



**THE ORIENTAL INSURANCE COMPANY LIMITED  
HEAD OFFICE, NEW DELHI**

**CIRCULAR**

**Deptt: Personnel  
Ref: Pers/HO/Staff GMC/2020/28**

**12.05.2020**

**To: All ROs, OSTC Faridabad & Chennai**

**Re: Staff Group Mediclaim Policy –  
Basic Pay Range for 3 categories of Eligible Sum Insured  
across different Wage Revisions as per the  
Date of Retirement/VRS/Golden Gate/Death**

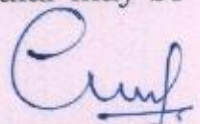
Presently, in our Staff's Group Mediclaim Policy, there are three categories of Eligible Sum Insured (Rs. 5.0 lac, Rs. 6.0 lac and Rs. 10.0 lac) depending upon the Basic Pay Range (including FPA) of the employee concerned.

In respect of retired employees who retired or spouses of deceased employees who died (while in service) across different wage revision periods, the corresponding basic pay ranges pertaining to such periods is to be taken to determine the Eligible Sum Insured for a retired employee or spouse of a deceased employee depending upon date of retirement / date of death of the employee.

Accordingly, we are enclosing the ready-reckoner of cut-off basic pay ranges for the purpose of determining Eligible Sum Insured (ESI) under Staff GMC for employees who retired / spouses of employees who died across 5-year block periods across various wage revisions starting from 01.08.1987 for ready reference.

The terms and conditions of Staff Group Mediclaim Policy remain unchanged.

This may be brought to the notice of all concerned and a copy of the Circular may be displayed on the Company's Notice Board for their information.

  
**(Girish Joshi)  
Chief Manager**

**Encl.: As stated.**

CC: Head Office (Admn) &  
All Departmental Heads in Head Office.



**Enclosure to Circular**

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<b>Date of Retirement / VRS / Golden Gate / Death</b>	<b>Basic Pay Range</b>		
	<b>Eligible Sum Insured Rs. 5.00 lacs</b>	<b>Eligible Sum Insured Rs. 6.00 lacs</b>	<b>Eligible Sum Insured Rs. 10.00 lacs</b>
On or after 01.08.2012	Less than Rs. 43,300/-	Between Rs. 43,300 and Rs. 55,335/-	Above Rs. 55,335/-
From 01.08.2007 to 31.07.2012	Less than Rs. 22,730/-	Between Rs. 22,730/- and Rs. 29,000/-	Above Rs. 29,000/-
From 01.08.2002 to 31.07.2007	Less than Rs. 14,730/-	Between Rs. 14,730/- and Rs. 18,670/-	Above Rs. 18,670/-
From 01.08.1997 to 31.07.2002	Less than Rs. 9,715/-	Between Rs. 9,715/- and Rs. 12,575/-	Above Rs. 12,575/-
From 01.08.1992 to 31.07.1997	Less than Rs. 5,960/-	Between Rs. 5,960/- and Rs. 7,590/-	Above Rs. 7,590/-
From 01.08.1987 to 31.07.1992	Less than Rs. 3,100/-	Between Rs. 3,100/- and Rs. 3,780/-	Above Rs. 3,780/-

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