

## Dear FIP Members!

To cater to the health insurance requirements for FIP members and their dependents, we have been successfully running the exclusive group medical insurance since 2015. This covers member pilots, their **parents, parents-in-law**, spouse and children.

The policy can be renewed by the FIP members and their family **irrespective of the pilot's employment status or flying license status after enrollment into the policy**. It even continues for the pilots' spouse and nominees after his / her untimely demise – should such unfortunate situation occur.

We are happy to inform you that we have successfully managed to negotiate competitive terms with multiple insurers with the help of **Marsh India Insurance Brokers** and finalized with **Reliance General Insurance Company Ltd.** for 2020-21. TPA would be Reliance in-house TPA (**R-care**)

Last Year 1711 FIP members enrolled for the GMC policy. Including their family, 7412 lives were covered.

The claims ratio for the policy period 2019-20 is 129% hence for policy period 2020 - 2021, per family premium has increased in the range of 5% to 20%.

**To maintain healthy claims ratio and for long-term sustainability of the policy, we need more and more members to enroll under the policy.**

Any other comparable health insurance available in the market does not cover the features below

Parents covered upto 90 years without any health Check-up required.

*Members who have included their parents in the scheme prior to their reaching age 90 yrs, will continue to be covered even if they have crossed 90 yrs.*

*Example 1: Parents (or in laws) aged 90 yrs whose names are already covered in the present 2019-20 policy will continue getting covered even if during the term of this policy they cross 91 yrs.*

*Example 2 : A member has either not been in the policy or has not included their parents/in laws in the policy in their current 2019-20 policy, cannot include their names in 2020-21 if the parents have completed 90 yrs.*

We have been able to introduce Allopathy and Ayush Treatment under GMC policy 2020

Children upto 30 years.

Day-one cover for pre-existing illness except waiting period of 3 months only for planned surgeries. All policies have 3-4 years waiting period.

Maternity cover

Average Premium for a comparable policy in the market including parents is approx. INR 118,000 for INR 20 lacs sum insured.

**Hence on standalone basis, these coverages will not be available for you at such competitive price.**

There is a window period of 30 days to pay your premium, and enjoy continuity benefits or enroll as a new member. The coverage will be available from date of payment of premium. It is advisable to enroll under the policy in large numbers for the benefit of the group.

In case of any query regarding emergency hospitalization or policy coverage or claim process etc. please contact FIP office or below mentioned numbers:

**Vinod Manchekar-Reliance- 7304590383**

**Preeti Nagda – Marsh India – 09920219886**

**Ms. Stella Naronha – Manager F.I.P. : (M) + 91 9930408642**

**Mr. Raghu Sharma – Accountant F.I.P. : (M) + 91 9221022532**

TO PAY YOUR GMC 2020 - 2021 CLICK ON THE LINK BELOW:

[www.fipindia.com/gmc/gmcstart.asp](http://www.fipindia.com/gmc/gmcstart.asp)

Happy Landing !!

#### **Managing Committee FIP**

Annexures :

1. Salient features of the Group Mediclaim policy 2020 - 21.
2. Process to Enroll for Group Mediclaim Policy 2020 - 21.
3. Age wise Premium Chart for 2020 - 21.
4. Premium payment options and Account details for NEFT payment.