

THE TELANGANA RETIRED VETERINARIANS' ASSOCIATION: HYDERABAD

(REGD.No.414 of 2024)

MINUTES OF THE SPECIAL EXECUTIVE COMMITTEE MEETING HELD ON 04.02.2025 AT VETS' HOME, HYDERABAD

A Special Executive Committee meeting of the Telangana Retired Veterinarians' Association was held on 04.02.2025 at 1.00 PM at Vets' Home, Hyderabad exclusively for discussion on Group Health Insurance Policy for the members. The meeting was chaired presided by Dr. B. Anantham, President of the Association and attended by the following members.

Sl. No.	Designation	Name	TRVA No	Mobile No
1	President	Dr.B.Anantham	TRVA-001	9573826018
2	General Secretary	Dr.G.Durgaiah	TRVA-002	9848308403
3	Vice President	Dr.B.Jaganmohan Reddy	TRVA-008	8179775818
4	Joint Secretary	Dr.R.V.Rama Rao	TRVA-005	9848046091
5	EC Member	Dr.P. Venkateswar Reddy	TRVA-010	8106970095
6	EC Member	Dr. L. Sudhakar Rao	TRVA-057	9550094899
7	EC Member	Dr.Suresh Pothani	TRVA-050	9849178671
8	EC Member	Dr.K.Kondal Reddy	TRVA-128	8317543653
9	EC Member	Dr.Sharath Kumar	TRVA-176	9303469180

AGENDA: Group Insurance Health Policy for the members of the Association

DISCUSSION: The President, Dr. B. Anantham initially explained about the purpose of the Special EC Meeting. He said that this meeting is to discuss about the Group Insurance Health Policy for the Association members who are interested to take the Policy.

Dr. Sharath Kumar, Retired Regional Manager, United India Insurance Co., Ltd., along with Sri Arvind, Co-Founder and CEO, Insurejoy (Insurance Marketing Agency) explained about the group health insurance policy for senior citizens and its benefits and issues involved in it in detail.

As per the Presentation made by them, the following salient points are noted in group health insurance policy offered.

- ✓ There is no waiting period. Insurance coverage starts from day 1.
- ✓ Pre-Existing Diseases are covered.
- ✓ Member and his/her spouse are covered in the policy for the same sum assured
- ✓ Premium is less compared to individual health policy.
- ✓ However, the Premium depends on the number of persons insured in group, their Pre-Existing Disease condition (if any) and their age.
- ✓ No Medical Examination is required.
- ✓ Super Top Up facility is also available with less extra premium
- ✓ Bargaining power will be more for group rather than an individual
- ✓ Payment will be made excluding the consumables and disposables like needles, aprons, gloves etc., used by the hospital staff.

Individual Health Insurance Policy for the members was also discussed. However, the following observations were made by the members.

- Insurance companies may not come forward to issue health insurance policy for senior citizens due to high risk factor involved
- Further, the premium for individual health policy may be more
- There will be a waiting period for all health insurance policies more so for those including Pre-Existing Diseases(PED)
- A Medical Examination Certificate is required


Discussion about the Insurance Service Provider Viz., Insurejoy. The following salient points were explained by Sri Arvind garu CEO of Insurejoy.

- The Service facilitator viz., Insurejoy assured that they will provide 24-hour doctor on call services
- There is an App for the Insurance facilitator
- Through the App all the facilities including E-Card (Insurance card), Policy document download, Policy monitoring, enquiries etc., are made available to all the insured persons.
- List of the Hospitals where this Insurance facility for Cashless Treatment is available in the App. However, in the Unlisted hospitals also we can avail medical reimbursement of the expenses from the company. However, we have to inform the company at least 48 hours before the admission.
- Avoid the Blacklisted Hospitals.
- Ambulance services also available through the App at a lesser cost (Towns & Cities where this facility is available will be informed shortly)
- Special discount on purchase medicines will also be provided on special platforms.
- Health checks up will also be conducted, if required
- Help desk will be available and its number will be provided
- Policy Customer Care centre is also available for clarifications
- Green Channel Services will be made available for payment of the bills without any hurdles
- The Insurance facilitator will obtain quotations from as many companies as possible and suggest the best for our requirements.
- For any doubts and clarifications Sri Arvind may be contacted on his number 9618233033

RESOLUTION: It was resolved to get a quotation by providing the data in the proforma given obtaining from the willing group members and work out the pros and cons and decide THE further course of action.

Dr.G.Durgaiah, the General Secretary expressed his gratitude to all the members attended and actively participated.


PRESIDENT


GENERAL SECRETARY