

No. G-14017/5/2026-Ins. II
Government of India
Ministry of Finance
Department of Financial Services

2nd Floor, Jeevan Deep,
Parliament Street, New Delhi
Dated: 11.02.2026

OFFICE MEMORANDUM

Subject: Paripoorna Mediclaim Ayush Bima for CGHS beneficiaries-reg.

The undersigned is directed to refer to the subject cited above and to say that the Paripoorna Mediclaim Ayush Bima product has been launched by The New India Assurance Company Limited (NIACL) on 14.01.2026 for CGHS beneficiaries, offering cashless facilities, modern treatments and access to a wide network of hospitals. The product is available to customers through offices of NIACL and also through its website.


2. It is noted that the policy is exclusively available to CGHS beneficiaries with a maximum of six members under one policy, including spouse, children, parents and parents-in-law. It provides indemnity-based in-patient hospitalization coverage within India, with sum insured options of ₹10 Lakh or ₹20 Lakh. The product will have a co-payment component allowing beneficiaries to choose between 70:30 or 50:50 co-sharing between insurance company and the subscribers. As compared to regular policy of NIACL, it will be available at a discount of 28% and 42% for 70:30 and 50:50 co-sharing model respectively. The key features of the product are enclosed as **Annexure**.

3. This optional health insurance plan is available as a retail product for all CGHS beneficiaries, with no GST to ensure maximum affordability. Designed to complement existing benefits, this enhanced policy will provide seamless experience, with greater flexibility and expanded access to quality healthcare services across India, thus leading to additional financial security with ease and confidence for all CGHS beneficiaries.

4. In view of the above and for ensuring wider awareness about this product, it is requested that this information may be disseminated among all CGHS benefit availing officers and staff, including those in attached and subordinate offices under respective Ministry/Departments. In this regard, an e-banner has also been developed (enclosed) which may be displayed on the official website, e-office dashboard, HRM portal of your Ministry/Department, along with a hyperlink to DFS webpage at <https://financialservices.gov.in/beta/en/page/paripoorna-mediclaim-ayush-bima>, for wider awareness among employees.

5. This issues with the approval of Competent Authority.

Encl. As above


11.10.2026

(Satish Kumar Singh)

Under Secretary to the Govt. of India

Tel. No. 011-23748715

To,
The Secretary of all Ministries/Departments of Government of India
(as per list attached)

1. Ministry of Agriculture and Farmers Welfare, Department of Agricultural Research and Education (DARE)
2. Ministry of Agriculture and Farmers Welfare, Department of Agriculture and Farmers Welfare
3. Ministry of Ayush
4. Ministry of Chemicals and Fertilizers, Department of Chemicals and Petrochemicals
5. Ministry of Chemicals and Fertilizers, Department of Fertilizers
6. Ministry of Chemicals and Fertilizers, Department of Pharmaceuticals
7. Ministry of Civil Aviation
8. Ministry of Coal
9. Ministry of Commerce and Industry, Department of Commerce
10. Ministry of Commerce and Industry, Department for Promotion of Industry and Internal Trade
11. Ministry of Communications, Department of Posts
12. Ministry of Communications, Department of Telecommunications (DOT)
13. Ministry of Consumer Affairs, Food and Public Distribution, Department of Consumer Affairs
14. Ministry of Consumer Affairs, Food and Public Distribution, Department of Food and Public Distribution
15. Ministry of Cooperation
16. Ministry of Corporate Affairs
17. Ministry of Culture
18. Ministry of Defence, Department of Defence
19. Ministry of Defence, Department of Defence production
20. Ministry of Defence, Department of Defence Research and Development
21. Ministry of Defence, Department of Ex-servicemen Welfare
22. Ministry of Defence, Department of Military Affairs
23. Ministry of Development of North Eastern Region
24. Ministry of Earth Sciences
25. Ministry of Education, Department of Higher Education
26. Ministry of Education, Department of School and Education and Literacy
27. Ministry of Electronics and Information Technology
28. Ministry of Environment, Forest and Climate Change
29. Ministry of External Affairs
30. Ministry of Finance, Department of Economic Affairs
31. Ministry of Finance, Department of Expenditure
32. Ministry of Finance, Department of Investment and Public Asset Management
33. Ministry of Finance, Department of Revenue
34. Ministry of Finance, Department of Public Enterprises
35. Ministry of Fisheries, Animal Husbandry and Dairying, Department of Animal Husbandry and Dairying
36. Ministry of Fisheries, Animal Husbandry and Dairying, Department of Fisheries

37. Ministry of Food Processing Industries
38. Ministry of Health and Family Welfare, Department of Health and Family Welfare
39. Ministry of Health and Family Welfare, Department of Health Research
40. Ministry of Heavy Industries
41. Ministry of Home Affairs, Department of Border Management
42. Ministry of Home Affairs, Department of Home
43. Ministry of Home Affairs, Department of Official Language
44. Ministry of Home Affairs, Department of Internal Security
45. Ministry of Home Affairs, Department of States
46. Ministry of Home Affairs, Department of Jammu Kashmir and Ladakh Affairs
47. Ministry of Housing and Urban Affairs
48. Ministry of Information and Broadcasting
49. Ministry of Jal Shakti, Department of Drinking Water and Sanitation
50. Ministry of Jal Shakti, Department of Water Resources, River Development and Ganga Rejuvenation
51. Ministry of Labour and Employment
52. Ministry of Law and Justice, Department of Justice
53. Ministry of Law and Justice, Department of Legal Affairs
54. Ministry of Law and Justice, Legislative Department
55. Ministry of Micro, Small and Medium Enterprises
56. Ministry of Mines
57. Ministry of Minority Affairs
58. Ministry of New and Renewable Energy
59. Ministry of Panchayati Raj
60. Ministry of Parliamentary Affairs
61. Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances (DARPG)
62. Ministry of Personnel, Public Grievances and Pensions, Department of Pension & Pensioners' Welfare
63. Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training
64. Ministry of Petroleum and Natural Gas
65. Ministry of Planning
66. Ministry of Ports, Shipping and Waterways
67. Ministry of Power
68. Ministry of Railways
69. Ministry of Road Transport and Highways
70. Ministry of Rural Development, Department of Land Resources (DLR)
71. Ministry of Rural Development, Department of Rural Development (DRD)
72. Ministry of Science and Technology, Department of Bio-Technology
73. Ministry of Science and Technology, Department of Science and Technology (DST)

74. Ministry of Science and Technology, Department of Scientific and Industrial Research (DSR)
75. Ministry of Skill Development and Entrepreneurship
76. Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities
77. Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment
78. Ministry of Statistics and Programme Implementation
79. Ministry of Steel
80. Ministry of Textiles
81. Ministry of Tourism
82. Ministry of Tribal Affairs
83. Ministry of Women and Child Development
84. Ministry of Youth Affairs and Sports, Department of Sports
85. Ministry of Youth Affairs and Sports, Department of Youth Affairs
86. Department of Atomic Energy
87. Department of Space
88. NTII Aayog
89. President's Secretariat

Annexure

Eligibility Criteria

In-Service CGHS Beneficiaries-

- Exclusively available to CGHS beneficiaries with up to six members under one policy. Dependents of primary CGHS card holders who are not covered under CGHS, can be added under the policy. Tax paying family members like non-dependent parents, in-laws and proposer's financially dependent brother/sister can also be covered.

Retired CGHS Beneficiaries-

- Exclusively available to Retired CGHS beneficiaries with up to six members under one policy. Dependents covered under the policy must also be CGHS Cardholders.

The key features of Paripoorna Mediclaim Ayush Bima are as under: -

- Cashless Hospitalization – Available at ~20,800 Third Party Administrator network hospitals and ~5050 insurer network hospitals (<https://www.newindia.co.in/hospitals-list>).
- Beneficiaries have the option to claim first either under CGHS or under the insurance policy.
- Comprehensive hospitalization cover – Covers room rent, ICU, doctor's fees, medicines, diagnostics, surgeries, dialysis, chemotherapy, etc.
- Modern Treatment Cover – 25% of SI (inbuilt)
- Modern Treatment Rider – Optional cover up to 100% of SI with additional 15% premium.
- Major procedures like Hip replacement, sciatica pain and specialized surgeries like lung transplant are covered. Robotic surgeries and other modern surgeries like Intravitreal injections, Stereotactic radio surgeries, Deep Brain stimulation, Uterine Artery Embolization and HIFU (High intensity focused ultrasound), Balloon Sinuplasty, Bronchial Thermoplasty, etc. are covered up to 25% of Sum Insured, which can be enhanced up to 100% of Sum Insured by opting for the Modern Treatment Rider.
- No doctor's endorsement is needed. No need to approach dispensaries, wellness centres, pharmacies etc. prior to hospitalization.
- Room Rent and ICU Limits – Room Rent up to 1% of Sum Insured per day; ICU up to 2% of Sum Insured per day irrespective of ward entitlements under CGHS rules. No differential category based on pay scale.
- Pre-Hospitalization Expenses – Up to 30 days prior to hospitalization.
- Post-Hospitalization Expenses – Up to 60 days from date of discharge.
- 100% AYUSH Coverage – Covers Ayurveda, Yoga, Naturopathy, Unani, Siddha & Homeopathy up to 100% of SI (in-patient only).

- The Insurer endeavours to decide on the request for cashless authorization at the earliest and within one hour of receipt of the request, and to grant final authorization within three hours of receipt of the discharge authorization request from the hospital.
- Family Discount – 5% (2 members), 10% (3 members), 15% (more than 3 members).
- Cumulative Bonus – 10% of SI for every claim-free year up to maximum 100%.
- Lifetime Renewability – No age limit for renewal.
- Waiting Periods – First 30 days; 90 days for Diabetes & Hypertension; 24 months for specified illnesses. Waiver of Pre-Existing Disease (PED) – May be considered on submission of Good Health Certificate from CGHS/Employer/existing insurer certifying no hospitalization in the past 24 months.
- Explanation of Co-payment component – In 70:30 model, 70% of admissible claim amount will be borne by insurance company and remaining 30% to be borne by policyholder. In 50:50 model, 50% of admissible claim amount will be borne by insurance company and remaining 50% to be borne by policyholder. However, in both the cases, the policy premium is to be borne by policyholder itself.
- This policy is offered by New India Assurance Company Limited, which is a leading public sector general insurance company in India. It is a dominant force in the Indian non-life insurance market, known for its extensive network with 1600+ offices across the country. In the fiscal year 2024-25, New India Assurance maintained its position as the largest general insurer in India, with an all-time high gross written premium (GWP) of over ₹43,618 crores and a market share of 12.57%. During FY 2024-25, the company settled a total of 1.28 Cr claims with a claim settlement ratio of 96% (non-suit). The hospitals are paid their dues promptly ensuring seamless service.