

HAL Post Superannuation Group Health Insurance Schemes- Voluntary Top Up Scheme (1.2.22 to 31.1.23)

The Voluntary Top Up Scheme linked to the HAL Post Superannuation Group Health Insurance Schemes (Primary Schemes) for the retired employees was notified vide Circular No. HAL/P&A/23(3)/PF2015 dated 13.11.15.

2. For the Policy Period 2022-23 (1.2.22 to 31.1.23), for the scheme in respect of employees retired before 1.1.07, Primary coverage of Rs.3 lakhs (Inpatient Treatment) would continue. The Primary coverage in respect of Executives retired after 1.1.07 would be Rs.8 Lakhs and the same would be Rs.4 Lakhs in respect of Workmen retired after 1.1.07.

3. M/s New India Assurance Co. Ltd. has notified the rates of Premium payable for the year 2022-23 (1.2.22 to 31.1.23), as follows:

Rs.

Top Up Scheme for	Sum Insured under Top Up Policy	Family size (Retired employee & spouse)	Premium payable with GST
Post 1.1.07 retirees (Officers / Workmen)	4,00,000	1	7,800
		2	12,360
	8,00,000	1	12,480
		2	19,920
Pre 1.1.07 retirees	5,00,000	1	11,520
		2	19,200
	9,00,000	1	16,200
		2	26,760

Note: The Sum Insured opted by the beneficiaries in the past cannot be changed during the renewal of the Policy w.e.f 1.2.22.

4. The Scheme would be renewed only in respect of beneficiaries who are already enrolled to the Scheme as also employees who would retire in future.

5. Existing beneficiaries need to enroll/ pay the Premium for the Policy Period 2022-23 on their own by **25.1.22**. The mode of Premium payment will be by Cheque/ DD or Online payment using NEFT/ RTGS through Net Banking.

6. Employees who will be retiring during the Policy Period (1.2.22 to 31.1.23) can enroll within 30 days of his retirement by submitting the Enrollment Form etc. The mode of payment of Premium in such cases will be same as in the case of annual renewals. The Premium payable will be on a pro-rata basis.

7. Please go through the Circular No. HAL/HR/23(3)/PF/2021/TP dated 17.12.21 & 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/2021/TP dated 17.12.21](#)

[Please click here for the Enrollment Form \(Annexure-I\) \[for Pre 1.1.07 retirees\]](#)

[Please click here for the Enrollment Form \(Annexure-II\) \[for Post 1.1.07 retirees \(Officers/ Workmen\)\]](#)