

**FACT
CORPORATE OFFICE**

GM(HR)-CO-092

6.6.2026

ALL CONCERNED

Management is pleased to inform that two optional Self-financed Group Mediclaim Policies as below are being made available to employees on permanent rolls. The premium of the Policies, if availed, is to be borne entirely by the employee. Tender for servicing the policies was floated and the quotes obtained from United Insurance Company (as L1) for a period of one year, and the main features are given below :

I. Super Top-up Policy :

- Sum insured : Rs.3.00 lakhs per family with threshold of Rs.1.00 lakhs.
- Policy covers employee along with existing members of a family included in the Base Group Policy provided by the Company (Rs.1.00 lakh SI + Rs.1 crore corporate buffer).
- All terms & conditions of Base Group Policy like capped ailments, non-eligibility of non-reimbursable items etc., will be applicable to Super Top-up Policy also.
- Premium: **Rs.2,794/- + 18% GST.**
- Period : one year from date of commencement
- Buffer : Not applicable
- Minimum Coverage: 400 families i.e. **400** employees to opt for the policy.
- Last date for submission of applications is on or before 04.00 pm on **11.6.2026.**

To assist employees obtain the earliest date of coverage, the Company will pay the amount towards the premium including GST to the insurer upfront. The amount so paid shall be recovered from the salary of such employees, in two instalments starting from the month of June 2026. This deduction shall take priority over all other deductions other than the statutory deductions. In case of employees having net pay of less than Rs.2,000/- in the month of May 2026, the benefit of salary deduction shall not be available. Any such employee desirous of availing the policy, after submitting the e format, shall make upfront payment to Company's Finance Department and produce the acknowledgement towards the same to HR Department on or before 4.00 pm on 11.6.2026. All other employees shall submit their option only through the e-format being rolled out for collection of options from interested employees.

II. Policy for Parents / Parents-in-law :

- Sum Insured: Rs. 1.00 lakh per parent / parent in law
- Policy is open for parents / parents-in-law, covered/ not covered under CHS.
- No age bar & existing illness shall be covered.
- Premium:
 - (a) Minimum **80 - 120 nos.**, the premium applicable is **Rs.2,617/- +18% GST.**
 - (b) More than **120 nos.**, the premium applicable is **Rs.1,963/- + 18% GST.**
- Period : one year from date of commencement
- Buffer : Not applicable

- Last date for submission of application is on or before 04.00 pm on **12.6.2026**.
- Based on the number of applications from employees – the premium indicated at (a) / (b) shall be applicable. However, employees shall remit Rs.2,617/-+18% GST per parent /parent-in-law to be covered. In case the number of applications exceed 120, the amount in excess of Rs.1,963/-+ GST per life, remitted by the employee, will be returned to their salary account. In case sufficient numbers (minimum 80 nos.) are not received, the group policy will not come into being and the entire money remitted by the employee shall be returned.
- Inclusion of parents / parents-in-law under the Policy shall be based on the declaration made by the employee. Therefore, if it later comes to knowledge that any admission in the policy(s) is based on a false declaration, apart from disciplinary action as per rules, it shall disentitle the employee from the benefits of continuing in any Medclaim Policy / medical benefits of the Company.
- Employees shall submit the online option, and pay the amount towards premium + GST through SBI Collect (link for payment given below & also available in the e format)

<https://www.onlinesbi.sbi/sbicollect/corp/9303/Self%20Financed%20Insurance%20Payment/icollecthome.htm>

- Employees shall also take a print out of the application submitted online and submit the signed print out to HR Department, enclosing copy of Aadhar cards of the parents / parents in law (attested by employee). **Only such cases where the print outs are submitted as above to HR Department by 12.6.2026 will be considered for coverage.**

E-formats are being rolled out for the collection of options from employees for both policies as above. Formats are made available on Internet (in Employee Corner) and Intranet (under 'Human Resource' for format and details of the Policies. The links are :

- **Intranet:** <http://192.168.18.180:8111/mediclaim/>
- **Internet:** <https://app.factnet.co.in:8080/mediclaim>

The Company will not bear any expenses or responsibility towards the above Policies in any manner including settlement of claims whatsoever, at present or in future, including its continuation in the upcoming years.

Maria Varghese
General Manager (HR)

(Hindi version follows)