

Group Medical Insurance Policy for Retirees

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• Main Features: • Award Staff retirees can choose Sum Insured in the range of Rs. 1 lac to 3 lacs. • Officer retirees can opt for Sum Insured from Rs. 1 lac to 4 lacs in Base policy. • A Super Top up policy facility will be available to Retirees who opt Rs. 3 lacs or Rs. 4 lacs Sum Insured in Base Retirees Policy. Retired Award Staff can opt for Super Top Up of Rs. 1 lac to 4 lacs (subject to Base Policy for Rs. 3 lacs) Retired Officers can opt for Super Top Up of Rs. 1 lac to 5 lacs . (subject to Base Policy for Rs. 3 lacs) As per the existing policy, coverage for domiciliary treatment will remain 10% of Base policy Sum Insured opted. (10,000 on 1 lac, 20,000 on 2 lacs, 30,000 on 3 lacs, 40,000 on 4 lacs) Domiciliary expenses are covered only under Base Policy and NOT under Super Top up policy. Separate rates are given for Single person i.e., a) Retiree without Spouse b) Surviving Spouse (Family Pensioner) • All those Retirees who are now not covered under the existing Retirees policy of 2019-20, can join the Retirees policy of 2020-21 by submitting consent letter. • Retirees can opt with/without domiciliary option in Retirees Policy of 2020-21 irrespective of option they have chosen in last year policy. • Retirees who are not covered under Super Top up policy 2019-20, can avail Super Top up policy for 2020-21. [Click here to see full circular](#)