



CONFED

THE NATIONAL CONFEDERATION OF GENERAL INSURANCE OFFICERS' ASSOCIATIONS

C/o National Insurance Company Limited, DO-4, Lucknow-226001

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CONFED/2020/SG/12

Dated: 13.04.2020

To,

Sh. A. V. Girija Kumar
Chairman – GIPSA,
New Delhi.

Re: Staff Medclaim Policy

Respected Sir,

This is further to our earlier letter Ref. CONFED/2020/SG/10 dated 27.03.2020 in connection with above. We also refer to the communication issued by your office on 23.03.2020 in view of lock down due to the Corona pandemic in the country, giving relief to our senior colleagues (retired officials and their spouses) by extending the last date for payment of Staff Medclaim Policy Premium and for exercising the option for revised optional Sum Insured and inclusion or exclusion of members after revision in premium rates, as 15.04.2020. The communication further stated that in case they fails to deposit the premium by 15.04.2020, coverage under the policy shall not be available w.e.f. 01.04.2020.

You will agree that the country is passing through very difficult phase due to outbreak of pandemic Corona and complete lock down was declared in the country till April 14, 2020. We have every apprehension about the extension of the lockdown as the future is quite uncertain till the situation improves.

Due to total shut down in the country and curfew in some areas, many of the offices and bank branches are closed since 23.03.2020 and our existing colleagues and the senior colleagues could not opt for the revised Sum Insured, nor deposit the premium in the offices. Further, the amount of premium to be deposited by our Senior Colleagues and family pensioners could not be informed by our offices and also many of them are unable to make digital payments. Now, some State Governments have already extended the total lockdown upto 30.04.2020 in various districts, making it difficult for them to make payment of Medclaim Premium by 15.04.2020.

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-: 2 :-

We understand that the Cut Off date of 15.04.2020 was fixed by GIPSA on the basis of the prevalent situation in the country as on 23.03.2020 which has further worsened. Central Govt. is seriously thinking of extending the lockdown period in the whole country on the basis of recommendations from Chief Ministers of several States and various experts. Govt. has come out with various relief measures e.g. extension of 3 month's period for payment of bank Loan Instalments, etc.

Being the Representative of the Confederation of the checked off Associations for officers in the last 5 check off exercise, we are answerable to our members and our old senior members. As a responsible Association, we request you to advise all the PSGI_Companies to make necessary arrangements for communication of Premium Payable to all the officers/ employees, existing as well as the retirees and family pensioners and extend the time limit for exercising the option for revised Sum Insured and also for payment of premium till 31.05.2020.

Further, as communicated in our earlier letter dated 27.03.2020, we once again lodge our severe protest against the unilateral imposition of GMC premium hike and request you to keep the decision in abeyance till a discussion takes place with the checked off Associations and Unions and to deduct the Staff Medclaim Premium **without any loading** unless and until a meaningful decision is arrived in consultation with CONFED.

Thanking You,

With Warm Regards,

(V K Mishra)
Secretary General

Copy to: CMDs - NIC, NIA, UII, OIC



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