

Federation of Indian Pilots



Comprehensive

Group Medical Policy for 2026 -2027

The Federation of Indian Pilots introduces a comprehensive group medical policy tailored to provide extensive health insurance coverage for its esteemed members and their families tied with **IndusInd General Insurance with Broking partners AON Risk Insurance Broker India Pvt. Ltd.** This policy ensures access to quality medical care across a wide network of hospitals Only in Indian Boundaries, addressing the unique healthcare needs of pilots and their family members. This initiative underscores our commitment to the well-being of our pilots, offering financial security and peace of mind in times of medical need.

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Eligibility :



FIP Member

At the time of Enrollment in the GMC Policy the Member should be actively flying and current in his membership.



Continuity of Policy in Case of Demise of Primary member

Primary Member should be a **LIFETIME MEMBER**. In case of **unfortunate demise of the Primary Member**, the secondary member can continue to avail the benefit of the policy along with the Dependents already existing in the policy till the age of 90 years. **No addition of members permitted.**



Addition of Sibling and Cross Selection of Parents Allowed

- The Policy has an Option of including Sibling upto the age **30 years** In case Primary Member does not have Children.
- Cross Selection of Parents is allowed **ONLY in case** of demise of one of the Parents.





Family Definition and Coverage



Family Floater

1+5 : Self + Spouse/Partner + 2 dependent children/ Sibling (up to 30 yrs) & 2 Dependent Parents/Parents-in-law (up to 90 yrs).



Dependent Siblings

Dependent siblings (up to 30 years) are included within the family definition.

Our family definition is inclusive, covering a wide range of family members to ensure comprehensive protection for your loved ones.



Specific Ailment and Treatment Coverage

1

Heart Related Disease - Last year was capped at 6 Lacs

Coverage up to INR 05 Lacs for 05 Lacs SI (excluding heart transplant).
Coverage up to INR 06 Lacs for 10 Lacs SI (excluding heart transplant).
Coverage up to INR 10 Lacs for 25 Lacs SI (excluding heart transplant).
Coverage up to INR 12 Lacs for 30 Lacs SI (excluding heart transplant).

2

KNEE AND HIP REPLACEMENT (JOINT REPLACEMENT)

Last Year Was Capped at Rs 4 Lacs

Coverage up to INR 05 Lacs for 05 Lacs SI
Coverage up to INR 05 Lacs for 10 Lacs SI
Coverage up to INR 7.5 Lacs for 25 Lacs SI
Coverage up to INR 7.5 Lacs for 30 Lacs SI
* 6 MONTHS WAITING PERIOD FOR NEW JOINEES

3

Cyber Knife & Stem Cell

40% co-pay for cyber knife treatment and stem cell transplantation.

4

AYUSH

Ayurvedic treatment covered in Government Hospital/Medical College Hospital up to 25% of Family SI.

This section outlines the specific coverage for various ailments and treatments, ensuring access to advanced medical care when needed.



Pre and Post Hospitalization benefit

60

Days

Pre-hospitalization coverage.

90

Days

Post-hospitalization coverage.

30

Years

Age limit for dependent children and siblings.

This Group Medclaim Policy offers extensive coverage for hospitalization, Maternity, and pre-existing conditions.

Service At Your fingertips
with our 24/7 support



Claims and Support: Simplified and Efficient



Streamlined Claims Process

A simplified claims process through the **IndusInd General Insurance In House TPA** ensures efficient and hassle-free claim settlement, reducing administrative burdens on pilots.

Our focus is on providing a seamless and supportive claims experience, enabling pilots to concentrate on their health and recovery. The dedicated support services ensure that all policy-related questions are promptly addressed, fostering trust and satisfaction among our members.



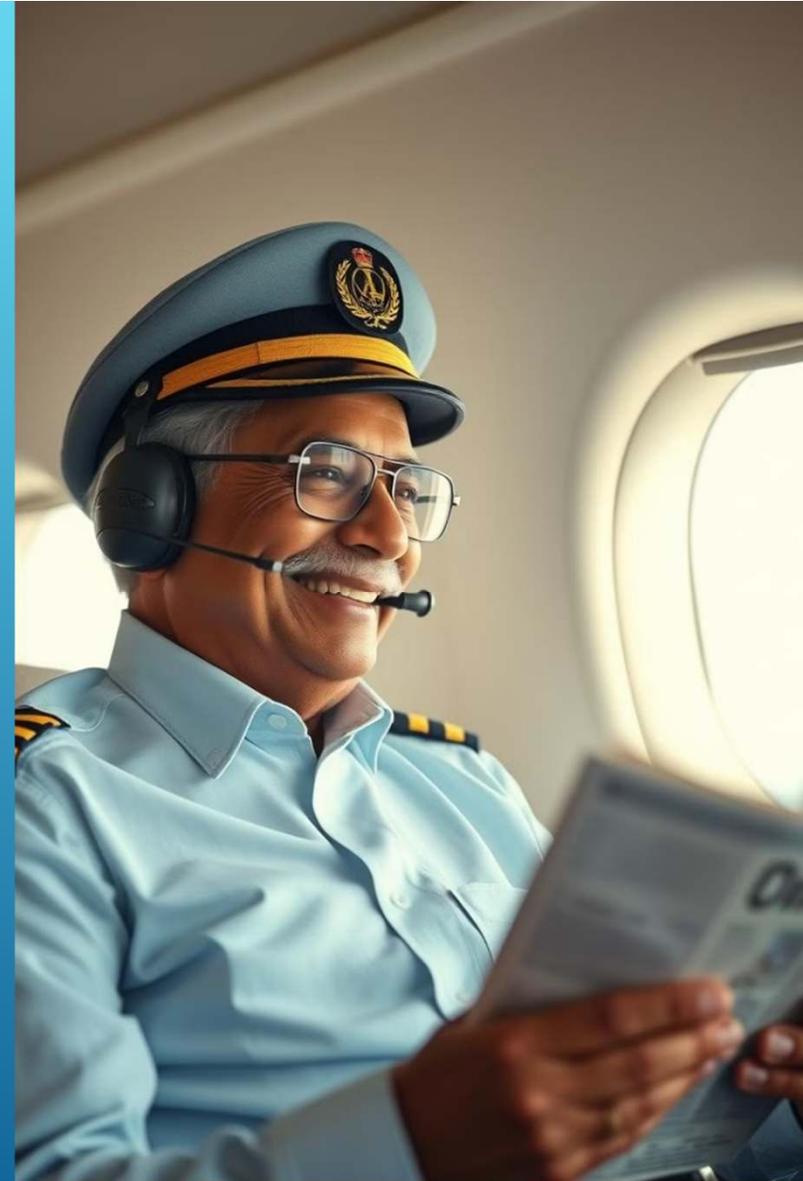
Dedicated Support Services

Dedicated customer support is available to address policy-related queries, provide assistance, and ensure members are well-informed and supported throughout their policy tenure.

Enhanced Health Coverage for a Brighter Future

Were excited to announce significant enhancements to our health insurance policy.

- These changes reflect our commitment to providing you with comprehensive and affordable healthcare.
- This includes substantial increases in Cataract surgery coverage and Enhanced Room Rent Limits.



Key Policy Enhancements



Cataract Coverage - 1 Lakh per eye

Cataract surgery coverage is now ₹1,00,000. Per eye.

- Better alignment with medical costs
- Reduced out-of-pocket expenses
- Improved access to quality procedures



Room Rent Improvements

SUM INSURED	NORMAL ROOM LIMIT	ICU ROOM LIMIT
INR 5 LAKHS	INR 8,200/-	INR 11,000/-
INR 10 LAKHS	INR 10,200/-	INR 13,500/-
INR 25 LAKHS	INR 10,700/-	INR 14,000/- (OTHER THAN DELHI)
INR 25 LAKHS	INR 11,700/-	INR 15,000/- (DELHI & NCR)
INR 30 LAKHS	INR 11,700/-	INR 16,000/- (OTHER THAN DELHI)
INR 30 LAKHS	INR 12,200/-	INR 16,000/- (DELHI & NCR)

Enjoy greater flexibility and comfort during hospitalization.



Conclusion: Securing the Health of Our Pilots

This Group Medical Policy is meticulously crafted to offer extensive health insurance benefits to our pilots and their families, meeting the high standards for employee benefits PAN INDIA. It guarantees access to superior healthcare services throughout India, affirming our dedication to the health and well-being of our esteemed members. By providing robust coverage, streamlined processes, and dedicated support, we ensure our pilots can focus on their critical roles with the assurance that their health needs are comprehensively addressed.