

New India Top-up Mediclaim Policy for RINL Group Mediclaim Policy Holders for the Year 2024-25

Policy : Top-up (optional) facility on Basic Group Mediclaim Insurance Policy **Eligibility** : Group Mediclaim Insurance Policy holders of RINL-VSP **Validity** : The Top-up Insurance Policy is valid from 01/04/2024 to 31/03/2025

Payment : Payment has to be made by way of Demand Draft/Cheque/NEFT in favour of The New India Assurance Company Limited., payable at Visakhapatnam and the same has to be submitted to The Sr.Divisional Manager, The New India Assurance Company Limited, Akkayyapalem, Visakhapatnam-530016.

***Note:** Those who opted top-up and paid premium through any mode mentioned above, the same should be intimated to us on any of the below mail IDs without fail.

1) p.naveenbabu@newindia.co.in, 2) lenka.vijaykumar@newindia.co.in

Our Bank Account Details: The New India Assurance Company Limited,

A/c No: 910020013726942

IFSC	Code:	UTIB	00005	54
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Category	Top-up policy	Premium Per year including GST @18% for Top-up	Floater facility on basic as well as top-up policy
Individual	Rs.2 Lakhs per member	Rs.29,008 per member	NIL
Couple	<mark>Rs.4 Lakhs</mark>	Rs.58,016 Per couple	Yes
Mentally & Physically Challenged Children	Rs.2 Lakhs per child	Rs.29,008 per child	No

Note: Couples have to avail Top-up policy for both of them together i.e., Self & Spouse and they cannot opt for topup facility for single.

Premium for new members enrolling for **2024-25** on or after April-2024 will be charged proportionately as given below:

	Enroll On or Before	Premium Rs. including GST		Insurance coverage period	
Employees Retired on		Per person	Per couple	(Subject to payment of premium)	
Α	В	C	D	E	
31-03-2024 or before	On or Before 30/04/2024	29008	58016	01/04/2024 to 31/03/2025	
30-04-2024	On or Before 15/05/2024	26591	53181	01/05/2024 to 31/03/2025	
31-05-2024	On or Before 15/06/2024	24173	48347	01/06/2024 to 31/03/2025	
30-06-2024	On or Before 15/07/2024	21756	43512	01/07/2024 to 31/03/2025	
31-07-2024	On or Before 15/08/2024	19339	38677	01/08/2024 to 31/03/2025	
31-08-2024	On or Before 15/09/2024	16921	33843	01/09/2024 to 31/03/2025	
30-09-2024	On or Before 15/10/2024	14504	29008	01/10/2024 to 31/03/2025	
31-10-2024	On or Before 15/11/2024	12087	24173	01/11/2024 to 31/03/2025	
30-11-2024	On or Before 15/12/2024	9669	19339	01/12/2024 to 31/03/2025	
31-12-2024	On or Before 15/01/2025	7252	14504	01/01/2025 to 31/03/2025	
31-01-2025	On or Before 15/02/2025	4835	9669	01/02/2025 to 31/03/2025	
28-02-2025	On or Before 10/03/2025	2417	4835	01/03/2025 to 31/03/2025	

पंजीकृत एवं प्रधान कार्यलय :दि न्यू इंडिया एस्योरेन्स बिल्डिंग, 87 महात्मा गांधी मार्ग, फोर्ट, मुंबाई - 400 001 Regd. & Head Office : New India Assurance Building, 87 Mahatma Gandhi Road, Fort, Mumbai- 400 001 CIN.NO. L66000MH1919GOI000526 **Note:** Top up facility is only extension to Basic Insurance Policy and the following members only can avail this cover.

*1) If already existing members of parent GMC want to avail this cover, they may avail since beginning of the policy only and Inclusion of members who were retired before 01.04.2024 are not allowed after 30.04.2024.

*2) Existing members of parent GMC should enrol on or before 30.04.2024 by paying full premium

Illustration 1: For example an employee retired on or before 31.03.2024 wants to enroll in Top-up policy, He should enroll on or before 30.04.2024 only. After 30.04.2024, he is not eligible to be enrolled in top-up policy. (Premium payable is as shown in the above table)

*3) New joinees of the Parent GMC may join into Top-up within 15 days from the date of retirement into the parent GMC.

<u>Illustration 2:</u> For example an employee retired on 31.05.2024 wants to enroll in Top-up policy, he should enroll on or before 15.06.2024 only. After 15.06.2024, he is not eligible to be enrolled in top-up policy.

Illustration 3: For example an employee retired on 30.06.2024 wants to enroll in Top-up policy after 15.07.2024, he is not eligible to be enrolled in top-up policy. He should enrioll on or before 15.07.2024 only. (Premium payable is as shown in the above table)

In the similar way, there is a grace period of 15 days except for the last month for fresh retirees to be enrolled in top-up policy. (Please refer column **B** of the above premium table).

Thanking You,

For and on behalf of The New India Assurance Company Limited



Duly Constituted Attorney(s)