



Indian Institute of Science

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No. IISc/HC/CHSS/2025-26

29 July 2025

CIRCULAR

Subject: Health Insurance Coverage for Employees and Pensioners and their dependent family members for the year 2025-26.

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 2025 from the insurance company M/s New India Assurance Company Ltd.

The Employees / Pensioners, who are desirous of opting for higher 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. 10 Lakhs and in multiples of 5 Lakh after 10 Lakhs) per family, over and above the basic coverage of Rs. 5,00,000/-, **may submit their options through the portal, 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:

IISc Employees' & Pensioners' GMC - Topup SI Rater (incl. of GST)													
Sum Insured / Age	1L	2L	3L	4L	5L	6L	7L	8L	9L	10L	15L	20L	25L
0-35	3170	4004	5624	7041	10364	10740	17342	18360	19054	24289	27015	37516	42765
36-45	3803	5700	8781	10435	18537	18955	22855	23762	24293	36758	37181	49021	54234
46-55	4881	7321	12816	14860	28272	29284	30202	30999	31646	47452	48426	58582	61485
56-65	5915	9612	14412	22518	36104	37196	39640	40692	41536	56056	58778	72227	74595
66-75	7006	11389	15716	23855	41559	41639	43225	44366	45290	57928	68309	78393	86380
76-85	7884	13308	18839	26349	49330	50427	57051	58091	58303	58436	68960	79643	88888
86-95	8516	13840	19029	28540	53434	54632	57875	58591	58856	59614	69645	79775	89381
96 & above	9145	14369	20490	30736	54439	56915	58083	59596	59778	59938	69955	79927	89781

For example, if the Employee's/Pensioner's age is between 56-65, the annual premium rate will be Rs. 5915/- for additional sum insured of Rs. 1,00,000 /- and Rs. 9612/- for Rs. 2,00,000/-. Please note the following important changes in the policy this year.

1. The room rent eligibility is 1% of the sum insured including top-up. For example, if an employee has not opted for top-up, his/her room eligibility is Rs. 5000/- per day. If he/she opts for a top-up of Rs. 7 lakhs, his/her room eligibility will be 1% of Rs. 12 Lakhs (5 Lakh base sum insured plus 7 Lakhs top-up)
2. Please note the hospital room charges have considerably increased during the recent past. For a single room the charges range from 6800/- to 12500/- in the most commonly visited hospitals by the IISc community. Hence, it is advised that the employees/pensioners may review their requirements before exercising the options.

3. In the case of twins, the maternity limit is increased to 1.75 lakh.
4. All major advanced treatments are allowed in the current policy period.

Employees who have an IISc email id and wish to opt for higher insurance coverage will need to login to the portal (which will be notified through a campus bulletin), to exercise their option for a specific additional value to be insured, and submit their option latest by 07.08.2025.

Employees/Pensioners who do not have an IISc email id, but wish to opt for higher insurance coverage, will need to login to the portal (which will be notified through campus bulletin), using their pension/employee number and date of birth, to exercise their option for a specific additional value to be insured, and submit their option latest by 07.08.2025.

The additional premium (for the higher insurance coverage) will have to be borne by the employee/pensioner themselves and will be deducted from the salary/pension in a maximum of **five** 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. The revised guidelines for reimbursement of expenses over and above the insurance will be issued separately.

All employees/pensioners who wish to exercise options for higher coverage are requested to kindly co-operate and adhere to the due date 07.08.2025 **as the additional coverage will be effective only after the payment of the corresponding premium to the insurance company.**

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



Satish Rao C (Jul 29, 2025 12:17:23 GMT+5.5)

Chief Medical Officer

Health Center-IISc.

To,
All concerned
CC: Office of Director/ Deans/Registrar/FC

Copy to notice board in the Health Centre