



FACULTY ASSOCIATION
Indian Institute of Science, Bangalore-560 012

(Registered under Karnataka Societies Registration Act: 1960, with
Registration SI. No: 120/79-80)

March 4, 2014

To
The Chairman,
Governing Council
Indian Institute of Science
Bangalore – 560 012

Dear Sir,

Sub: IISc Health Scheme for the Faculty

The Faculty Association (FA) had several meetings with its general body regarding the current health scheme implemented by the Institute over the past two years. There is an overwhelming concern that the current health scheme adopted by the institute is not beneficial for faculty. The following facts are provided for your reference to substantiate this.

- 1). The current health scheme serves around 4,000 employees and pensioners, out of which only around 520 (roughly 13%) are faculty. The contribution amount of the faculty into the current health scheme is around 72%.
- 2). Last year (2012-2013) the total amount that was settled as claims is Rs. 1.82 corers through the insurance agency, the faculty claims are estimated to be less than Rs. 30 Lakhs (< 16.5% of the total amount).
- 3). Even in total number of claims of 529 that are settled through the insurance agency, the faculty claims are only 59 (< 11.5%).
- 4). In any insurance scheme, the benefits are proportional to the premium paid. In the current health scheme, the faculty is contributing minimum of Rs. 380 per month to a maximum of Rs. 800 per month. On the contrary, the pensioners and other staff contribute Rs. 135 to Rs. 360 per month, but get the same benefit of Rs. 50,000 floater insurance per year per family.
- 5). Even in the third party insurance implementation, Institute is only allowing 21 hospitals for the cashless facility, when the insurance company is having 185 hospitals in their network.
- 6). The insurance coverage is limited to Bangalore and most faculty travel frequently on duty to various places in India.

In this regard, the FA requests you to intervene in this matter and direct the institute administration to reform the current medical scheme, such that it benefits the faculty. The FA has raised these issues and written letters in the last two years to the Medical Committee Chairman, Associate Director, and Director.

The FA requests you to consider this request favorably.

Sincerely,

(Prof. J. Nagaraju)
President, FA
(on behalf of Executive Committee, FA)

Copy to : Director, IISc