



Indian Institute of Science

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No. IISc/HC/CHSS/2026-27

10 July 2026

CIRCULAR

Subject: Health Insurance Coverage for Employees and Pensioners and their dependent family members for the year 2026-27.

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 2026 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 – Top up SI Rater (incl. of GST)													
Sum Insured / Age	1L	2L	3L	4L	5L	6L	7L	8L	9L	10L	15L	20L	25L
0-35	2790	3524	4949	6196	9120	9451	15261	16157	16768	21374	23773	33014	37633
36-45	3347	5016	7727	9183	16313	16680	20112	20911	21378	32347	32719	43138	47726
46-55	4295	6442	11278	13077	24879	25770	26578	27279	27848	41758	42615	51552	54107
56-65	5205	8459	12683	19816	31772	32732	34883	35809	36552	49329	51725	63560	65644
66-75	6165	10022	13830	20992	36572	36642	38038	39042	39855	50977	60112	68986	76014
76-85	6938	11711	16578	23187	43410	44376	50205	51120	51307	51424	60685	70086	78221
86-95	7494	12179	16746	25115	47022	48076	50930	51560	51793	52460	61288	70202	78655
Above 96	8048	12645	18031	27048	47906	50085	51113	52444	52605	52745	61560	70336	79007

For example, if the Employee's/Pensioner's age is between 56-65, the annual premium rate will be Rs. 5205/- for additional sum insured of Rs. 1,00,000 /- and Rs. 8459/- 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 30.07.2026.

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 30.07.2026.

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 30.07.2026 **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 10, 2026 18:12:43 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