



21st 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'.