



भारतीय प्रौद्योगिकी संस्थान मद्रास, चेन्नै 600 036
INDIAN INSTITUTE OF TECHNOLOGY MADRAS, Chennai 600 036
Deputy Registrar (Admn.) / Assistant Registrar (Admn.III) /
Administration III
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सं.एफ.प्रशासनIII/बीमा/जी.एम.आई.एस.2023-24/2023/Cir/P/431
F.Admn.III/Ins/GMIS/2023-24/2023/Cir/P/431

दिनांक/Dated: 13.01.2023

CIRCULAR

Sub: Group Mediclaim Insurance Scheme (GMIS) for Pensioners / Family Pensioners and their eligible dependents from 01.02.2023 to 31.01.2024 – Option for additional coverage –Reg.

The Group Mediclaim Insurance Scheme has been finalized for a period of one year from **01.02.2023 to 31.01.2024**. M/s. IFFCO TOKIO General Insurance Company Limited will be the Insurance Company for the GMIS Policy for the year 2023-24. The details of coverage are as follows:

- 1) **Basic Coverage:** - Basic coverage of **Rs.3,00,000/-** per Pensioner / Family Pensioner and their eligible dependents. Please note that the Pensioners/Family Pensioners who opt for Insurance will not be paid fixed medical allowance of Rs. 1,000/- per month.
- 2) **Additional Medical Insurance Coverage:-** Additional Medical Insurance coverage will be provided to the Pensioners / Family Pensioners and their eligible dependents on payment of premium as per the table given below:

Additional Coverage Sum Insured	Rs.2,00,000/-	Rs.4,00,000/-
Annual premium for Pensioners / Family Pensioners and their eligible dependents (incl. of GST)	Rs.31,860/-	Rs.45,547/-

As per the acceptance of LOCK-IN condition for additional coverage submitted by the Pensioner / Family Pensioner in the previous year GMIS policy (2022-23), the Pensioner / Family Pensioner who are already opted additional coverage (irrespective of any slab) will be automatically continued in the new GMI policy 2023-24 with the same additional coverage value.

The Pensioner / Family Pensioner who wish to change the additional coverage slab (2 Lakh to 4 Lakh or vice versa), may apply for additional coverage in 2023-24 policy year are requested to convey their willingness through the form enclosed herewith or by email to dradmin@iitm.ac.in/mediinsurance@iitm.ac.in/mediinsurance@smail.iitm.ac.in on or before **24.01.2023**. Options received after the due date (24.01.2023) will not be considered under any circumstances.

The Pensioner / Family Pensioner who do not wish to continue the additional coverage need to send their Opt-out request to Deputy Registrar (Admn.) / Assistant Registrar (Admn.III) through e-mail to dradmin@iitm.ac.in/mediinsurance@iitm.ac.in/mediinsurance@smail.iitm.ac.in on or before **24.01.2023**. Please note that the Pensioner / Family Pensioner who are opting-out from the additional coverage will be in LOCK-OUT condition for two years. i.e. they are not allowed to apply for additional coverage for the Policy year 2024-2025 also.

LOCK-In & LOCK-Out period – 2 Years for Additional Coverage:

The Pensioner / Family Pensioner taking additional coverage in the policy year (2023-24) will not be allowed to opt-out of it for next one more year i.e. the Pensioner / Family Pensioner will be in **LOCK-In period for two consecutive years**. If any Pensioner / Family Pensioner voluntarily opting out during this LOCK-In period, such Pensioner / Family Pensioner will not be permitted to take additional coverage for two consecutive years (**LOCK-Out period**) from the opt-out year.

Based on the options, respective premium amount will be deducted in six equal installments from the Pension / Family pension of March 2023 (*payable in April 2023*) to August 2023.

3) **Buffer Comprehensive Medical Cover:** - Buffer value of Rs. 75 lakh, subject to a maximum limit of

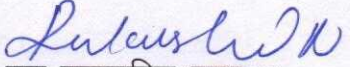
- Rs.5 lakh/ family for conditions listed in Annexure-I (A)
- Rs.20 lakh/ family for conditions listed in Annexure-I (B)

On first cum first served basis for Employees / Pensioners / Family Pensioners and their eligible dependents. The request for buffer amount should be submitted to Deputy Registrar (Admn.) / Assistant Registrar (Admn.III) with relevant medical reports. The approval of Buffer amount is subject to the eligibility of treatment as per Annexure-I (A) and I (B), availability of Buffer coverage at the time of application/treatment, and approval of Medical Board / CMO of IITM as communicated to Deputy Registrar (Admn.) / Assistant Registrar (Admn.III).

The Terms & Conditions of the Group Mediciam Insurance Scheme are given in the Annexure-I. IIT Madras has appointed M/s. Medi Assist Insurance TPA Pvt. Ltd. as Third Party Administrator (TPA) for administering the Group Mediciam Insurance Policy for 2023 – 2024 and the appointed TPA will issue Insurance ID-card as early as possible.

The Pensioner / Family Pensioner may use their Pensioner ID Card/PPO Number (till the receipt of new Insurance ID-card) for the purpose of availing cashless facility at listed hospitals in co-ordination with TPA.

Address	Contact Persons
Insurance Company M/s. IFFCO TOKIO General Insurance Co.Ltd., No.128, 3 rd Floor, IFFCO Bhavan, Habibullah Road, T Nagar, Chennai - 600 017 Phone No.: 044-49012819	Senior Manager: Mr. M.R. Shrinath - 9003104894 mrshrinath@iffcotokio.co.in Assistant Manager: Mr. Muhammed Ashfaque - 8590036900 muhammed.ashfaque@iffcotokio.co.in
Third-Party Administrator M/s.Medi Assist Insurance TPA Private Limited 2nd Floor, RWD Atlantis Building 24, Nelson Manickam Road, Metha Nagar, Aminjikkarai, Chennai – 600 030 E-mail ID: iitmadras@mediassist.in	For Cashless Assistance: 1) Toll Free Number --1800 425 9449 E-mail ID: iitmadras@mediassist.in 2) Mr. Prathap M – 890-496-8976 E-mail ID: prathap.m@mediassist.in 3) Mr. Nanda Kumar - 886-779-8696 E-mail ID: nanda.kumar@mediassist.in Branch Head: E-mail ID: kamalanathan.p@mediassist.in


सह. कुलसचिव (प्रशा. III)
Asst. Registrar (Admn.III)

To: All Pensioners and Family Pensioners – thro' Mail and Postal
Copy to: The Director / Deans /Registrar – for kind information please