



Indian Institute of Science

Bangalore 560 012, (India)

Ph: 080-2293 2234

email: health.center@iisc.ac.in

No.IISc/HC/CHSS/2024-25

31st July 2024

CIRCULAR

Subject: **Health Insurance** Coverage for Employees/Pensioners and their dependent family members for the year 2024-25

The Competent Authority has approved a Group Medclaim Policy for a Basic **Health Insurance Coverage of Rs.5,00,000/-per family**, for one year with effect from **01 August 2024** from the insurance company M/s Go Digit General Insurance 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. 25 lakhs (in multiples of Rs. One Lakh up to Rs. Ten Lakhs and three additional slabs of Rs. Fifteen Lakhs, Rs. Twenty Lakhs and Twenty five Lakhs) per family, over and above the basic coverage of Five lakhs. (5,00,000/-), **may submit their options through a portal, the link of the portal is**

https://hc.iisc.ac.in/medicclaim_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 in Rs. (Inclusive of GST) | | | | | | | | | | | | | |
|--|-------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| Age Band (if appl) | 1Lakh | 2Lakhs | 3Lakhs | 4Lakhs | 5Lakhs | 6Lakhs | 7Lakhs | 8Lakhs | 9Lakhs | 10Lakhs | 15Lakhs | 20Lakhs | 25Lakhs |
| 0-35 | 2,882 | 3,640 | 4,017 | 4,428 | 5,602 | 7,407 | 9,798 | 10,800 | 11,909 | 13,129 | 17,429 | 22,737 | 26,728 |
| 36-45 | 3,457 | 5,182 | 6,272 | 8,282 | 10,020 | 11,847 | 13,060 | 14,401 | 15,878 | 17,504 | 23,238 | 28,836 | 33,896 |
| 46-55 | 4,437 | 6,655 | 9,154 | 12,081 | 15,282 | 18,893 | 20,829 | 22,962 | 25,317 | 27,913 | 35,871 | 41,844 | 49,188 |
| 56-65 | 5,377 | 8,738 | 12,010 | 15,858 | 20,058 | 24,797 | 27,338 | 30,142 | 33,229 | 36,638 | 45,214 | 51,591 | 60,646 |
| 66..75 | 6,369 | 10,354 | 13,097 | 17,286 | 21,873 | 27,038 | 29,810 | 32,864 | 36,232 | 39,950 | 48,792 | 55,598 | 66,446 |
| 76-85 | 7,167 | 12,098 | 15,965 | 21,079 | 26,665 | 32,959 | 36,338 | 40,063 | 44,169 | 48,697 | 58,441 | 65,821 | 78,662 |
| 86-95 | 7,742 | 12,582 | 17,299 | 22,832 | 28,883 | 35,707 | 39,371 | 43,401 | 47,850 | 52,756 | 63,314 | 71,228 | 85,125 |
| >96 | 8,314 | 13,063 | 18,627 | 24,589 | 31,108 | 38,456 | 42,396 | 46,742 | 51,533 | 56,813 | 68,182 | 76,632 | 86,328 |

For example, if the Employee's/Pensioner's age is between 56-65, the annual premium rate will be Rs. 5,377/- for additional sum insured of Rs. 1,00,000 /- and Rs. 8738/- 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 URL : https://hc.iisc.ac.in/medicclaim_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 **07 AUGUST 2024 by 3.30 PM**

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 cooperate and adhere to the due date 07. AUGUST.2024 by 3.30 PM as the additional coverage will be effectively only after the payment of the corresponding premium to insurance company.

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

Chief Medical Officer
Health Center-IISc.

Note: For technical issues please contact Mr Robin TD, Email: robin.integra@vendor.iisc.ac.in
For any clarification, please contact Health Center Office 080 2293 2234 / 080 2293 3617.