

Group insurance for media employees sought



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Understanding the endless difficulties and financial limitations faced by the media persons, voices have been raised for a [group](#) life & health [insurance](#) coverage for the media employees including working journalists engaged with various media outlets of the [city](#). The members of Guwahati Press Club emphasize on a participatory [group insurance](#) scheme where the beneficiary-employees, owners of media houses and the State government can contribute equally.

Need not to mention that most of the media employees based in the [city](#) have no life & health [insurance](#) coverage. In regards to the health [insurance](#) coverage the statistics may go up to 80% (out of around 5000 media employees) who do not possess the facilities.

Moreover, the health care in present days becomes very expensive where the media employees often face hardship to undergo necessary treatments. The benefits, provided by the ESI hospitals, have much more limitations. So the financial constrains always prevent them from taking due medical attention, which finally deteriorates their health conditions.

A raw statistics indicate that 60% of Guwahati based media employees do not have any individual or [group](#) life [insurance](#) coverage. Hence the death of a media employee, where he/she is the sole earner, always brings distressed news for the family.

It may be mentioned that a [group insurance policy as](#) defined by the IRDA's [group insurance](#) guidelines can provide advantages of standardized coverage and very competitive premium rates. The [policy](#) will be issued in the name of a [group](#) and if one leaves the [group](#) he/she might entitle the continued coverage under an individual [policy](#).

The proposed [group insurance](#), to be operated by any recognized agency, would be open for everyone who wants to join the process. A beneficiary (media employee) will have to deposit his/her contribution directly to the agency, where [as](#) the owner/proprietors of both print & electronic media houses would pay according to the number of their beneficiary employees. The third part of the contribution would be provided by the government under its [welfare](#) scheme. The ultimate modalities of the [group](#) life & health [insurance](#) and also the assigned agency may be finalized with the consent of beneficiaries. Relevant feedbacks are welcome and can be submitted at the office of Guwahati Press Club on working days.

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