

HINDUSTAN AERONAUTICS LIMITED
CORPORATE OFFICE :: BANGALORE

HAL/HR/23(3)/PF/2022/TP

22nd September 2022

Sub: Enhancement of Ceiling for Voluntary Top Up under Post Superannuation Group Health Insurance Scheme for retired employees

Ref : Circular No.HAL/HR/23(3)/PF/2022/TP dated 30.8.22

-oOo-

Additional Voluntary Top Up coverage (i.e Retail Scheme) linked to the HAL Post Superannuation Group Health Insurance Schemes (Primary Schemes) for the retired employees was notified in the Company vide Circular dated 30.8.22 referred above. The last date for enrollment to the Additional Top Up Scheme was 20.9.22.

2. The Scheme provides for Additional Top Up coverage of Rs.7/12/17/22 lakhs in respect of Executives retired after 1.1.07 and Rs.5/10/15 lakhs in respect of Workmen retired after 1.1.07 and Employees retired before 1.1.07. The aforesaid coverage was as provided in the original scheme of the Insurance Company and was not customized due to paucity of time.

3. In this connection, some of the beneficiaries (Executives retired after 1.1.07) have requested the actual rate of premium payable for the additional coverage of Rs.14 / 18 lakhs (to reach the ceiling of maximum additional Top Up coverage of Rs.22 lakhs) as they have already taken Voluntary Top up of Rs.8 / 4 lakhs during February 2022.

4. The matter was taken up with M/s New India Assurance Company Ltd. The Company has now notified the rate of premium for Rs.14 / 18 lakhs as indicated at **Annexure-I.**

5. As the rate of premium for additional Top Up Coverage of Rs.14/18 lakhs is notified now, the last date for enrollment to the additional Top Up Scheme has now been extended upto **26.9.22.**

6. In case beneficiaries having existing Top Up coverage of Rs. 4/8 lakhs have paid full premium for additional Top Up Coverage of Rs.22 lakhs (Instead of Rs.18/14 lakhs) by 20.9.22, they may approach the Insurance Company to claim refund of differential premium amount.

7. Divisions/ Offices may take necessary action and give wide publicity on the matter.

Deepak
(D Deepak)

Executive Director (HR)

Distribution:

ED(HR)	HC & SD, HMA ; GM (HR) BC / DC / AC/ MC
AGM (HR)	SLRDC / Lucknow / Aircraft / Engine
DGM (HR)	Kanpur/ Korwa/ ARDC/ AMD, Nasik/ Overhaul/ LCA Tejas / Helicopter/ Hyderabad/ Koraput/ MRO
CM (HR)	ASC & IJT-LSP/ RWRDC/ / Aerospace / AERDC / ACD / M&H / FMD / F&F / Barrackpore / LO, Delhi / MCSRDC
SM (HR)	IMGT / HMA

Internal

D (F) / D (HR) / D (Ops.)
CVO
SO to CMD

Copy to:

O/o. Dir (Engg and R&D)
CEO AC / HC / MC / BC

[Faint, mostly illegible text from the reverse side of the page, appearing as bleed-through. Some words like 'The Board', 'The Company', and 'The Director' are faintly visible.]

[Handwritten signature and name, likely of the Director, located at the bottom left of the page.]

[Faint, mostly illegible text at the bottom of the page, possibly a distribution list or footer.]

ANNEXURE-I

Threshold (Rs)	Sum Insured (Rs)	Premiums applicable at different ages						
		PRIMARY MEMBER						
		Upto 44	Upto 54	Upto 60	Upto 65	Upto 70 Years	Upto 75 Years	Upto 80 Years
800000	14,00,000	3,422	5,251	7,670	13,570	14927	18290	18674
	18,00,000	3,894	6,077	9,664	16,107	18113	20060	22125
Threshold (Rs)	Sum Insured (Rs)	Premiums applicable at different ages						
		Additional MEMBER						
		Upto 44	Upto 54	Upto 60	Upto 65	Upto 70 Years	Upto 75 Years	Upto 80 Years
800000	14,00,000	1,711	2,744	4,071	6,785	7611	8,378	9322
	18,00,000	1,947	3,039	4,832	8,054	9057	10060	10974