



## FEDERATION OF INDIAN PILOTS

***Dear FIP Members!***

1. 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 / partner, children and siblings.

2. 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.

3. **For the year 2024-25**, we have negotiated the most competitive terms with **Reliance General Insurance Co Ltd.** with the help of **Marsh India Insurance Brokers Pvt. Ltd.**

4. When F.I.P. approached insurance companies through various brokers, we received quotes from Oriental Insurance, Care Health, ICICI Lombard, Star Health Insurance with an increase of about **18% to 56%** premium over last year as it was observed that there were 19 members who were claiming year on year and as of date the claim had worked out to over Rs.6 Crores. Thus, resulting in a high claim ratio.

5. With the above increased claim ratio and current annual rate of medical inflation in India touching **13%**, insurers were not willing to reduce their rates. They insisted on claim control measures to be incorporated in our policy to quote competitive rates.

6. After multiple rounds of negotiations and constant persuasions, we have been able to get the lowest quote from Reliance General Insurance Company, our current insurer for the last 6 years. We have been able to successfully negotiate only an increase of 11.5% over last year, for all members including their dependent with the **following enhanced benefits**

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### 7. Aliment Capping/Room rent limit for 2024 – 25

- a) **Cataract** – Rs.70,000/- per eye over last year of Rs.50000/- per eye
- b) **Joint Replacement** – Rs.400,000 per joint over last year of Rs.3,50,000/-
- c) **Heart related disease** (Excluding Heart Transplant) - Rs.6,00,000/- per family, over last year of Rs.5,00,000/-
- d) **Emergency ambulance** limit increased from Rs.10000/- to Rs.12000/-
- e) **Room rent limit** – Rs.9500/- per day for INR 25 lacs SI and Rs.10,000/- per day for INR 30 lacs SI for normal room **only for Delhi and NCR hospitals.**
- f) **Unlimited tele-consultation** on RGI mobile app for entire family
- g) **Lock in for 3 years starting 2024** - Once a member enrolls into GMC, they will have to renew the GMC program for 3 years continuously.
- h) In case a **member claims and exits after the first year**, then he/she will have to face a cooling period of next 2 years and will only be eligible to enroll in the 4th year with **100% loading in the premium.**

**All other terms and conditions remain the same as last year.**

8. The Committee also considered the support provided by the Team of Reliance TPA on 24 x 7 basis with the help of their dedicated Customer Relation Manager, **Mr. Vinod Manchekar**, whose services are appreciated by many members.

9. The policy has been renewed with effect from renewal date of 10th April 2024, for all members already enrolled in the policy from last year, to avail uninterrupted cover. The enrollment window to pay your renewal premium shall start from 2nd April 2024. All members are requested to log in to FIP website and complete their enrollment/payment for 2024-25 to avail the benefit.

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10. To ensure continuity of the GMC benefit in long-term, we need to maximize the enrollment and have more members enroll under the policy.

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

- Mr. Vinod Manchekar – Reliance – (M) + 91 7304590383
- Ms. Preeti Nagda – Marsh – (M) + 91 9920219886
- Ms. Stella Noronha – Manager F.I.P.: (M) + 91 9930408642
- Mr. Raghu Sharma – Accountant F.I.P.: (M) + 91 9221022532
- Mr. Thomas Colaco – Sr. Manager – F.I.P.: (M) + 91 8169164840

**TO RENEW / ENROL FOR GMC 2024 – 2025 CLICK ON LINK BELOW:**

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

Happy Landing!!

Warm Regards,

Sd/-

**Capt. C S Randhawa.**