



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

(भारत सरकार का उपक्रम)

THE NEW INDIA ASSURANCE COMPANY LTD.

(Govt. of India Undertaking)

पंजीकृत एवं प्रधान कार्यालय : न्यू इन्डिया एश्योरन्स बिल्डिंग, 87, महात्मा गांधी मार्ग, फोर्ट, मुंबई - 400 001.

Regd. & Head Office : New India Assurance Bldg., 87, M.G. Road, Fort, Mumbai - 400 001.

CIN No. L66000MH1919GOI000526



Phone : 022 2270 8100

022 2270 8400

Website : www.newindia.co.in

CIRCULAR FOR NOTICE BOARD

21st March 2026

All Regional In-charges/CBOs/LEGAL HUBS/AUTO HUBS/RGBO/IFSC-GIFT CITY /Chief Managers at Head Office

Re: Renewal of Staff Group Mediclaim Policy (GMC) for FY 2026-27

With reference to the above, we are in receipt of a letter dated 19th March 2026 from GIPSA, New Delhi, whereby the Governing Board of GIPSA has accorded its approval for the renewal of Staff Group Mediclaim Policy(GMC) for the financial year 2026-27 with following modifications in Terms, Conditions and Benefits. The same has been approved by the Competent Authority of our company.

1. Increase in Free Medical Check-up limits:

The free medical check-up, which is allowed once after every block of four claim-free years, has been enhanced from 1% of the Average Family Sum Insured or a maximum of Rs.5,000 (whichever is lower) to 1% of the Average Family Sum Insured or up to Rs.10,000 (whichever is lower).

2. Increase in limits of Maternity Benefits:

The limits for Maternity Benefit shall be increased as under:

Category	Existing Limits	Revised Limits
Normal Delivery	'A' Class City : Rs. 50,000/-	'A' Class City : Rs. 65,000/-
	Other Cities : Rs. 40,000/-	Other Cities : Rs. 55,000/-
Caesarian Delivery	'A' Class City : Rs. 1,00,000/-	'A' Class City : Rs. 1,20,000/-
	Other Cities : Rs. 65,000/-	Other Cities : Rs. 85,000/-

Further, it is decided to introduce a waiting period for maternity benefits in respect of an independent child or a family member of a dependent/independent child. Maternity Benefit shall be admissible only after completion of one year from the date of their inclusion in the policy. This waiting period of one year for maternity benefits shall be applicable for those members who will be enrolled in the policy on or after 01.04.2026

3. Rewording of Maternity Benefit Cover:

The wording of the Maternity Benefit provision has been revised. Earlier, maternity coverage was admissible up to the first two deliveries or terminations of pregnancy during the lifetime of the insured person. The provision has now been revised to clarify that maternity benefit shall be admissible only for the first two living children.

Accordingly, maternity claims arising between the birth of the first living child and the birth of the second living child, including medically necessary termination of pregnancy on the advice of a qualified gynaecologist, shall remain admissible. However, no maternity benefit shall be payable after the birth of the second living child.

This amendment is intended to bring clarity and uniformity in the application of maternity benefits under the policy. The wording is enclosed as Annexure-I.



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4. Expenses relating to Diagnostic Tests without Hospitalization:

Provision has been made for reimbursement of expenses for approved diagnostic tests undertaken without hospitalization, subject to prescribed sub-limits per insured member and an overall limit of 1% of Sum Insured or Rs 20,000 per family per policy year, whichever is less, within the overall Sum Insured. These tests shall be payable only when recommended by an MD or equivalent qualified doctor (waived in case of Government Hospital prescription) and shall be admissible once per insured member per test during the policy period. The wording is enclosed as **Annexure-II**.

5. Sum Insured Modification Options:

It has been decided that only enhancement of Sum Insured shall be permitted to any higher slab. This option shall be applicable uniformly to both serving and retired employees.

No reduction in Sum Insured shall be permitted as facility of restoration of Sum Insured is being introduced. However, decrease in the Optional Sum Insured to the immediately lower slab shall be allowed only in the event of a reduction in family size due to the death or exit of an insured family member from the Scheme.

6. Restoration of Sum Insured on Exhaustion (for SI Rs.25 lacs and above):

A provision has been introduced for restoration of Sum Insured, whereby in the event of partial or complete exhaustion of the Sum Insured due to settlement of a claim during the policy period, the Sum Insured will be restored. This benefit has been made available to insured persons having Sum Insured Rs. 25 lakhs and above. The detailed policy wordings governing this benefit are attached herewith as **Annexure-III**.

7. Increase in Room Rent Eligibility

The limits for room rent eligibility have been enhanced as under:

Category	Existing Limits	Revised Limits
Class A Cities	1% of SI upto Rs. 10L & 0.5% of SI beyond Rs. 10L (max. Rs.15,000)	1% of SI upto Rs. 10L & 0.5% of SI beyond Rs. 10L (max. Rs.17,000)
Other Cities	0.75% of SI upto Rs. 10L & 0.5% of SI beyond Rs. 10L (max. Rs.12,500)	0.75% of SI upto Rs. 10L & 0.5% of SI beyond Rs. 10L (max. Rs.14,000)

8. Extending the Company contribution to twins in case of second delivery:

It has been decided that Company contribution shall be extended in cases where twins are born during the second delivery, subject to the terms and conditions of the policy.



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9. Reimbursement towards transportation of Mortal Remains:

A provision has been introduced for reimbursement up to Rs. 5,000/-, towards transportation of mortal remains from hospital to residence/funeral home in case of death of the insured person during treatment under the policy.

10. Clarification on Mid-term inclusion of Newly wed spouse and New born baby in Staff GMC and Time limit to enroll spouse and dependent / independent parent-in-laws by a newly married employee:

It is decided that a newly married employee may enroll the spouse, dependent/independent parents-in-law, and newborn child under the Staff Group Mediclaim Policy within 90 days from the date of marriage (for spouse and parents-in-law) or from the date of birth (for newborn child). The same time limit is also allowed for enrollment of spouse and new born child of already covered dependent/independent children of employee (serving/retired).

Delay in submission of application beyond the prescribed time limits may be condoned by the General Manager (HR) as per the prevailing guidelines, in genuine and deserving cases, based on the merits of each case, subject to the condition that such condonation is allowed only up to the next policy renewal period subject to:

- Full renewal premium covering the period of break is to be collected.
- Claim occurred during the period of break in cover is not payable.
- The cover will commence from the date of payment of renewal premium

11. Issuance of Mediclaim Coverage Certificate in cases where an employee serving/retired opts to exclude Independent Children and their family (Spouse and Children) from the staff GMC:

The Companies are advised to provide Mediclaim coverage certificate for continuity benefits in cases where an employee serving/retired opts to exclude Independent Children and their family (Spouse and Children) from the staff GMC. This Mediclaim certificate will enable the employee to get Continuity benefits of Mediclaim coverage while shifting the Mediclaim coverage from staff Group Mediclaim policy to Individual/Floater Mediclaim policy for their independent Children & their family (spouse and children). **It may kindly be noted that once the Independent Children and their families go out of the staff GMC, they cannot be included in this policy again.**

Premium Structure:

- A. The Premium for the Serving Employees, spouse of serving employees, family member (dependent children & their spouses & children) of serving employees and Parents/parents-in-law of serving employees will be increased by **10%**. (Annexure- A).
- B. The premium for Retired Employees, Spouse of retired employees, family member (dependent children & their spouses & children) of retired employees and parents/parents-in-law of retired employees will be increased by **10%**. (Annexure- B).
- C. Premium for independent family members i.e. independent children & their spouses & children of serving & retired employees will remain unchanged. (Annexure- C).



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The last date of deposit of Premium for Retirees and Spouses of deceased employees is 20.04.2026.

The above information may please be brought to the notice of all employees/retired employees/spouse of deceased employees' by displaying the circular on Notice Board of all offices. It is also requested to circulate the notice amongst Pensioners Associations for informing their members accordingly.

Please ensure compliance of above instructions.

(JAYASHREE NAIR)

General Manager