दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
(भारत सरकार का उपक्रम)
THE NEW INDIA ASSURANCE COMPANY LTD.
(Govt. of India Undertaking)
पंजीकृत एवं प्रधान कार्यालय : न्यु इन्डिया एश्योरन्स बिल्डिंग, 87, महात्मा गांधी मार्ग, फोर्ट, मुंबई - 400 001.
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CIRCULAR FOR NOTICE BOARD

08th March 2025

All Regional In-charges/Chief Managers at Head Office

Re: Renewal of Staff Group Mediclaim Policy(GMC) w. e. f. 01.04.2025.

With reference to the above, we are in receipt of a letter dated 07th March 2025 from GIPSA, New Delhi, whereby the Governing Board of GIPSA in its 154th meeting held on 28.02.2025 approved to renew the staff GMC Policy for **2025-26** with following modifications in Terms, Conditions and Benefits. The same has been approved by the Competent Authority of our Company.

1. Increase in Eligibility Limit of Sum Insured under staff GMC

The existing Eligible Sum Insured, on floater basis, under the GMC Policy for staff & retirees in the 03 categories on the Basic Pay Range is Rs. 5.00 Lacs, Rs. 6.00 Lacs and Rs. 10.00 Lacs respectively.

The GB agreed to enhance the Eligible Sum Insured (SI) under the Staff GMC for the serving and retired employees to **Rs.8.00 Lacs, Rs. 10.00 Lacs and Rs. 15.00 Lacs** under the 03 categories respectively, details are as under: -

Basic Pay Range (Rs.)	Existing Limit w.e.f. 01.04.2018 (in Rs.)	Revised Limit w.e.f. 01.04.2025 (in Rs.)
Less than Rs. 67265/-	Rs. 5,00,000/-	Rs. 8,00,000/-
Between Rs. 67265/- and Rs.85925/-	Rs. 6,00,000/-	Rs. 10,00,000/-
Above Rs. 85925/-	Rs. 10,00,000/-	Rs. 15,00,000/-

2.Separate Individual Policies for Spouses Employed in PSICs

The GB has approved that in case where both the spouse are employees of PSICs, they will be allowed to obtain separate individual policies as per their respective Basic Pay.

3.One-time option for inclusion of left over employees and their family members

The Governing Board approved the **one-time option** for the inclusion of left-over employees, both serving and retired and their family members under the staff GMC as also the left-over family members of already covered employees / retired employees. However, to mitigate the risk of adverse selection, **any previously deleted members will not be eligible for re-inclusion.** The General Manager(P) will be the approving authority for the exercise of this option / enrolment process.

4.Revised Sub-limits for all the 12 ATMT (Advance Treatment & Modern Treatment)

The GB approved to enhance the Sub-limits for all 12 ATMT (Advance Treatment & Modern Treatment) methods **to 50% of Sum Insured (SI) subject to maximum of Rs.15 Lacs** from the existing limit of 50% of Sum Insured (SI) subject to maximum of Rs.10 Lacs.

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5.Increase in limit in case of the Domiciliary treatment for Chemotherapy, Oral Chemotherapy and peritoneal Dialysis

The GB approved an increase in the limit for domiciliary treatment related to Chemotherapy, Oral Chemotherapy, and Peritoneal Dialysis. The revised limit is **50% of the Sum Insured (SI), subject to a maximum of Rs.15 lakhs**, up from the previous limit of 50% of Sum Insured (SI), subject to a maximum of Rs.5 lakhs.

6. Inclusion of Hemophilia in day care treatment

The GB approved the inclusion of Haemophilia under day care treatment, allowing self-infusion based on the prescription of the attending doctor. A valid doctor's prescription will be mandatory for claim eligibility.

7.Introduction of Nomination Facility in GMC Policy

The GB approved that the facility of Nomination will be provided in the GMC policy.

8.Premium and Sum Insured (S.I.) Slabs for Serving Employees and their Families

The GB decided that the premium for serving employees, their spouses, dependent children (including their spouses and children), and parents/parents-in-law will remain unchanged, as detailed in **Annexure-A**.

Additionally, the Sum Insured (SI) slabs will now commence from Rs.8.00 lakhs, in accordance with the revised eligibility criteria.

9.Revision of Premium for Retired Employees and their Families

The GB decided to increase by **10%** premium for retired employees, their spouses, dependent children (including their spouses and children), and parents/parents-in-law, as detailed in **Annexure-B**.

Additionally, the Sum Insured (SI) slabs will now commence from Rs.8.00 lakhs, in accordance with the revised eligibility

10.Revision of Premium for Independent Family Members

The GB decided to increase by **20%** premium for independent family members (independent children, their spouses, and their children) of both serving and retired employees, as detailed in **Annexure-C**.

Additionally, the Sum Insured (SI) slabs will now commence from Rs.8.00 lakhs, in accordance with the revised eligibility criteria.

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

Please ensure compliance of above instructions.

08/04/2025

(B. B. Phonde)
Chief Manager

Encl: As stated.