are requested to update the voucher details in the Mediclaim Portal as soon as the premium is receipted to avoid unnecessary hardships for the retirees during hospitalization.

The above information may please be brought to the notice of all employees/retired/spouse of the deceased employees by displaying the circular on the Notice Board of all operating offices.


CHIEF MANAGER

Staff GMC of GIPSA Member Companies and GIC-Re - Premium rates w.e.f. 01.04.2021

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

| II. Premium applicable for Spouse of Employee / Spouse of Retired Employee | | | | | | | |
|---|----------------|--------------|--------------|--------------|--------------|--------------|-----------------|
| S.I. / Age | Upto 35 | 36-45 | 46-55 | 56-65 | 66-70 | 71-75 | Above 76 |
| 3 Lacs | 2928 | 3058 | 4167 | 4302 | 4812 | 5158 | 6401 |
| 4 Lacs | 3979 | 4146 | 5675 | 5873 | 6570 | 7040 | 8711 |
| 5 Lacs | 4950 | 5013 | 6904 | 7151 | 8017 | 8691 | 11081 |
| 6 Lacs | 5453 | 5524 | 7606 | 7880 | 8832 | 9577 | 12210 |
| 8 Lacs | 6102 | 6180 | 8510 | 8816 | 9883 | 10715 | 13661 |
| 10 Lacs | 6390 | 6471 | 8912 | 9233 | 10348 | 11220 | 14305 |
| 12 Lacs | 6839 | 6928 | 9540 | 9883 | 11078 | 12009 | 15313 |
| 15 Lacs | 7139 | 7231 | 9958 | 10316 | 11563 | 12537 | 15984 |
| 20 Lacs | 7590 | 7687 | 10586 | 10966 | 12293 | 13327 | 16991 |
| 25 Lacs | 8253 | 8360 | 11644 | 12062 | 13676 | 14827 | 18903 |
| 30 Lacs | 8838 | 8952 | 12576 | 13027 | 14892 | 16146 | 20586 |
| 35 Lacs | 9316 | 9437 | 13339 | 13816 | 15888 | 17225 | 21962 |
| 40 Lacs | 9715 | 9840 | 13974 | 14475 | 16718 | 18124 | 23110 |
| 50 Lacs | 10246 | 10378 | 14821 | 15353 | 17823 | 19324 | 24639 |

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

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

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