



The New India Assurance Company Limited
Large Corporate & Brokers' Office, 7th Floor, 7C , Surya Towers,
Sardar Patel Road, Secunderabad - 500 003.
Telangana, INDIA
Ph : 040- 27810302

New India Top-up Mediclaim Policy for RINL Group Mediclaim Policy Holders for the Year 2023-24

Policy : Top-up (optional) facility on Basic Group Mediclaim Insurance Policy

Eligibility : Group Mediclaim Insurance Policy holders of RINL-VSP(Group-A,B and C)

Validity : The Top-up Insurance Policy is valid from 01/04/2023 to 31/03/2024

Payment : Payment has to be made by way of Demand Draft/Cheque/Cash/NEFT in Favour of The New India Assurance Company Limited.

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

sharma.pln@newindia.co.in, k.adityavalli@newindia.co.in

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

Bank : HDFC BANK LIMITED

Branch : Lakdi ka pool, Hyderabad.

Account No.00210350003150

IFSC Code : HDFC0000021

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.22,159 per member	NA
Couple	Rs.4 Lakhs	Rs.44318 Per couple	Yes
Mentally & Physically Challenged Children	Rs.2 Lakhs per child	Rs.22,159 per child	NA

Note: Couples have to avail Top-up policy for both of them together i.e., Self & Spouse and they cannot opt for top-up facility for single. Members should enroll for top-up policy on or before respective due dates only.

Premium for new members enrolling for 2023-24 on or after 01/04/2023 will be charged proportionately as given below:

Employees Retired on	Insurance coverage period (Subject to payment of premium)	No.of Months	Premium Rs. including GST		Enrolment should be On or Before
			Per person	Per couple	
31-03-2023 or before	01-04-2023 to 31-03-2024	1	Rs. 22,159	Rs. 44,318	On or Before 30-04-2023
30-04-2023	01-05-2023 to 31-03-2024	2	Rs. 20,312	Rs. 40,625	On or Before 15-05-2023
31-05-2023	01-06-2023 to 31-03-2024	3	Rs. 18,466	Rs. 36,932	On or Before 15-06-2023
30-06-2023	01-07-2023 to 31-03-2024	4	Rs. 16,619	Rs. 33,239	On or Before 15-07-2023
31-07-2023	01-08-2023 to 31-03-2024	5	Rs. 14,773	Rs. 29,545	On or Before 15-08-2023
31-08-2023	01-09-2023 to 31-03-2024	6	Rs. 12,926	Rs. 25,852	On or Before 15-09-2023
30-09-2023	01-10-2023 to 31-03-2024	7	Rs. 11,080	Rs. 22,159	On or Before 15-10-2023
31-10-2023	01-11-2023 to 31-03-2024	8	Rs. 9,233	Rs. 18,466	On or Before 15-11-2023
30-11-2023	01-12-2023 to 31-03-2024	9	Rs. 7,386	Rs. 14,773	On or Before 15-12-2023
31-12-2023	01-01-2024 to 31-03-2024	10	Rs. 5,540	Rs. 11,080	On or Before 15-01-2024
31-01-2024	01-02-2024 to 31-03-2024	11	Rs. 3,693	Rs. 7,386	On or Before 15-02-2024
29-02-2024	01-03-2024 to 31-03-2024	12	Rs. 1,847	Rs. 3,693	On or Before 10-03-2024

Contd...(1/2)

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 can avail since beginning of the policy only and Inclusion of members who were retired before 01.04.2023 are not allowed after 30.04.2023.

*2) Existing members of parent GMC **should enroll on or before 30.04.2023** by paying full premium

Illustration 1: For example an employee retired on or before 31.03.2023 wants to enroll in Top-up policy after 30.04.2022, he is not eligible to be enrolled in top-up policy. He should enroll on or before 30.04.2022 only. (Premium payable is as shown in the above table)

*3) New joiners of the Parent GMC can join into Top-up within Fifteen days from the date of joining into the parent GMC.

Illustration 2: For example an employee retired on 31.05.2023 wants to enroll in Top-up policy after 15.06.2023, he is not eligible to be enrolled in top-up policy. He should enroll on or before 15.06.2023 only.

Illustration 3: For example an employee retired on 30.06.2023 wants to enroll in Top-up policy after 15.07.2023, he is not eligible to be enrolled in top-up policy. He should enroll on or before 15.07.2023 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 the last column of the above premium table).

**Chief Regional Manager,
The New India Assurance Co.Ltd.,
LCBO, Hyderabad.**