

Dear Members,

It's time for our FIP members annual 'Group Health Insurance' enrolment. FIP has been successfully driving the health insurance program for the benefit of its members and their family, since 2015.

The policy can be renewed by the FIP members and their family irrespective of the pilot's employment status or flying license status after enrolment into the policy. The program is extended for the pilots' family members in case of any unfortunate event leading to pilot's untimely demise.

After a thorough review of terms and conditions and taking into consideration the suggestions of the committee members we are glad to announce the renewal of the Group Health Program at competitive rates and comprehensive coverage. The program has been negotiated through **Edelweiss Gallagher Insurance Brokers Ltd**; it will be Insured by **Reliance General Insurance Co Ltd**, serviced by **Reliance in-house TPA (R-care)**.

During the policy year 2020-2021, 1957 members enrolled with total lives including family members adding upto 8527. Overall 546 members /dependents reported claims worth INR 14.32 Cr under the existing policy. During the times of COVID we at FIP want to ensure all our members have enough protection to manage financial contingencies in case of health emergencies. Hence this year around the coverages have been enhanced and the rates applicable will be based on number of family members instead of fixed family rates as practiced in earlier years.

We urge all members to enroll and take benefit of this initiative and ensure we come in large numbers to support the continuity of the policy.

Benefits communication will continue to be available online and can be found at <https://fipindia.com/>. The 'Salient Features' can be accessed externally for your family members to review with you. Be sure to read this material carefully. The benefits and costs for your plan may have changed.

Program Benefits

What has Improved as compared to last year:

1. Introduction of higher Sum insured slab of INR 30 Lac
2. Wider family definition to include Spouse or Partner as per Common law or Live-In Partner (Member can opt of anyone only)
3. Policy has been extended to include 2 dependent siblings upto the age of 30yrs. (refer the family definition in the Salient Features document)
4. Cross-selection of parents and parents-in-law is allowed subject to policy condition
5. Room Rent limits increased as follows:
 - a. For Sum insured of 5 lac Normal Room – Upto INR 6,000 per day & ICU as per actuals
 - b. For Sum insured of 10 lac Normal Room – Upto INR 8,000 per day & ICU as per actuals.
 - c. For Sum insured of 25 lac Normal Room – Upto INR 12,500 per day & ICU as per actuals.
 - d. For Sum insured of 30 lac Normal Room – Upto INR 15,000 per day & ICU as per actuals.

6. 10% Copay on Self, Spouse and Children/Sibling waived off.
7. Maternity Benefit cover upto INR 1,50,000 in case Normal Delivery or Caesarean delivery
8. Enhanced ailment limits:
 - a. Cataract-INR 60,000 per eye
 - b. Joint replacement - INR 3,50,000 per joint
 - c. No capping on CABG
9. Lasik Surgery is covered in case of Accidents and refractive error +/- 6.5
10. Domiciliary hospitalization cover available upto 10% of the Family sum insured
11. Pre and Post Hospitalization - 60 days pre-hospitalization and 90 days post hospitalization expenses are insured respectively.
12. Enhanced Air Ambulance and road Ambulance coverage
 - a. Emergency Ambulance charges restricted to maximum of INR 10,000 in case of emergency for Road, Rail and Marine.
 - b. Air Ambulance charges restricted to max 25% of SI, Stretcher facility on regular Airlines covered.
 - c. In case Air Ambulance is not available but commercial air services are available to transport the patient for a Life-threatening condition if treatment facility is not available within City or State

Few Important Conditions:

1. Members who have not claimed will be eligible to increased Sum insured of 0.5% on the expiring sum insured.
2. Members cannot delete existing dependents except in case of demise or separation.
3. Members have an option of increasing the Sum insured, however downward revision is not allowed.
4. Married couple with children will have to insure their children prior to adding siblings.
5. New members can be added to the policy subject to the prescribed family definition of 1+5 is not violated.
6. 20% co-pay is applicable on each and every claim of parents/Parents in law.
7. Co-pay shall not be applicable on capped ailments like Cataract & Joint replacement.
8. For new additions under the policy, following conditions are applicable from the date of joining:
 - a. Waiting period of 3 months for all planned surgeries/treatments.
 - b. 9 months waiting period for maternity.

This year's Open Enrollment will begin on **1st April 2021 and will end on 20th April 2021**. Changes can be made in FIP portal during Open Enrollment and will be effective under the policy.

Time for some GOOD NEWS!!

Members opting for Group Medclaim Policy will also be able to avail additional benefits such as enhanced coverage/discounted premium and more, for the following insurance policy:

1. Motor Insurance with discount of 80% on own damage cover
2. Travel Insurance at discounted rates
3. Home Insurance with maximum benefit
4. Individual Medical insurance for Extended family and siblings
5. Term Life Insurance

In addition to the insurance products member can avail:

1. Pharmacy Discounts
2. Online Doctor consultation
3. Diagnostic center discounts.
4. Extended used car warranty at discounted rates

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

Honey Kriplani – Edelweiss Gallagher –

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

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Happy Landings!!

Managing Committee – F.I.P.