

GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION

{Regd.under T.U. Act 1926 No. ALC/Karyasan-17/11087}

HO: C/o GIEAIA, 3rd Floor, Sterling Cinema Building, 65, Murzban Road, Fort, Mumbai- 00001

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WORKING PRESIDENT

N.P. Upadhyay, 9891276959

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Shyam Mathur, 8290592509

ORG.SECRETARY

S.C. Kapoor 820257923

TREASURER

S.K. Jayakar 9820257923

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Anil Bhandari 9314712080

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A.K. Singhal
Dr. C.J. Philips

6th August, 2020.

The Chairman,
GIPSA,
C/o. United India Insurance Co. Ltd.
HO, Chennai.

Dear Sir,

Re: Request to implement collection of GMC Premium on Monthly basis from Pensioners.

We would like to draw your kind attention on our earlier two mails dated 6th May and 24th April, 2020 on the above subject.

We are very sorry to inform you that inspite of sending two mails no action has been taken from your end.

You are well aware IRDA has issued circular dated 21.04.20 in connection with introducing payment of health insurance premium like Arogya Sanjivani Policy to pay premium on monthly/quarterly/half yearly/yearly basis and all Insurance companies including PSGI companies have implemented.

On the same line we have been making plea to extend the same facility for retirees and family pensioners.

As the premium on Group Medical Policy is increasing from year to year due to premium rate of policy relates to age of insured persons, and most of the retired employees including family pensioners are senior citizens, it is our observation that in many cases premium of GMC including dependent and independent are exceeding double of their monthly pension amount.

We would like to request you to extend the facility of monthly installment through ECS of GMC premium as applied in Arogya Sanjivani Policy for general public and also in the spirit of direction given by IRDA.

The necessary procedure to obtain undertaking from pensioners and family pensioners to authorize his/ her bank to deduct monthly premium from pension and remit to company may be worked out once GPSA principally agree to extend the installment facility.

Once the decision is affirmative, the effective date of implementation can be from the date of next renewal of GMP.

We expect keeping in view of high rate of premium to all senior citizens and giving them an opportunity to take necessary health cover with convenient, GIPSA manage will show their magnanimity for their retired employees including family pensioners.

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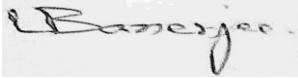
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Sir, it would not be out of place to mention here that the Company pays the premium on lump sum basis and subsequent adjustment is done on monthly basis for existing employees so it would not be very difficult to extend this facility to retired employees.

Kindly take this matter on priority. As a reference and for your convenient we once again send our last two mails.

Thanking you in anticipation,

Yours faithfully,



(U.Banerjee)

General Secretary,

General Insurance Pensioners All India Federation.