



सावित्रीबाई फुले पुणे विद्यापीठ
॥ य. क्रियावान् स परिश्रतः ॥

Savitribai Phule Pune University
(Formerly University of Pune)
Finance & Accounts Department

New Administrative Building (North Wing), Savitribai Phule
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Ref : Fin/Bill Unit/2026-27/704

Date : 8th October, 2026

To,

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Subject: Rates of premium of Mediclaim Policy

Sir,

Savitribai Phule Pune University has been implementing the Group Mediclaim Insurance Policy and Group Personal Accident Insurance Policy for its employees and a Mediclaim Insurance Policy for their relatives, for the last 22 years.

In the current policy (22nd year i.e., 11/11/2025 to 10/11/2026), Family Floater Group Health Insurance covers 966 employees and 3,047 dependent family members (with employees and a maximum of 5 dependents). From the 15th year of the policy, the maximum number of dependents was increased from 3 to 5. Eligible dependents include spouse, two children, mother, father, mother-in-law, and father-in-law, out of these, any five may be covered as per the employee's preference.

The sum assured under the current policy is Rs.3 Lakhs for Family Floater Group Health Insurance. For renewal, quotations are invited for both Rs. 3 Lakhs and Rs. 5 Lakhs sum assured options. The same premium rates and rate structure quoted by the Insurance Company shall apply to all endorsements, if any, made during the policy period.

Similarly, our incurred claim ratio for the 22nd year of the policy is 101.75 %.

Considering these factors, you are requested to quote the rates for the 23rd year of the policy in the format given below, mentioning the wording "Quotation for Renewal of Existing Policy" on the envelope.

Option A – ₹ 3,00,000/- Mediclaim Policy

Sum Assured (Rs.)	Claim Payable Amount	Premium excluding GST		
		Per Employee		Relatives (Maximum 5)
		Mediclaim Policy (Rs.)	Table II i.e. Death & Permanent total Disablement arising out of Accident only (Rs.)	Premium per relative for Mediclaim Policy (Rs.)
3,00,000/-	100%			

Option B – ₹ 5,00,000/- Policy (Split into 3L + 2L)

Sum Assured (Rs.)	Claim Payable Amount	Premium excluding GST		
		Per Employee		Relatives (Maximum 5)
		Mediclaim Policy (Rs.)	Table II i.e. Death & Permanent total Disablement arising out of Accident only (Rs.)	Premium per relative for Mediclaim Policy (Rs.)
3,00,000/- (part of 5,00,000/-)	100% up to 3,00,000	For 3,00,000/- ₹ _____ (100% by University)	For 3,00,000/- ₹ _____ (100% by University)	For 3,00,000/- ₹ _____ (50% University, 50% Employee)
2,00,000/- (part of 5,00,000/-)	Balance 2,00,000 /- (Employee Contribution)	For 2,00,000/- ₹ _____ (100% Employee)	For 2,00,000/- ₹ _____ (100% Employee)	For 2,00,000/- ₹ _____ (100% Employee)

* The University will pay the premium to the Insurance Company and recover the amount from the employee's salary.

The following other terms & conditions in the current policy shall remain unchanged in the 23rd year of the policy to be renewed on 11th November, 2026.

1. For all the employees and their dependents covered under the policy, pre-existing diseases are covered from the inception of the policy.
2. Dependents include Spouse, Two Children, Mother, Father, Mother-in-law, Father-in-law. Out of this any five will be covered as per the employee's preference.
3. Waiver of Exclusion 4.1, 4.2 & 4.3.

Clause 4:- Exclusions

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

Clause 4.1 Pre-existing health condition or disease or ailment / injuries:

Any ailment/disease/injuries/health condition which are pre-existing (treated/untreated, declared/not declared in the proposal form), when the cover incepts for the first time are excluded up to 4 years of this policy being in force continuously.

This exclusion will also apply to any complications arising from pre-existing ailment / diseases / injuries. Such complications will be considered as a part of the pre-existing health condition or disease.

Further to this if any person is suffering from hypertension or diabetes or both hypertension and diabetes at the time of taking the policy, then policy shall be subject to following exclusions.

<i>Diabetes</i>	<i>Hypertension</i>	<i>Diabetes & Hypertension</i>
<i>Diabetic Retinopathy</i>	<i>Cerebro Vascular accident</i>	<i>Diabetic Retinopathy</i>
<i>Diabetic Nephropathy</i>	<i>Hypertensive Nephropathy</i>	<i>Diabetic Nephropathy</i>
<i>Diabetic Foot/ Wound</i>	<i>Internal Bleeds / Haemorrhages</i>	<i>Diabetic Foot</i>
<i>Diabetic Angiopathy</i>	<i>Coronary Artery Disease</i>	<i>Diabetic Angiopathy</i>
<i>Diabetic Neuropathy</i>		<i>Diabetic Neuropathy</i>
<i>Hyper / Hypoglycaemicshocks</i>		<i>Hyper/Hypoglycaemicshocks</i>
		<i>Coronary Artery Disease</i>
		<i>Cerebro Vascular accident</i>
		<i>Hypertensive Nephropathy</i>
		<i>Internal Bleeds/Haemorrhages</i>

For the purpose of applying this condition, the date of inception of this Mediclaim policy taken from Company shall be considered, provided the renewals have been continuous and without any break in period.

Clause 4.2 Any disease other than those stated in clause 4.3, contracted by the Insured Person during the first 30 days from the commencement date of the policy except treatment for accidental external injuries.

Clause 4.3 During the period of insurance cover, the expenses on treatment of following ailment/diseases/surgeries for specified periods are not payable if contracted and/or manifested during the currency of the policy.

<i>i</i>	<i>Benign ENT disorders and surgeries i.e. Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty etc.</i>	<i>1 year</i>
<i>ii</i>	<i>Polycystic ovarian diseases</i>	<i>1 year</i>
<i>iii</i>	<i>Surgery of hernia</i>	<i>2 years</i>
<i>iv</i>	<i>Surgery of hydrocele</i>	<i>2 years</i>
<i>v</i>	<i>Non infective Arthritis</i>	<i>2 years</i>
<i>vi</i>	<i>Undescendent Testes</i>	<i>2 years</i>
<i>vii</i>	<i>Cataract</i>	<i>2 years</i>
<i>viii</i>	<i>Surgery of benign prostatic hypertrophy</i>	<i>2 years</i>
<i>ix</i>	<i>Hysterectomy for menorrhagia or fibromyoma or myomectomy or prolapse of uterus</i>	<i>2 years</i>
<i>x</i>	<i>Fissure / Fistula in anus</i>	<i>2 years</i>
<i>xi</i>	<i>Piles</i>	<i>2 years</i>
<i>xii</i>	<i>Sinusitis and related disorders</i>	<i>2 years</i>
<i>xiii</i>	<i>Surgery of gallbladder and bile duct excluding malignancy</i>	<i>2 years</i>
<i>xiv</i>	<i>Surgery of genito urinary system excluding malignancy</i>	<i>2 years</i>
<i>xv</i>	<i>Pilonidal Sinus</i>	<i>2 years</i>
<i>xvi</i>	<i>Gout and Rheumatism</i>	<i>2 years</i>
<i>xvii</i>	<i>Hypertension</i>	<i>2 years</i>
<i>xviii</i>	<i>Diabetes</i>	<i>2 years</i>
<i>xix</i>	<i>Calculus diseases</i>	<i>2 years</i>
<i>xx</i>	<i>Surgery for prolapsed inter vertebral disk unless arising from accident</i>	<i>2 years</i>
<i>xxi</i>	<i>Surgery of varicose veins and varicose ulcers</i>	<i>2 years</i>
<i>xxii</i>	<i>Congenital internal diseases</i>	<i>2 years</i>
<i>xiii</i>	<i>Joint Replacement due to Degenerative condition</i>	<i>4 years</i>
<i>xxiv</i>	<i>Age related osteoarthritis and Osteoporosis</i>	<i>4 years</i>

If the continuity of the renewal is not maintained with the Company, then subsequent cover will be treated as fresh policy and clauses 4.1., 4.2., 4.3 will apply unless agreed by the Company and suitable endorsement passed on the policy.

4. Domiciliary Hospitalization & Maternity benefits Excluded.
5. TPA facility included.
6. The Limit for Room, Boarding & Nursing Expenses as provided by the hospital / nursing home not exceeding 1% of sum insured per day in case of normal room & in Intensive Care Unit (ICU) expenses not exceeding 2% of sum insured. Further admissibility of all hospitalization related expenses shall be as per the entitled category vis-à-vis room rent entitlement as above.
7. Claims in respect of persons aged more than 65 years, the expenses on following illnesses would be limited to a) Hernia – 25% of Sum Insured b) Hysterectomy – 20% of Sum Insured c) Major Surgery e.g. Angioplasty 70% of Sum Insured. The capping is for maximum and the reimbursement or cashless to such procedures will be subject to network rates (in case of PPN or TPA network) in network hospital and in case of reimbursement in non-network up to usual customary and reasonable charges not more than stated sum insured caps in any case.
8. In the event of retirement, the concerned employee & their dependents (covered under the policy) shall continue to be covered under the policy till the expiry of the policy.
9. The salient features of the policy issued by The Oriental Insurance Company Limited (copy enclosed).
10. Following Modern / Advanced Medical Treatments are covered under this policy w.e.f. 11.11.2023 (from 20th year of Policy).

	Name of the Procedure	Sub Limit Applicable for the sum insured
A	Uterine Artery Embolization and HIFU(High Intensity focused ultrasound)	Per Policy Period of INR 50,000
B	Ballon Sinuplasty	Per Policy Period of INR 40,000
C	Deep Brain Stimulation	Per Policy Period 10 % of Sum Insured subject to maximum INR 50,000
D	Oral Chemotherapy	Per Policy Period 25 % of Sum Insured subject to maximum INR 50,000
E	Immunotherapy – Monoclonal Antibody to be given as injection	Per Policy Period 10 % of Sum Insured subject to maximum INR 50,000
F	Intra Vitreal Injection	Per Policy Period 10 % of Sum Insured subject to maximum INR 50,000
G	Robotic Surgeries	Per Policy Period 10 % of Sum Insured subject to maximum INR 1,00,000
H	Stereotactic radio surgeries	Per Policy Period 10 % of Sum Insured subject to maximum INR 1,00,000
I	Bronchial Thermoplasty	Per Policy Period 10 % of Sum Insured subject to maximum INR 1,00,000
J	Vaporization of the prostate (Green laser treatment or holmium laser treatment)	Per Policy Period 10 % of Sum Insured subject to maximum INR 50,000
K	IONM – (Intra Operative Neuro Monitoring)	Per Policy Period 10 % of Sum Insured subject to maximum INR 50,000
L	Stem Cell therapy : Hematopoietic stem cells for bone marrow transplant for hematological condition to be covered	Per Policy Period 10 % of Sum Insured subject to maximum INR 50,000

We are giving additional information in respect of the policy to enable you to quote in a systematic manner.

(i) Our Claim Ratio for last three years was as follows:

Year	Ratio
2023-24 (Dt 11/11/2023 to 10/11/2024)	81.8%
2024-25 (Dt 11/11/2024 to 10/11/2025)	101.75%
2025-26 (Dt 11/11/2025 to 10/11/2026)	The incurred claim ratio, with claims outstanding considered, is 73.94% as on 05 October 2026.

(II) Please find attached a tentative list of employees and their relatives, categorized by age. We will provide the final list when the policy is renewed.

In case you require additional information, please contact Mrs. Sheetal Ugale, Section Officer(Accounts), Finance & Accounts Department on Cell No. 9545226779 or E-mail – sppumediclaim@yahoo.com or fao@unipune.ac.in.

The Savtiribai Phule Pune University reserves the right to accept the offer in full or in part or reject summarily or partly.

Brokers are not permitted to submit their quotes.

Please ensure that your quotation is in sealed envelope & reach this office by 16th October, 2026 before 5.30 pm to this office.

Thanking you.

Yours faithfully,


CMA (Dr.) Charusheela Gayake
Finance & Accounts Officer