

	भारतीय प्रौद्योगिकी संस्थान मद्रास , चेन्नै 600 036 INDIAN INSTITUTE OF TECHNOLOGY MADRAS, Chennai 600 036 Deputy Registrar (Admn.) / Assistant Registrar (Admn.III) / Administration III दूरभाष/ Tel. : [044] 2257 8120 फ़ैक्स / Fax: [044] 2257 0509 ईमेल/E-mail : mediinsurance@iitm.ac.in	
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सं.एफ.प्रशासन।।।/बीमा/जी.एम.आई.एस.2026-27/2026/Cir/3 दिनांक/Dated: 16.03.2026
F.Admn.III/Ins/GMIS/2026-27/2026/Cir/3

CIRCULAR

**Subject: Introduction of Medical “Sapphire Super Top-Up Policy” upto
₹50 lakhs for Employees, Pensioners and Family Pensioners for SBI
Salary package account holders – Reg.**

With the approval of the competent authority, the Institute is pleased to announce the **“Sapphire Super Top-Up Policy”** for all employees, pensioners, and family pensioners of the Institute up to the age of 63 years. The policy is exclusively available to **SBI salary/ pension package Account holders** and offers health insurance coverage of up to **₹50 lakhs**, with entry ages ranging from **18 to 63 years**.

This super top-up policy will be **in addition to the existing basic medical insurance coverage of ₹4 lakhs** currently provided by the Institute for employees, pensioners and family pensioners. The Super Top-Up Policy provides **additional medical coverage**, ensuring enhanced cover during medical emergencies.

Salient Features of the Sapphire Super Top-Up Policy:

1. **Entry Age (Adult):** Minimum 18 years, Maximum 63 years
2. **Entry Age (Child):** Minimum 91 days, Maximum 25 years
3. **Family Definition:** Self (mandatory), spouse, and a maximum of two children
4. **Sum Insured:** ₹50 Lakhs with ₹5 Lakhs deductible
5. **Inpatient Care:** Covered for hospitalization exceeding 24 hours
6. **Day Care Treatment:** Covered up to the sum insured
7. **Pre-Hospitalization Expenses:** Covered up to 60 days
8. **Post-Hospitalization Expenses:** Covered up to 90 days
9. **Modern Treatments:** Covered up to 50% of the sum insured
10. **Alternative Treatments:** Covered up to the sum insured
11. **Domiciliary Hospitalization:** Covered up to 20% of the sum insured
12. **Emergency Ground Ambulance:** Up to ₹2,000 per hospitalization

Waiting Periods

- Initial Waiting Period: 30 days
- Pre-Existing Diseases: 24 months
- Specific Illnesses: 24 months

Premium Chart for ₹50 Lakhs Cover with ₹5 Lakhs Deductible

(Premium per family per year – inclusive of GST)

Family Combination	Premium (₹)
2 Adults + 2 Children	2,929
2 Adults + 1 Child	2,728
2 Adults	2,604
1 Adult	2,391
1 Adult + 1 Child	2,678
1 Adult + 2 Children	2,839

The premium amount will be fully borne by the Institute from its own resources

As this is an **SBI salary-linked policy**, only those employees, pensioners, and family pensioners **having their salary or pension account with SBI** and with a maximum age of 63 years will be eligible to avail the benefits of this super top-up policy.

Those who are willing to avail this facility are required to provide the required details in the link provided below on or before 19.03.2026, 12 p.m

<https://forms.gle/f3waoyFXatMazFWu5>

For more information, the brochure of the SBI Sapphire Super Top-Up Policy is attached for reference.


Deputy Registrar (Admn.)

To

All Faculty/ staff members – through faculty and staff announce mail

Copy to: The Director/ Dean (Admn.)/ Registrar
The Deputy Registrar (F&A)
All Associations