



भारतीय प्रौद्योगिकी संस्थान कानपुर  
Indian Institute of Technology Kanpur  
अधिष्ठाता प्रशासन कार्यालय  
Office of Dean, Administration

No. IITK/Ins\_Cell/GHIS/26-27/01

Date: 04-06-2026

**OFFICE ORDER**

**Subject: Renewal of “PAN INDIA CASHLESS MEDICAL INSURANCE SCHEME” for Serving and Retired Employees of IIT Kanpur for the Policy Year 2026–27**

The “PAN INDIA CASHLESS MEDICAL INSURANCE SCHEME” for the serving and retired employees of IIT Kanpur has been renewed for a period of one-year w.e.f. 16.05.2026 to 15.05.2027.

The Group Health Insurance Policy has been obtained from **M/s New India Assurance Company Ltd.** and shall be administered through **M/s Medi Assist Insurance TPA Pvt. Ltd.** The policy covers all regular employees drawing salary from Account-I and their eligible dependents, quasi-permanent employees, COW workers, REO and retired employees, as applicable under the scheme. The facility shall be available at empaneled hospitals across India, including Government hospitals and Institutes.

The revised coverage details under the scheme are as follows:

Group	Room Rent (Per Day)	ICU Charges (Per Day)	Sum Assured (Rs.)	Maximum Buffer (Rs.)	Critical Illness Cover (Rs.)
A	9,000	11,000	2,00,000	4,00,000	1,00,000
B	5,000	11,000	2,00,000	4,00,000	1,00,000
C	3,500	11,000	2,00,000	4,00,000	1,00,000

Retired employees shall also be entitled to an additional buffer of Rs. 1,00,000/- only in cases of critical illness, as detailed in **Annexure-A**.

1. Retired employees are not required to obtain any referral from the Health Centre, IIT Kanpur. However, in case of cashless hospitalization, there is no need to intimate TPA to pre-authorize the claim. Only in cases of claim settlement made via reimbursement mode, then beneficiaries must intimate Medi Assist TPA through email at:
  - [crcm@mediassist.in](mailto:crcm@mediassist.in)
  - [anshika.tiwari@mediassist.in](mailto:anshika.tiwari@mediassist.in)
  - [abhinandan.dubey@mediassist.in](mailto:abhinandan.dubey@mediassist.in)
2. A copy of the intimation email must be enclosed along with the reimbursement claim form and supporting bills/documents for claim settlement. This condition shall not apply in cases where treatment is availed at cashless network hospitals.
3. The detailed coverage, benefits, capping limits, and other terms and conditions of the Group Health Insurance Policy are provided in **Annexure-A**.
4. All reimbursement claims must be submitted within 30 days from the date of discharge from the hospital, along with original bills, receipts, discharge summary, and other relevant documents (Claim Form attached)
5. Details of empaneled cashless hospitals are available on the website of Medi Assist TPA. Medical reimbursement bills may be submitted at the Health Centre, IITK, every Tuesday and Friday between 03:00 PM and 05:00 PM on working days, along with the prescribed claim forms.

6. This policy provides coverage for **In-Patient Department (IPD)** treatment only; therefore, a minimum hospitalization period of 24 hours is mandatory to avail reimbursement benefits. However, this condition shall not apply in the case of approved day-care procedures, as detailed in **Annexure-B**.
7. The list of non-reimbursable items is enclosed as **Annexure-C**. Such items shall not be reimbursed either by the TPA or by the Institute.
8. The list of excluded treatments/procedures is enclosed as **Annexure-D**.
9. There is no change in the existing limits for maternity and cataract treatment, as detailed below:
  - Normal Delivery: Rs. 50,000/-
  - Caesarean Delivery: Rs. 1,00,000/-
  - Cataract Surgery: Rs. 24,000/- per eyeCoverage for newborn babies shall be effective from Day One.

Vaibhav Srivastava  
4/6/2026  
Dean, Administration

**Encl.:** As above

**Copy to:**

1. Director / Dy. Director / All Deans
2. All Heads of Departments / IDPs / Centres / Sections / Unit In-charges
3. Webmaster for uploading on the Institute website / Hindi Cell for Hindi translation
4. Health Centre webpage