



SUPREME COURT BAR ASSOCIATION (Regd.)

SUPREME COURT OF INDIA, TILAK MARG, NEW DELHI-110001 (INDIA)

Mr. Vikas Singh (Sr.)
President

Mr. Pradeep Kumar Rai (Sr.)
Vice President

Mr. Ardhendumauli Kumar Prasad
Hony. Secretary

Mr. Rahul Kaushik
Joint Secretary

Mr. Meenesh Kumar Dubey
Treasurer

Dr. Ritu Bhardwaj
Joint Treasurer

SENIOR EXECUTIVE MEMBERS

Mr. V. Shekhar (Sr.)
Ms. Mahalakshmi Pavani (Sr.)
Mr. Arijit Prasad (Sr.)
Mr. Brijender Chahar (Sr.)
Ms. Sonia Mathur (Sr.)
Mr. Vikas Pahwa (Sr.)

EXECUTIVE MEMBERS

Mr. Anupam Mishra
Ms. Nina Gupta
Ms. K.V. Bharathi Upadhyaya
Mr. Mukesh Kumar Singh
Ms. Sasmita Tripathy
Mr. Prashant Singh
Ms. Prerna Kumari
Ms. Seema Patnaha
Ms. Nandani Gupta

SCBA/GMC.2021 - 2022

03.09.2021

CIRCULAR

Respected Member,

The Annual Group Medi-claim Policy is falling due on 04.09.2021 (1st policy) and 17.09.2021 (2nd policy). Accordingly, we were working very hard to get renewal of the 2 policies for our members. **We had paid a total premium of Rs. 1,56,06,991 (excluding GST) for the 2560 lives insured as against which a claim of Rs. 5,80,64,418 was raised and around Rs. 3.99 crores was paid by the insurance company.** Since the amount paid to the insurance company towards the policy for the last year was only **Rs. 1,56,06,991 (excluding GST)**, the policy being proposed by various insurance companies was **2.5 times** the current premium amount in order to match the claims made in the last year. The offers were mostly from brokers but our President Shri Vikas Singh (Sr.) and our worthy Treasurer Shri Meenesh Dubey contacted M/s Oriental Insurance Company to get an offer from them directly, obviating the payment of any brokerage. We could persuade M/s Oriental Insurance Company to reduce the total claim by more than one crore rupees on the ground that we have vaccinated most of our members including their family and staff. We, however, feel that the entire burden of the additional claim should not be distributed to all the members equally but proportionately to members who have made claims. We have, accordingly, negotiated with the Insurance Company for providing annual Group Medical Insurance coverage of Rs.5 Lakhs on the pre-existing terms with some additional benefits on following rates:

Plan(s)	Category	Annual Premium (excluding GST)	Annual Premium (including GST)
A	For Self (Below 60 yrs)	10,500	12,390
B	For Self (Above 60 yrs)	25,000	29,500
C	For 1+1 (Self + Spouse) (below 60 yrs)	15,500	18,290
D	For 1 + 1 (Self + Spouse) (above 60 yrs)	36,500	43,070
E	For 1 + 3 (Self + Spouse + 2 children)	30,000	35,400
F	For 1 + Single Parent (upto 85 years)	32,000	37,760
G	For 1 + Parents (upto 85 years)	40,000	47,200
H	For 1 + 5 (Self + spouse + 2 children + parents upto age 85 yrs)	50,000	59,000

Phones: Off. : 23385903, 23384874 • Library-1 : 23385551, 82285552 • Library-2 : 23384150, 23381762

Library-4 : 23385615 • Ladies Bar : 23070443 • Lounge : 23070449 • Arbitration Room : 23072101 • Meeting Room : 23070264

• E-mail : scbaec@gmail.com • Website : www.scbaindia.org



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Ms. Seema Patnaha

Ms. Nandani Gupta

In addition to the above, members who have made a claim in the last year, a surcharge of 5% to 40% will be added on the basis of the amount claimed from the insurance company in the following manner to ensure that the premium for the members who have not made a claim should not increase substantially.

Amount Claimed (In Rupees)	Surcharge
0 - 25,000	5%
25,001 - 50,000	10%
50,001 - 1,00,000	15%
1,00,001 - 1,50,000	20%
1,50,001 - 2,00,000	25%
2,00,001 - 3,00,000	30%
3,00,001 - 4,00,000	35%
4,00,001 - 5,00,000	40%

Any member who has availed the benefit as mentioned hereinabove shall add the additional surcharge amount to the premium amount [excluding GST] and thereafter add 18% on the same as the GST as their premium amount.

The insurance company has also assured that if the claims get reduced this year, they will give us maximum benefit for our policy in the next year.

We are also happy to inform our members that although 1515 policies are expiring on 03.09.2021 and 1045 policies are expiring on 17.09.2021, we have negotiated with the company that all the above 2560 policies will continue to remain valid till 17.09.2022, subject to payment of premium amount.

We should also inform our members that though there is an option for an individual policy directly with any insurance company, there would be certain drawbacks of such a policy. Firstly, no pre-existing diseases would be covered in solo policies, secondly a health check-up would also be required for persons above 60 years. Moreover, persons above 70 years of age would not be insured if they are coming up for insurance for the first time whereas in the group policy, we are getting cover up to 85 years. In the solo policy cover for certain procedures like cataract, knee replacement and other selective surgeries are only activated after 2 or 4 years, whereas in the group policy all such procedures are applicable from day one.



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Also, in solo policies, all claims are entertained only after 1 month of the policy coming into effect, whereas our group policy is applicable from the first day itself.

Since the group policy of last year is expiring shortly, we are giving a grace period of 14 days to the members to make payment of the premium as indicated above.

The members are requested to pay the premium, if they chose so, positively **on or before 17.09.2021** as the insurance company will commence the insurance after receiving premium amount of 2000 lives. **Any member who was not insured last year is also eligible to apply for the health policy under the present scheme.**

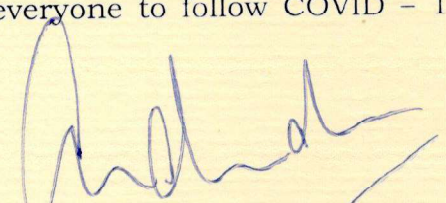
The premium is to be deposited by RTGS/Cheque in the following account:

Account Name	"SCBA Member's Insurance"
SB Account No.	02070110076125
Bank Name and Branch	UCO Bank, Supreme Court Branch
IFSC Code	UCBA0000207
Online payment	https://eps.eshiksa.net/DirectFeesv3/SCBA
Email	scbagmc@gmail.com

Members are requested to send the details for confirmations of the payment on the abovementioned Email address.

The Proforma of Medical insurance is available in the SCBA website i.e. www.scbaindia.org. Members may download the Proforma and send the duly filled in form to the following email i.e. scbagmc@gmail.com on or before **Friday, 17th September 2021**.

The Executive Committee prays for the safety and good health of its members and requests everyone to follow COVID - 19 Protocols.


ARDHENDUMAULI KUMAR PRASAD

Hony. Secretary
9818612800

**SUPREME COURT BAR ASSOCIATION
MEMBER DECLARATION FORM – 2021**

Sl. No.-_____

Plan(s)	Category	Annual Premium (excluding GST)	Annual Premium (including GST)
A	For Self (Below 60 yrs)	10,500	12,390
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Did you avail insurance claim last year ? Yes (____) / No (_____) Please tick

If yes, then additional surcharge amount will have to be added to the premium (excluding GST) as mentioned on Circular dated 03.09.2021, thereafter add 18% GST to the total premium.

Name : _____
 SCBA Membership No. : _____
 Contact No. / Mail Id : _____
 Insurance Plan : _____
 Insurance Amount : (Rs.) _____
 Surcharge Amount : (Rs.) _____
 GST (18%) : (Rs.) _____
 Total Amount : (Rs.) _____
 Transaction Date : _____
 Online Transaction Reference No. : _____

Note: Kindly attach Bank Acknowledgement copy

BANK DETAIL

ACCOUNT NAME : "S.C.B.A. Member's Insurance"
 S. B. A/c No : 0207011 0076125
 Bank Name, Branch : UCO Bank, Supreme Court Branch
 IFSC Code : UCBA 0000207
Online payment : <https://eps.eshiksa.net/DirectFeesv3/SCBA>
Email : scbagmc@gmail.com

Sl. No	Name	Date of Birth (DD/MM/YYYY)	Age	Relation with Member
1				SELF
2				
3				
4				
5				
6				

Date:

(SIGNATURE)