

Communiqué for Members  
Renewal under SAIL Mediclaim Scheme (11<sup>th</sup> July, 2025 – 10<sup>th</sup> July, 2026)

Dear Sir/Madam,

SAIL Mediclaim Scheme (2025-26) has been renewed for a period of one year starting from **11.07.2025 to 10.07.2026** with **M/s New India Assurance Co. Ltd. (NIA)**.

The OPD/IPD benefits under SAIL Mediclaim Scheme (2025-26) shall be as under:

- a) Hospitalization coverage (IPD) of Rs. 4.00 Lakhs per member with clubbing facility between the Mediclaim member and his/her spouse, for all members.
- b) The **OPD coverage of Rs. 4,000/-** per member (with no clubbing facility), for members below 70 years of age as on 11.07.2025.
- c) The **OPD coverage of Rs. 8,000/-** per member (with no clubbing facility), for members of age between 70 years to 79 years as on 11.07.2025.
- d) The **OPD coverage of Rs. 16,000/-** per member (with no clubbing facility), for members 80 years of age & above as on 11.07.2025.

Other salient features of the SAIL Mediclaim Scheme (2025-26) are as under:

- a) A Corporate Buffer of Rs. 5 crore has been introduced which shall be applicable only for treatment of pre-defined critical diseases. Post exhaustion of Basic Sum Insured, Super top-up shall be utilized first and then Corporate Buffer. Disbursement will be on first come first serve basis till exhaustion of Corporate Buffer. Other modalities have been detailed at clause 9.0 of Annexure I.
- b) In case of members (including Spouse) separated in E-8 & above grade, such members shall have an option to opt for room rent with ceiling of 2.5%, 2% and 1.5% respectively [depending upon location as mentioned at clause 10.1 (a) of SAIL Mediclaim Scheme 2025-26] subject to fulfillment of other conditions. However, additional premium to be charged by insurer for said benefit shall be borne completely by the member as an optional facility.
- c) Option of Super top-up facility for members. The cost of such Super top-up facility shall be borne by the respective member in case he/she wishes to opt for such facility.
- d) Members aged 80 years and above required to pay a token amount of Rs. 100/- per member as enrolment charges.
- e) All retiring employees seeking fresh enrolment in the SAIL Medical scheme shall be required to pay the premium on pro-rata basis.
- f) Gap cases enrolment shall be made on payment of premium which shall be double of the premium to be charged from regular member as per their age group (excluding members with age 80 years & above).
- g) Continuation of tele-consultation and e-pharmacy services.

M/s NIA has engaged **M/s MD India Health Insurance TPA Pvt. Ltd. as the Third Party Administrator (TPA)** to administer the Scheme for 2025-26. All the claims under the scheme shall be processed and settled by the TPA.

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Members who were enrolled in the SAIL Mediclaim Scheme 2024-25 are eligible to renew their membership under the Scheme for the year 2025-26. Fresh enrolments for employees retiring during the Policy period 2025-26 and their spouses shall also be allowed for coverage under SAIL Mediclaim Scheme 2025-26 on payment of pro-rata premium.

In addition to renewals and fresh enrolments during the policy-period, enrolment of the Gap Cases i.e. ex-employees who have failed to renew their membership or have never enrolled under SAIL Mediclaim Scheme after separation from SAIL and those who are otherwise eligible in terms of the coverage criteria provided under the SAIL Mediclaim Scheme 2025-256 shall also be allowed enrollment under the scheme on payment of double of the premium to be charged from regular member as per their age group (excluding members with age 80 years & above).

The premium payable for renewal of membership under the SAIL Mediclaim Scheme (2025-26) for various age categories is as under:

(incl. GST)

Member's Age-Group	Renewal Premium per member	Gap case Premium per member
Below 70 yrs.	Rs. 10,011/-	Rs. 20,022/-
70 to below 80 yrs.	Rs. 6,861/-	Rs. 13,722/-
80 yrs. & above	Rs. 100/-	Rs. 100/-

(incl. GST)

AGE OF MEDICLAIM MEMBER	AGE OF SPOUSE	TOTAL RENEWAL PREMIUM FOR BOTH MEMBERS	TOTAL GAP CASE PREMIUM FOR BOTH MEMBERS
BELOW 70 YRS	BELOW 70 YRS	Rs. 20,022/-	Rs. 40,044/-
	70 TO BELOW 80 YRS.	Rs. 16,872/-	Rs. 33,744/-
	80 YRS & ABOVE	Rs. 10,111/-	Rs. 20,122/-
70 TO BELOW 80 YRS.	BELOW 70 YRS	Rs. 16,872/-	Rs. 33,744/-
	70 TO BELOW 80 YRS.	Rs. 13,722/-	Rs. 27,444/-
	80 YRS & ABOVE	Rs. 6,961/-	Rs. 13,822/-
80 YRS & ABOVE	BELOW 70 YRS	Rs. 10,111/-	Rs. 20,122/-
	70 TO BELOW 80 YRS.	Rs. 6,961/-	Rs. 13,822/-
	80 YRS & ABOVE	Rs. 200/-	Rs. 200/-

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Facility of Super Top Up, add-on insurance facility shall be there for willing ex-employees on payment of full premium on the existing Terms and Conditions of enrolment in SAIL Mediclaim Scheme. The cost of such super Top-up facility will have to be borne by the respective member/spouse in case he/she wishes to opt for such a facility. The premium rates for Super Top-up Policy would be as under:

Age of member	Super Top up sum insured (Rs. In Lakhs)	Threshold (Rs. In Lakhs)	Rates (including GST)	
			Member	Member+ Spouse
Below 65 years	5	4	6650	NA
65 years & above	5	4	11968	NA
Below 65 years	5	8	NA	9974
65 years & above	5	8	NA	17954
Below 65 years	10	4	11102	NA
65 years & above	10	4	19984	NA
Below 65 years	10	8	NA	16654
65 years & above	10	8	NA	29976
Below 65 years	15	4	15058	NA
65 years & above	15	4	27105	NA
Below 65 years	15	8	NA	22587
65 years & above	15	8	NA	40657
Below 65 years	20	4	18724	NA
65 years & above	20	4	33702	NA
Below 65 years	20	8	NA	28085
65 years & above	20	8	NA	50554

The details with regard to SAIL Mediclaim Scheme 2025-26 are available in the Mediclaim Booklet which will be circulated to the members through e-mail. The details are also available on the SAIL Website (<https://www.sail.co.in>) and SAIL Mediclaim Portal (<http://sail.mdindia.com>). Members are requested to apprise themselves regarding the cappings/ceilings and exclusions before availing Mediclaim facility.

Members are further requested to strictly adhere to the following:

- i) Inform/Intimate, in writing to the TPA at least 48 hrs. prior to any elective/planned Hospitalization/Admission.
- ii) In case of Emergency Admission/Hospitalization, the TPA must be informed in writing within 24 hrs. of such hospitalization.
- iii) Claim intimation to be considered mandatory for both Cashless and Reimbursement claims for IPD.
- iv) Claim intimation to be sent via Letter/E-mail/Online (Mediclaim Webpage)/Whatsapp (universal no. to be provided by Insurer/ TPA)/Fax/Personally delivered at TPA offices.
- v) Reimbursement claims with respect to IPD must be submitted to the TPA, within 30 days from the Date of Discharge from Hospital.
- vi) Reimbursement claims pertaining to Post Hospitalization (IPD) treatment must be submitted to the TPA, within 30 days after the completion of permissible post Hospitalization treatment period of 60 days.
- vii) OPD Claims must be submitted to the TPA, at any time but necessarily when the expenses exceed Rs. 2000/- per person per policy period or within 90 days from the date of completion of the treatment, whichever is earlier.

Ex-employees and their spouses who had renewed/enrolled under SAIL Mediclaim Scheme 2024-25 in "BOTH" category and have unfortunately lost any one of the member, shall have to inform their respective Plants/Units IRP for change of their category to SELF or SPOUSE.

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Such member shall also have an option to delete other member while renewing through Premium Payment Portal.

Payment of Premium for renewal is to be made through Medclaim payment portal (integrated with SBI e-pay) only. You are requested to refer to the indicative table, and arrive at the premium amount as per the age of the member and spouse.

- If the member is willing to opt for Super Top-up Policy, then full premium towards the Super top-up for the opted sum insured and threshold has to be paid at the time of renewal.
- In case of members (including Spouse) separated in E-8 & above grade, such members shall have an option to opt for higher room rent upon payment of additional premium (refer clause 10.1 (b) of SAIL Medclaim Scheme 2025-26).

Members are requested to kindly **fill-in all the details correctly**, in the fields provided for the same on the Medclaim Payment Portal.

For gap case enrolment, eligible ex-employees have to fill up the physical form available on SAIL website, pay the premium through DD/ECS, enclose necessary documents and get the forms submitted at the Plant/Unit of their separation. In absence of necessary documents, enrollment of the member may not be considered.

Your membership for SAIL Medclaim Scheme 2025-26 will only be activated/ renewed on payment of requisite premium.

**Merely payment of premium shall not be construed as RENEWAL of Membership.**

**Kindly confirm your medclaim enrolment status, post premium payment, through the medclaim portal so provided.**

**Detailed payment procedure is available on SAIL website.**

**NOTE:**

**The last date for premium payment and gap case enrolment at respective Plant/Unit is 10<sup>th</sup> August, 2025.**

*Hanuman  
7/7/25*