

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

A Voluntary Top Up 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 13.11.15. Presently, the Scheme provides for Top Up Coverage of Rs. 4/8 Lakhs (Inpatient Treatment) for post 1.1.07 retirees and Rs. 5/9 Lakhs for pre 1.1.07 retirees over & above the Primary Coverage provided by the Company. The Insurance Premium for the Top up Scheme is fully borne by the employees and company plays the role of facilitator only.

2. The present Voluntary Top up Policy is effective upto 31.1.23; and is due for renewal w.e.f. 1.2.23.

3. In this backdrop, some of the retired / retiring employees have expressed that the present ceiling prescribed for Voluntary Top up Scheme may not be sufficient to cater to medical needs for some of the acute ailments as cost involved in such treatments are very high. Hence, requests have been received to explore the feasibility of increasing the Voluntary Top up Coverage for which premium would be borne by the employees.

4. The matter was taken up with M/s New India Assurance Co. Ltd, the Company finalized for the Insurance coverage upto 31.1.23. The Insurance Company has agreed to extend / increase the Voluntary Top up Coverage upto Rs.15 lakhs / Rs.22 lakhs provided the beneficiaries have the Base Policy of Rs.5 lakhs / Rs.8 lakhs (i.e threshold limit). In other words, the maximum coverage for Executives Scheme would be Rs.30 lakhs (Primary + Voluntary Top up) and for other two Schemes it would be Rs.20 lakhs.

5. Accordingly, **the Top up policy will come into consideration only in respect of beneficiaries having the Base Policy of minimum Rs.5 lakhs.** It is brought out that at present Workmen retired after 1.1.07 have Base Policy of Rs.4 lakhs & "Pre 1.1.07 retirees" (Executives & Workmen) have Base Policy of Rs.3 lakhs. Hence, the premium for the differential Rs.1 / 2 lakh(s) towards Base Policy needs to be paid by the beneficiaries in addition to the premium for the Top up policy. In other words, Additional Top up coverage would be provided to the said category of beneficiaries only if they opt for Base Coverage of Rs.5 lakhs.

6. The Voluntary Top up policy cannot be offered as Group Policy during the current Policy Period i.e 2022-23. This is in consideration of the fact that the Group Policy for the year 2022-23 is already in operation and hence, Terms & Conditions of the policy cannot be altered during the contract period. The retail policies taken during 2022 and any addition during the year 2023-24 may be converted as Group Policy during the year 2023-24 subject to minimum enrollment of 20% Members to the additional Top up Scheme. The aforesaid dispensation may undergo a change in the next Policy year if after tendering process a new Insurance Company is finalized wherein Terms & Conditions of the Scheme would be required to be negotiated afresh.

7. Considering the fact that the Additional Top up coverage for the Current Policy period (1.9.22 to 31.1.23) would be a Retail Policy, there would be certain exclusions/ waiting period to avail the Additional Top up (i.e. Rs.22 lakhs/ 15 lakhs) upto 31.1.23 or even thereafter if the Scheme continues as Retail Policy. The aforesaid details are delineated at **Annexure-I**.

8. The details of premium to be paid towards Additional Top up policy in respect of beneficiaries having the Base Policy coverage of Rs.8 / 5 lakhs for the remaining part of the current Policy period i.e. upto 31.1.23 is enclosed as **Annexures-II & III**.

9. The existing beneficiaries as also the employees who would superannuate w.e.f 31.8.22 upto 31.1.23 have to pay the premium towards Additional Top up coverage including for Additional Base Coverage of Rs.1 lakh / 2 lakh (in respect "Workmen retired after 1.1.07" & "Employees retired before 1.1.07" Schemes only) to the Insurance Company directly as per the Payment Gateway/ Premium prescribed at **Annexure-II** (Executives retired after 1.1.07) & **Annexure-III** (Workmen retired after 1.1.07" & "Employees retired before 1.1.07). The enrollment for Additional Top up Scheme would be applicable even in respect of beneficiaries who have not enrolled earlier to Top up Scheme subject to acceptance by the Insurance Company. Beneficiaries who don't opt for additional Top up Coverage would continue to be covered as per existing limits.

10. Existing beneficiaries including those superannuating w.e.f 31.8.22 desirous of opting for Additional Top up coverage must pay the premium on or before **20.9.22**; whereas those superannuating from Company services between 30.9.22 upto 31.1.23 can pay the Premium within one month from the date of superannuation.

11. Please go through the Circular No. HAL/HR/23(3)/PF/2022/TP dated 30.8.22 & its Annexures at the links given below, for details about how to make the Payment etc.

[Click here to view Circular No. HAL/HR/23\(3\)/PF/2022/TP dated 30.8.22](#)

[Please click here for the New India Voluntary Top-Up Policy document \(Annexure-I\)](#)

[Please click here for the Enrollment Form \(Annexure-II\) \[for Executives retired after 1.1.07\]](#)

[Please click here for the Enrollment Form \(Annexure-III\) \[for Workmen retired after 1.1.07" & "Employees retired before 1.1.07\]](#)