



HUMAN RESOURCES & PUBLIC RELATIONS WING INDUSTRIAL RELATIONS VERTICAL INDUSTRIAL RELATIONS & POLICIES SECTION HEAD OFFICE, BENGALURU	IG No. : IC/728/2025 Date : 06/10/2025 Index: Staff Sub Index : IR
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Subject: Renewal of IBA Group Health Insurance Policy for the Retirees for the year 2025-26 - Clarification on add-on facility for covering mentally/physically challenged dependent family members
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Attention of all the eligible retirees/ compulsorily retired employees and spouses of such deceased ex-employees is invited to IC/713/2025 dated 29.09.2025 wherein guidelines with regard to renewal of IBA Group Health Insurance Policy for the eligible retirees/ compulsorily retired employees and spouses of such deceased ex-employees are enumerated. In terms of the Policy for the year 2025-26 covering the period from 01.11.2025 to 31.10.2026, mentally/ physically challenged dependent family members can be included by way of add-on by paying additional premium. Further, Top-up facility may also be availed for mentally/ physically challenged dependent family members by paying applicable premium. As advised in the said communication, the Definition of Physically and Mentally Challenged/ Disabled dependent family members will be strictly as per The Right of Persons with Disabilities Act, 2016 and the Mental Healthcare Act, 2017 and subsequent modifications/ additions to the list in the Act. Disability for the purpose of insurance coverage means a person with not less than 40% of a specified disability as per the Act, where specified disability has not been defined in measurable terms and includes an Insured person with disability where specified disability has not been defined in measurable terms, as Certified by the Medical Board appointed by the Government for certifying Disability. Now, Indian Banks' Association (IBA) have clarified that the add-on facility under medical insurance policy for the retirees for Physically/ Mentally challenged dependents would apply only to the dependent children under the category, subject to submission of required medical certificates. In view of the above, it is hereby advised that such of those retirees/ spouses of such deceased retirees who intends to avail add-on facility for covering their mentally / physically challenged dependent family member shall take note of the above clarification issued by the IBA. All such optees are requested to submit appropriate medical certificates alongwith the application form as per Annexure II of IC/713/2025 dated 29.09.2025. All other guidelines enumerated in the aforesaid Circular remains unchanged. AMITABH CHATTERJEE GENERAL MANAGER TO: ALL BRANCHES/OFFICES OF THE BANK
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