

## **Renewal of staff GMC - 2023-24- Queries and clarifications**

**1. Break in cover for one year or less:** During the last renewal of Staff GMC for 2022-23, option was allowed to cover left over employees/retired employees and their family members. For the current renewal ie.,2023-24, inclusion of employee/retired employee and their family members may be allowed provided their coverage was available till 2021-22.

**2. Inclusion of Child/Grand child due to recent birth:** New born Child/Grand child, born during the policy period 2022-23 and not included in Staff GMC within 90 days from date of birth can be covered under the policy w.e.f. 01.04.2023. This provision is applicable for Child/Grandchild born on or after 01.04.2022 only.

**3. Inclusion family members due to recent marriage:** Inclusion of family members (Spouse, Son-In-law, Daughter-In-law and Parent-In-laws) on account of marriage happening on or after 01.04.2022 can be considered with coverage effective from 01.04.2023.

**4. Deletion of Independent son/daughter:** Such requests may be considered during the renewal provided that employee/retired employee submits a declaration that such independent son/daughter will not be re-included in Staff GMC policy in future under any circumstances i.e., once deleted, they cannot be included again under our staff GMC policy

**5. Deletion of Parents/ Parent-in-laws:** Such deletion is possible due to exit by way of death. Selective deletion due to other reasons are not encouraged.

### **6. Queries are raised on the criteria for dependency for children:**

- Male child upto 21 years is considered as dependent and in case he is pursuing higher studies, he can continue as dependent upto 25 years. Apart from the above, male children and their family members are to be treated as independent.
- Female children can be considered as dependent till their marriage or not earning income more than that specified as per income criteria limit.
- Widowed or divorced daughter can be dependent if they depend on the employee and reside with the employee as also till their remarriage or not more than that specified as per income criteria limit.
- Physically challenged children shall be treated as dependent.

### **7. Whether coverage is available due to late payment of premium by**

**retirees:** Continuity of coverage to retired employees/Spouse of deceased/Spouse of retired and deceased and family members is to be provided subject to payment of premium on or before 20.04.2023.

**8. Mobile Number Updation (Login issues):** Retired employees/Spouse of Deceased Employees/Spouse of Retired and Deceased Employees, who have not updated their mobile number for Staff GMC purpose, shall first contact the concerned office in which last premium was paid for updation of mobile number in renewal receipt. Online facility for payment of mediclaim premium shall be available only through registered mobile number.

### **9. Updation in retired GMC portal in regard to Inclusion of Family member (Recent Birth & Marriage on or after 01.04.2022) / Deletion of Member / Updation of Sum Insured :**

The online payment can be done for cases which does not involve change of sum insured/addition/deletion of family members. In case, if any change in the terms such as

increase in sum insured, additions, deletions, etc., the GMC portal has to be updated by the concerned ROs / operating offices. Accordingly, after required updations are made by the office, online payment may be done by the concerned retiree through registered mobile number.

**10. Failure of premium payment via online mode:** Incase of failure in payment gateway due to any reason, kindly wait for one hour for the bank to resolve the issue. Status shall be displayed as pending until resolution of payment issue. After one hour, in case of failure, system will allow you to make payment.