



UNITED INDIA INSURANCE COMPANY LIMITED

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HRM DEPARTMENT

HO:HR:GMC: 024 :2019

04.03.2019

NOTICE

Re: RENEWAL OF STAFF GMC POLICY FOR THE YEAR 2019-20

The Staff Group Mediclaim Policy is due for renewal w.e.f. 01.04.2019. In view of the fact that the deductions of premium for the policy year 2019-20 is required to be made from the employee's salary from March, 2019 onwards, we would advise you to continue the existing rate of deduction of the monthly instalment premium from the employee's salary commencing from March, 2019.

The Staff Group Mediclaim Portal for Retired Employees will be available on the intranet (my page login) from 07.03.2019 for the policy period 01/04/2019 to 31/03/2020.

As you are aware Fixed Personal Allowance (FPA) is also to be considered as Basic Pay for the purpose of deciding Eligible Sum Insured for Staff Group Mediclaim w.e.f. 01/04/2019.

All RO Coordinators for Staff Mediclaim are therefore requested to arrange for issuance of renewal notice/collection of premium for the Retired Employees/spouse of deceased employees at the earliest.

As per prevailing norms, Serving/Retired Employees are allowed to change their Sum Insured by one Stage higher, in case of addition of member/s and to decrease the Sum Insured by one stage in case of deletion of member/s during the policy period 2018-19.

It may be noted here that:

Increase in Opted Sum Insured to immediately next higher slab may be allowed from 01/04/2019 in the following cases only (wherever applicable for Retired/Serving Employees):

- On Marriage of Employee – who got married during the policy period 2018-19 and included his/her spouse in the policy.
- New born baby: New born baby included in the policy period 2018-19
- Promotion of the Employee: Who got promoted and joined in the promoted cadre during the policy period 2018-19

Decrease in Sum Insured to the immediately lower slab may be allowed from 01/04/2019 in case of deletion / exit of any family member. However, the reduced Sum Insured should not be less than the eligible Sum Insured of the Employee.

Basic Pay (including FPA) as on 1st April, 2019 is to be considered to decide Eligible Sum Insured for the policy period 2019-20. If an employee due to Enhanced Basic (owing to increment etc.) as on 1st April, 2019 becomes eligible for higher slab of Eligible Sum Insured, he/she would be allowed to opt for higher Sum Insured which is more than the new Eligible Sum Insured.

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

CHIEF MANAGER