



# Indian Institute of Science

## Bangalore 560 012, (India)

Ph: 080-22932234

email: [health.center@iisc.ac.in](mailto:health.center@iisc.ac.in)

No. IISc/HC/CHSS/2023-24

27<sup>th</sup> July 2023

### CIRCULAR

#### **Subject: Health Insurance Coverage for Employees/Pensioners and their dependent family members for the year 2023-24**

The Competent Authority has approved a Group Mediclaim Policy for a **Basic Health Insurance Coverage of Rs.5,00,000/- per family**, for one year with effect from **01 August 2023** from the insurance company M/s The New India Assurance Co. Ltd.

The Employees/Pensioners, who are desirous of opting for Additional Health Insurance coverage for an additional amount of Rs. 1,00,000/- or above, up to Rs. 20 lakhs (in multiples of Rs. One Lakh up to Rs. Ten Lakhs and two additional slabs of Rs. Fifteen Lakhs and Rs. Twenty Lakhs) per family, over and above the basic coverage of Rs. 5,00,000/-, **may submit their options through a portal, the link of the portal is:**  
[https://hc.iisc.ac.in/mediclaim\\_consent/login.aspx](https://hc.iisc.ac.in/mediclaim_consent/login.aspx).

The premium for additional sum insured, over and above the basic sum insured, is given below:

Rate of Premium for Additional Coverage amount (Inclusive of 18% GST) For 2023-24												
Additional Sum Insured	100000	200000	300000	400000	500000	600000	700000	800000	900000	1000000	1500000	2000000
Age Band												
0-35	2941	3714	4099	4518	5716	7558	9998	11020	12152	13397	17785	23201
36-45	3528	5288	6400	8451	10224	12089	13327	14695	16202	17861	23712	29424
46-55	4528	6791	9341	12328	15594	19279	21254	23431	25834	28483	36603	42698
56-65	5487	8916	12255	16182	20467	25303	27896	30757	33907	37386	46137	52644
66-75	6499	10565	13364	17639	22319	27590	30418	33535	36971	40765	49788	56733
76-85	7313	12345	16291	21509	27209	33632	37080	40881	45070	49691	59634	67164
86-95	7900	12839	17652	23298	29472	36436	40174	44287	48827	53833	64606	72682
>96	8484	13330	19007	25091	31743	39241	43261	47696	52585	57972	69573	78196

For example, if the Employee's/Pensioner's age is between 56-65, the annual premium rate will be Rs. 5,487/- for additional sum insured of Rs. 1,00,000/- and Rs. 8,916/- for Rs. 2,00,000/-.

Employees/Pensioners who wish to opt for Additional Insurance coverage, will need to login to the portal, **the link of the portal is** [https://hc.iisc.ac.in/mediclaim\\_consent/login.aspx](https://hc.iisc.ac.in/mediclaim_consent/login.aspx), using their employee/pension number and date of birth, to exercise their option for a specific additional value to be insured, and submit their option latest by 31.07.2023 by 11.00 am

Retired employees who are not receiving pension or receiving pension less than the premium payable may select the recovery of one installment and pay the premium in the cash counter of IISc with a copy of the option exercised by them.

The additional premium (for the Additional Insurance coverage) will have to be borne by the employee/pensioner themselves and will be deducted from the salary/pension in a maximum of three installments to be indicated in the portal.

Further, the competent authority has approved the extension of insurance coverage **across India, in all network hospitals of the Insurer, to the extent of basic coverage and additional coverage** opted.

All employees/pensioners who wish to exercise options for higher coverage are requested to kindly co-operate and adhere to the due date 31.07.2023 by 11.00 am as the additional coverage will be effective only after the payment of the corresponding premium to insurance company.

This circular is issued with the approval of the Competent Authority.

  
REGISTRAR

**Note:** For technical issues please contact Mr Robin TD, Email: [robintd@integramicro.com](mailto:robintd@integramicro.com)  
For any clarification, please contact Health Center Office 080 2293 2234 / 080 2293 3671.