

सं.एफ.प्रशासनIII/बीमा/जी.एम.आई.एस.2026-27/2026/Cir/2
 F.Admn.III/Ins/GMIS/2026-27/2026/Cir/2

दिनांक/Dated:13.01.2026

CIRCULAR

Sub : Group Mediclaim Insurance Scheme (GMIS) for Pensioners / Family Pensioners and their eligible dependents from 01.02.2026 to 31.01.2027 – Option for additional coverage –Reg.

The Group Mediclaim Insurance Scheme has been finalized for a period of one year commencing from **01.02.2026 to 31.01.2027**. M/s. **National Insurance Company Limited, Chennai** will be the Insurance Company for the GMIS Policy for the year 2026-27. The details of coverage are as follows:

- 1) Basic Coverage:** - Basic coverage of **Rs.4,00,000/-** per Pensioner / Family Pensioner and their eligible dependents. Please note that the Pensioners/Family Pensioners who opt for Insurance will not be paid fixed medical allowance of Rs.1,000/- per month.
- 2) Additional Medical Insurance Coverage:-** Additional Medical Insurance coverage will be provided to the Pensioners / Family Pensioners and their eligible dependents on payment of premium as per the table given below:

Additional Coverage Sum Insured	Rs.2,00,000/-	Rs.4,00,000/-	Rs.6,00,000/-
Annual premium for Pensioners / Family Pensioners and their eligible dependents (incl. of GST)	Rs.21,048/-	Rs.26,764/-	Rs.39,177/-

There is no increase in the premium as compared to last year. GST @ 18% is applicable for Group Health Insurance Policies.

As per the acceptance of LOCK-IN condition for additional coverage submitted by the Pensioner / Family Pensioner in the previous year GMIS policy (2025-26), the Pensioner / Family Pensioner who are already opted additional coverage (irrespective of any slab) will be automatically continued in the new GMI policy 2026-27 with the same additional coverage value.

The Pensioners / Family Pensioners who wish to opt newly / change in the additional coverage slab (as mentioned above), for the policy year 2026-27 are requested to convey their willingness through the form enclosed herewith or by email to mediinsurance@iitm.ac.in on or before 23.01.2026. Options received after the due date (23.01.2026) will not be considered under any circumstances.

The Pensioners / Family Pensioners who do not wish to continue the additional coverage need to send their Opt-out request to Insurance Cell (Admn.III) through an e-mail to mediinsurance@iitm.ac.in on or before **23.01.2026**. Please note that the Pensioners / Family Pensioners who are opting-out from the additional coverage will be in LOCK-OUT condition for two years. i.e. they are not allowed to apply for additional coverage for the Policy year 2027-2028 also.

LOCK-In & LOCK-Out period – 2 Years for Additional Coverage:

The Pensioners / Family Pensioners taking additional coverage in the policy year (2026-27) will not be allowed to opt-out of it for next one more year i.e. the Pensioners / Family Pensioners will be in LOCK-In period for two consecutive years. If any Pensioner / Family Pensioner is voluntarily opting out during this LOCK-In period, such Pensioner / Family Pensioner will not be permitted to take additional coverage for two consecutive years (LOCK-Out period) from the opt-out year.

Based on the options, respective premium amount will be deducted in six equal monthly installments from the Pension / Family pension of March 2026 (*payable in April 2026*) to August 2026.

3) Those Pensioners / Family Pensioners who had availed buffer during the last year are advised to take Additional Coverage as per their ability. Accordingly, the Institute may decide on grant of buffer amount (if required) restricted to additional coverage only.

- 4) **Buffer Comprehensive Medical Cover:** - Buffer value of Rs.1 Crore, subject to a maximum limit of
- Rs.4 lakh / 6 lakh per family for conditions listed in Annexure-I (A) based on base cover only / with add on coverage.
 - Rs.20 lakh/ family for conditions listed in Annexure-I (B)

The request for buffer amount should be submitted to Deputy Registrar (Admn.) / Assistant Registrar (Admn.III) with relevant medical reports. The request will be considered on first cum first serve basis for employees / pensioners / family pensioners and their dependents. The approval of buffer amount is subject to the eligibility of treatment as per Annexure-I (A) and I (B), availability of buffer coverage at the time of application/treatment, and approval of Medical Board / CMO / Competent Authority of IITM as communicated to Deputy Registrar (Admn.) / Assistant Registrar (Admn.III).

The terms & conditions of the Group Mediciam Insurance scheme are given in the Annexure-I. IIT Madras has appointed M/s. Medi Assist Insurance TPA Pvt. Ltd. as Third Party Administrator (TPA) for administering the Group Mediciam Insurance Policy for 2026-2027 and the appointed TPA will issue Insurance ID-card as early as possible.

The Pensioner / Family Pensioner may use their last year Insurance ID-Card (till the receipt of new Insurance ID-card) for the purpose of availing cashless facility at listed hospitals in co-ordination with TPA.

Address	Contact Persons
Insurance Company M/s. National Insurance Company Limited, No. 37 Pantheon Road, Egmore, Chennai 600 008 Phone No.: 044-28551473	<u>Chief Business Manager:</u> Mr. A. Chengalvarayan Mobile : 9445242074, 8939840290 a.chengalvarayan@nic.co.in
Third-Party Administrator M/s. Medi Assist Insurance TPA Private Limited 2nd Floor, RWD Atlantis Building, 24, Nelson Manickam Road, Metha Nagar, Aminjikarai, Chennai – 600 029. E-mail ID: iitmadras@mediassist.in	<u>For Cashless Assistance:</u> 1) Mr. Balasubramaniyan – 879-287-4434 E-mail ID : balasubramaniyan.p@mediassist.in 2) Mr. Sailesh – 805-073-6722 E-mail ID : nalubolu.sailesh@mediassist.in 3) Mr. Rajesh M - 995-293-3099 E-mail ID : rajesh.m@mediassist.in Toll Free Number -- 1800 208 9449

Sd/-
उपकुलसचिव (प्रशासन)
Dy. Registrar (Admn.)

To: All Pensioners and Family Pensioners – thro' Mail and Post.
Copy to: The Director / Deans /Registrar – for kind information please