



LIC'S RETIRED DEVELOPMENT OFFICERS' WELFARE ASSOCIATION (EZ)

Rallis Building, Top Floor, 16, Hare Street, Kolkata - 700 001
Website : www.liredowaez.in

Mr. Sourendra Lal. Dey
President :
9831048182

Mr. Swapan Kr. Chakraborty
General Secretary:
6291263202

To
The Executive Director (Per),
LIC of India, Central Office,
Yogakshema, Mumbai.

Date : 01-02-2022

SUB : Improvement of Group Mediclaim Scheme

Respected Madam / Sir,

Now it is the time to reschedule and renewal of our group medical insurance of LIC. The pensioner of LIC are proud of the benefits of the group medical policy which help them in case of medical emergency. Hence we felt it appropriate to place our improvement request for your kind perusal.

- 1) Our main appeal is another option for inclusion of members/ pensioner. Some retiree / pensioners are left out of the mediclaim cover for various reasons. Many pensioners are suffering for want of mediclaim policy for their medical treatment. They have to spent huge sum from their final savings which cause dent to their monthly income. Last time option given to join the scheme was 2011 (01-04-2011). '10 years' it is a long time tenure, hence we urge upon you to give one more option for the retirees .
- 2) Retired Lician has no class as like their service period. Now all are pensioners. They all are equal mortal human being and the illness and expenditure are same for all. As a matter of justice we appeal to your kind consideration on equal sum assured subsidy for all. We along with other retiree are constantly representing for your Judicious fixing of premium under group mediclaim policy and in recent times our focus have been maximum subsidies in premium coupled with increase in compulsory Sum insured. The premium subsidy as extended to retirees may be enhance so those older citizen are not burdened by higher premium which ultimately goes to effect their basic standard of living.



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- 3) Annual health checkup should be the part of the policy for pensioners and no claim bonus should be allowed to the members at the time of renewal.
- 4) Diagnostic test without hospitalization needs some inclusion like CBC, CFT, lipid profile, thyroid test, liver function test, PFT test, MRI Abdomen, PT & INR test etc.
- 5) Post hospitalisation period for reimbursement should be increased to 90 days. Room rent should be raised to higher amount.
 - a) TPA should inform the patient in a printed statement which item were not paid for the claim amount.
- 6) Apart from the above for the family pensioners reduction of Sum Assured to next lower limit is allowed. On death of regular pensioner. Since the family pensioner has too low income, it is difficult to part with heavy premium , hence fresh option to choose the sum insured be given to Family Pensioner of course subject to minimum for the category.

We fervently appeal to you to consider the above improvement, suggested by LIC Retired Development Officers Welfare Association at the time of negotiation with the New India Assurance Co. Ltd. for the year 2022 -2023.

Thanking you,

With regards,

Swapan Kr. Chakraborty
General Secretary
LIC Retired Develop Officers Welfare Association
Mob : 6291263202