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No. IISc/HC/CHSS/2022-23

25th July 2022

CIRCULAR

Subject: Health Insurance Coverage for Employees/Pensioners and their dependent family members for the year 2022-23

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 2022** 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 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/.

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 GST 18%)												
Age Band (If Applicable)	100000	200000	300000	400000	500000	600000	700000	800000	900000	1000000	1500000	2000000
0-35	3,032	3,829	4,226	4,657	5,893	7,792	10,307	11,361	12,528	13,811	18335	23919
36-45	3,638	5,451	6,598	8,712	10,540	12,463	13,739	15,149	16,703	18,414	24445	30334
46-55	4,668	7,001	9,630	12,709	16,077	19,875	21,911	24,156	26,633	29,364	37735	44018
56-65	5,657	9,191	12,634	16,682	21,100	26,086	28,758	31,708	34,956	38,542	47564	54272
66-75	6,700	10,892	13,777	18,185	23,010	28,444	31,359	34,527	38,114	42,026	51328	58487
76-85	7,539	12,726	16,795	22,175	28,050	34,672	38,227	42,145	46,464	51,227	61478	69241
86-95	8,144	13,236	18,198	24,019	30,384	37,563	41,416	45,656	50,338	55,498	66604	74930
>96	8,747	13,743	19,594	25,867	32,725	40,455	44,599	49,171	54,211	59,765	71725	80615

For example, if the Employee's/Pensioner's age is between 56-65, the annual premium rate will be Rs. 5,657/- for additional sum insured of Rs. 1,00,000 /- and Rs. 9,191/- 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/, 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 31.07.2022


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 31.07.2022 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.



Capt Sridhar Warrier (Retd) (Jul 25, 2022 10:51 GMT+5.5)

REGISTRAR

Note: For technical issues please contact: Mr Robin T D, Email. robintd@integramicro.com

For any clarification, please contact Health Center Office at 080- 2293 2234/3671.
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