HINDUSTAN AERONAUTICS LIMITED
CORPORATE OFFICE:: BENGALURU

HAL/HR/23(3)/2026/TP **26th December 2025**

Sub: HAL Post Superannuation Group Health Insurance Schemes - Voluntary Top Up Scheme for the Policy period 2026-27
-oOo-

The Voluntary Top Up Scheme linked to the HAL Post Superannuation Group Health Insurance Schemes for the retired employees for the Policy Period 2025-26 was notified vide Circular No. HAL/HR/23(3)/PF/2025/TP dated 28.1.25. The present Top Up Policy is effective upto 31.1.26; and is due for renewal w.e.f. 1.2.26.

2. Although Corporate Office notifies rates of premium for the subject scheme on a yearly basis, **the Voluntary Top Up Scheme is purely optional and the beneficiaries are requested to exercise their discretion while enrolling to the Top Up Scheme**. Further, it is also confirmed by the Insurance provider that GST is applicable on premium rates for Voluntary Top Up as the rates offered are under Group Mediclaim Corporate Top Up Policy.

3. In this connection, M/s New India Assurance Company Limited has provided rates of premium payable under the three schemes for the Policy Period 2026-27 (1.2.26 to 31.1.27), as indicated below:

Employees (Officers & Workmen) retired before 1.1.07 and Executives & Workmen retired / retiring etc., on or after 1.1.07:

Sum Insured under Top Up Policy (Rs.)	Family Size (Retired Employees & Spouse)	Premium payable with GST (Rs.)
2,00,000	1	13650
	2	21840
4,00,000	1	15820
	2	25200
6,00,000	1	21700
	2	32900
8,00,000	1	25200
	2	40600
10,00,000	1	31500
	2	50400
12,00,000	1	35700
	2	58800
14,00,000	1	44100
	2	67200
16,00,000	1	49700
	2	79240
18,00,000	1	58800
	2	92400
20,00,000	1	67200
	2	106400

Contd2/-

4. Further, the Insurance Company has agreed to permit enrolment of ex-employees who had retired in the past but could not enroll to the Voluntary Top up Scheme.

5. Existing beneficiaries desirous of availing Top Up Scheme need to enroll / pay the Premium for the Top Up Policy Period 2026-27. However, existing Beneficiaries are allowed to enhance / reduce the Sum Insured under the Top Up Policy for the Policy Period 2026-27. The mode of Premium payment will be by Cheque / DD or Online payment using NEFT / RTGS through Net Banking. The beneficiaries would be required to ensure that payment of Premium is made on or before **31.01.26** in respect of all modes of payment. There will be no change with respect to last date of payment of premium. In respect of payment through Cheque / DD, even if the application for payment of premium is received by the TPA after 31.01.26, the eligibility for enrollment will be decided provided the Cheque / DD is issued on or before 31.01.26.

6. Employees who will be retiring during the Policy Period (1.2.26 to 31.1.27) can enroll within 30 days of 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. All other Terms & Conditions of the Scheme remains unaltered.

7. Enrollment Forms, including method of enrollment, mode of Payment etc. are enclosed as **Annexure-I** (for Pre 1.1.07 retirees - Employees), **Annexure-II** (for Post 1.1.07 retirees - Executives) & **Annexure-III** (for Post 1.1.07 retirees - Workmen). Divisions / Offices can contact M/s. Medi Assist Insurance TPA Private Ltd. to get the list of existing beneficiaries under the Top Up Scheme, if the same is not available. However, the responsibility of ascertaining the actual number of beneficiaries, their details will rest with the Division / Office concerned.

8. Divisions / Offices may give wide publicity on this matter and intimate the superannuated employees / spouses of deceased employees regarding the Top Up Scheme as above.

26/12/25

(Ashish Saini)
Dy. General Manager (HR)

Distribution:

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

Internal:

AGM(HR) / DGM(HR) - R / RJ / S

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ANNEXURE- I

THE NEW INDIA ASSURANCE COMPANY LIMITED

HAL RETIRED EMPLOYEES (Executives and Workmen Retired before 01/01/2007) GROUP HEALTH INSURANCE – VOLUNTARY TOP UP SCHEME

Employee Name :

P B No. and Division/Office :

Contact Number & Email ID :

Address :

Relationship	Name	MAID number
Employee		
Spouse		

Top Up Premium Coverage for Base Policy (1.2.26 to 31.1.27) (Please tick the appropriate boxes accordingly)

Voluntary Top Up Limit	Premium for Family Size – 1	Tick your Option below	Premium for Family Size – 2	Tick your Option below
Option 1 – Rs. 2,00,000	Rs. 13650/-		Rs. 21840/-	
Option 2 – Rs. 4,00,000	Rs. 15820/-		Rs. 25200/-	
Option 3 – Rs. 6,00,000	Rs. 21700/-		Rs. 32900/-	
Option 4 – Rs. 8,00,000	Rs. 25200/-		Rs. 40600/-	
Option 5 – Rs. 10,00,000	Rs. 31500/-		Rs. 50400/-	
Option 6 – Rs. 12,00,000	Rs. 35700/-		Rs. 58800/-	
Option 7 – Rs. 14,00,000	Rs. 44100/-		Rs. 67200/-	
Option 8 – Rs. 16,00,000	Rs. 49700/-		Rs. 79240/-	
Option 9 – Rs. 18,00,000	Rs. 58800/-		Rs. 92400/-	
Option 10 – Rs. 20,00,000	Rs. 67200/-		Rs. 106400/-	

Payment Mode:

1. Online Payment using the NEFT/RTGS through Net Banking facility :

Number	: 923020018298941
Account Type	: Current Account
Name of Bank	: Axis Bank
Branch	: M G Road Branch
IFSC Code	: UTIB0000009

2. Cheque /DD / NEFT drawn in favour of **THE NEW INDIA ASSURANCE COMPANY LTD.**

The beneficiary will not be on risk until the proposal and Insured Persons details have been accepted by the Company and communication of the acceptance has been given to the proposer in writing on full payment of premium.

The Scheme will be for 12 months cover from 1.2.26 to 31.1.27. I agree to abide by the Terms & Conditions of the above Scheme and I agree to pay full annual premium for VOLUNTARY TOP UP SCHEME.

Date:

Signature of the proposer

Cheque / DD / NEFT should be drawn in favour of *THE NEW INDIA ASSURANCE COMPANY LIMITED.* Please mention MAID number and Mobile number behind the Cheque Leaf / DD / NEFT Description.

Premium Payment Process

Following options are available for payment of premium:-

1. **Cheque or DD-** Issued in favor of **'THE NEW INDIA ASSURANCE COMPANY LIMITED'**

(Name of Retired Employee and his/her Medi Assist ID Number (MAID Number) and mobile number should be written at the back side of cheque).

2. **Online Payment using the NEFT/RTGS through Net Banking facility.**

Payment can be made through Net Banking facility to the below mentioned account of The New India Assurance Company Limited:

Number	: 923020018298941
Account Type	: Current Account
Name of Bank	: Axis Bank
Branch	: M G Road Branch
IFSC Code	: UTIB0000009

IMPORTANT NOTE

After making the online transfer, the payee will have to send the following to the dedicated email id - hal@mediassist.in:

1. UTR Number / Screen Shot / Remittance Challan for the payment made at the Bank
2. MAID Number of the Retired Employee
3. Name of the Retired Employee

Duly filled & signed Enrolment Form and Cheque to be sent by courier/speed post to the following address:

Medi Assist Insurance TPA Private Limited,
Tower D, 4th Floor,
IBC Knowledge Park,
4/1, Bannerghatta Road,
Bengaluru - 560 029.

— A Maharatna CPSE —

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ANNEXURE- II

THE NEW INDIA ASSURANCE COMPANY LIMITED

HAL RETIRED EMPLOYEES (Executives Retired after 01/01/2007)
GROUP HEALTH INSURANCE – VOLUNTARY TOP UP SCHEME

Employee Name :

P B No. and Division/Office :

Contact Number & Email ID :

Address :

Relationship	Name	MAID number
Employee		
Spouse		

Top Up Premium Coverage for Base Policy (1.2.26 to 31.1.27) (Please tick the appropriate boxes accordingly)

Voluntary Top Up Limit	Premium for Family Size – 1	Tick your Option below	Premium for Family Size – 2	Tick your Option below
Option 1 – Rs. 2,00,000	Rs. 13650/-		Rs. 21840/-	
Option 2 – Rs. 4,00,000	Rs. 15820/-		Rs. 25200/-	
Option 3 – Rs. 6,00,000	Rs. 21700/-		Rs. 32900/-	
Option 4 – Rs. 8,00,000	Rs. 25200/-		Rs. 40600/-	
Option 5 – Rs. 10,00,000	Rs. 31500/-		Rs. 50400/-	
Option 6 – Rs. 12,00,000	Rs. 35700/-		Rs. 58800/-	
Option 7 – Rs. 14,00,000	Rs. 44100/-		Rs. 67200/-	
Option 8 – Rs. 16,00,000	Rs. 49700/-		Rs. 79240/-	
Option 9 – Rs. 18,00,000	Rs. 58800/-		Rs. 92400/-	
Option 10 – Rs. 20,00,000	Rs. 67200/-		Rs. 106400/-	

Payment Mode:

1. Online Payment using the NEFT/RTGS through Net Banking facility :

Number	: 923020018298941
Account Type	: Current Account
Name of Bank	: Axis Bank
Branch	: M G Road Branch
IFSC Code	: UTIB0000009

2. Cheque /DD / NEFT drawn in favour of **THE NEW INDIA ASSURANCE COMPANY LTD.**

The beneficiary will not be on risk until the proposal and Insured Persons details have been accepted by the Company and communication of the acceptance has been given to the proposer in writing on full payment of premium.

The Scheme will be for 12 months cover from 1.2.26 to 31.1.27. I agree to abide by the Terms & Conditions of the above Scheme and I agree to pay full annual premium for VOLUNTARY TOP UP SCHEME.

Date:

Signature of the proposer

Cheque / DD / NEFT should be drawn in favour of *THE NEW INDIA ASSURANCE COMPANY LIMITED.*
Please mention MAID number and Mobile number behind the Cheque Leaf / DD / NEFT Description.

Premium Payment Process

Following options are available for payment of premium:-

1. **Cheque or DD-** Issued in favor of **'THE NEW INDIA ASSURANCE COMPANY LIMITED'**

(Name of Retired Employee and his/her Medi Assist ID Number (MAID Number) and mobile number should be written at the back side of cheque).

2. **Online Payment using the NEFT/RTGS through Net Banking facility.**

Payment can be made through Net Banking facility to the below mentioned account of The New India Assurance Company Limited:

Number	: 923020018298941
Account Type	: Current Account
Name of Bank	: Axis Bank
Branch	: M G Road Branch
IFSC Code	: UTIB0000009

IMPORTANT NOTE

After making the online transfer, the payee will have to send the following to the dedicated email id - hal@mediassist.in:

1. UTR Number / Screen Shot / Remittance Challan for the payment made at the Bank
2. MAID Number of the Retired Employee
3. Name of the Retired Employee

Duly filled & signed Enrolment Form and Cheque to be sent by courier/speed post to the following address:

Medi Assist Insurance TPA Private Limited,
Tower D, 4th Floor,
IBC Knowledge Park,
4/1, Bannerghatta Road,
Bengaluru - 560 029.

— A Maharatna CPSE —

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ANNEXURE- III

THE NEW INDIA ASSURANCE COMPANY LIMITED

HAL RETIRED EMPLOYEES (Workmen Retired after 01/01/2007) GROUP HEALTH INSURANCE – VOLUNTARY TOP UP SCHEME

Employee Name :

P B No. and Division/Office :

Contact Number & Email ID :

Address :

Relationship	Name	MAID number
Employee		
Spouse		

Top Up Premium Coverage for Base Policy (1.2.26 to 31.1.27) (Please tick the appropriate boxes accordingly)

Voluntary Top Up Limit	Premium for Family Size – 1	Tick your Option below	Premium for Family Size – 2	Tick your Option below
Option 1 – Rs. 2,00,000	Rs. 13650/-		Rs. 21840/-	
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Option 3 – Rs. 6,00,000	Rs. 21700/-		Rs. 32900/-	
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Option 9 – Rs. 18,00,000	Rs. 58800/-		Rs. 92400/-	
Option 10 – Rs. 20,00,000	Rs. 67200/-		Rs. 106400/-	

Payment Mode:

1. Online Payment using the NEFT/RTGS through Net Banking facility :

Number	: 923020018298941
Account Type	: Current Account
Name of Bank	: Axis Bank
Branch	: M G Road Branch
IFSC Code	: UTIB0000009

2. Cheque /DD / NEFT drawn in favour of **THE NEW INDIA ASSURANCE COMPANY LTD.**

The beneficiary will not be on risk until the proposal and Insured Persons details have been accepted by the Company and communication of the acceptance has been given to the proposer in writing on full payment of premium.

The Scheme will be for 12 months cover from 1.2.26 to 31.1.27. I agree to abide by the Terms & Conditions of the above Scheme and I agree to pay full annual premium for VOLUNTARY TOP UP SCHEME.

Date:

Signature of the proposer

Cheque / DD / NEFT should be drawn in favour of *THE NEW INDIA ASSURANCE COMPANY LIMITED.*
Please mention MAID number and Mobile number behind the Cheque Leaf / DD / NEFT Description.

Premium Payment Process

Following options are available for payment of premium:-

1. **Cheque or DD-** Issued in favor of **'THE NEW INDIA ASSURANCE COMPANY LIMITED'**

(Name of Retired Employee and his/her Medi Assist ID Number (MAID Number) and mobile number should be written at the back side of cheque).

2. **Online Payment using the NEFT/RTGS through Net Banking facility.**

Payment can be made through Net Banking facility to the below mentioned account of The New India Assurance Company Limited:

Number	: 923020018298941
Account Type	: Current Account
Name of Bank	: Axis Bank
Branch	: M G Road Branch
IFSC Code	: UTIB0000009

IMPORTANT NOTE

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1. UTR Number / Screen Shot / Remittance Challan for the payment made at the Bank
2. MAID Number of the Retired Employee
3. Name of the Retired Employee

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Medi Assist Insurance TPA Private Limited,
Tower D, 4th Floor,
IBC Knowledge Park,
4/1, Bannerghatta Road,
Bengaluru - 560 029.