



മഹാത്മാഗാന്ധി സർവ്വകലാശാല

പുറത്തേഴുത്ത് നം.15951/AD A3/4/2019/ADMIN

29.01.2026

സംസ്ഥാന സർക്കാർ ജീവനക്കാരുടെയും പെൻഷൻകാരുടെയും ആരോഗ്യ ഇൻഷുറൻസ് പദ്ധതിയായ മെഡിസെപ്പ് - പദ്ധതിയുടെ രണ്ടാം ഘട്ടം നടപ്പിലാക്കുന്നത് സംബന്ധിച്ച വിശദാംശങ്ങൾ, ശമ്പളത്തിൽ നിന്നും കിഴിവ് ചെയ്യേണ്ട പ്രീമിയം തുക, അക്കൗണ്ടിംഗ് നടപടിക്രമങ്ങൾ എന്നിവ സംബന്ധിച്ച് മാർഗനിർദ്ദേശങ്ങൾ നൽകിക്കൊണ്ട് സർക്കാർ പുറപ്പെടുവിച്ച G.O(P) No.5/2026/FIN dated 20.01.2026 , G.O(P) No.7/2026/FIN dated 21.01.2026 എന്നീ ഉത്തരവുകൾ മഹാത്മാഗാന്ധി സർവകലാശാല ആക്ട് 1985 അദ്ധ്യായം III പരിച്ഛേദം 10.17-ൽ പ്രതിപാദിച്ചിരിക്കുന്ന അധികാരം ഉപയോഗിച്ച് സർവകലാശാലയിൽ നടപ്പിലാക്കുവാൻ വൈസ് ചാൻസലർ ഉത്തരവായിരിക്കുന്നു.

തദനുസരണം ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

ബിനോയ് സെബാസ്റ്റ്യൻ
അസിസ്റ്റന്റ് രജിസ്ട്രാർ 1 (ഭരണ വിഭാഗം)
രജിസ്ട്രാർക്കു വേണ്ടി

പകർപ്പ്:

1. എല്ലാ വിഭാഗങ്ങളും ഡിപ്പാർട്ടുമെന്റുകളും സെന്ററുകളും
2. വൈസ് ചാൻസലറുടെ പ്രൈവറ്റ് സെക്രട്ടറി
3. രജിസ്ട്രാർ/എഫ്.ഒ/സി.ഇ എന്നിവരുടെ പേർസണൽ അസിസ്റ്റന്റുമാർ
4. ജോയിന്റ് ഡയറക്ടർ, കെ.എസ്.എ.ഡി., മഹാത്മാഗാന്ധി സർവകലാശാല
5. എ.ആർ./ഡി.ആർ./ജെ.ആർ.(ഭരണ/അക്കാദമിക്/ഫിനാൻസ്/പരീക്ഷ).
6. എ സി സി 1/2/ഐ.ക്യൂ.എ.സി./പി.ആർ.ഒ.
7. സ്റ്റോക്ക് ഫയൽ /റെക്കോർഡ്സ് സെക്ഷൻ/ഫയൽ കോപ്പി.



GOVERNMENT OF KERALA

Abstract

Finance Department - Medical Insurance Scheme for State Government Employees and Pensioners - MEDISEP Phase II - Implementation through Oriental Insurance Company Ltd. (OICL) - Scheme details sanctioned - Orders issued.

FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P)No.5/2026/FIN Dated,Thiruvananthapuram, 20-01-2026

- Read 1 G.O (P) No.70/2022/FIN Dated 23/06/2022
2 G.O (P) No.102/2025/FIN Dated 14/08/2025
3 G.O (P) No.154/2025/FIN Dated 22/12/2025
4. G.O(P)No.160/2025/FIN Dated 30/12/2025
5. Email from Oriental Insurance Company Ltd dated 16.01.2026

ORDER

A comprehensive health insurance scheme (MEDISEP) for State Government employees, pensioners/family pensioners and their eligible family members, employees and pensioners of Universities receiving Grant-in-Aid from the State Government, Local Self Government Institutions, and the directly recruited personal staff of the Chief Minister, Ministers, Leader of Opposition, Chief Whip, Speaker, Deputy Speaker, Chairpersons of Financial Committees, as well as their personal staff pensioners and family pensioners, was implemented as per the order read as 1st above. The scheme was implemented for a period of three years, from 01.07.2022 to 30.06.2025. The scheme was further extended till 31.01.2026 vide order read 4th above.

Administrative sanction for implementation of the Medisep Phase II was accorded vide order read as 2nd above. Further sanction was accorded to implement Medisep Phase II with effect from 01.01.2026 with monthly

premium of Rs.810/-including GST vide order read 3rd above. After having several discussions with the Oriental Insurance Company Ltd (OICL), vide email read above it is informed that the premium payable under Medisep Phase II shall be treated as exempt from GST as per Sl. No. 40 of the Notification No.12/2017 dated 28.06.2017-Central Tax(Rate).The Company shall file application before the Kerala Authority for Advance Ruling to obtain a Ruling on the applicability of the said exemption. In the event GST is held payable pursuant to such ruling or any statutory order the applicable GST for the period prior to such Ruling along with any statutory dues as applicable shall be payable by the Government of Kerala and remitted additionally to the Company.

Government after examining the matter in detail and completing all the procedural formalities, are pleased to order that:-

- 1.The Medical Insurance Scheme for State Government Employees and Pensioners (MEDISEP) Phase II shall be implemented with effect from 1st February 2026.
- 2.The scheme shall be operative for a block period of two years with effect from 01.02.2026 to 31.01.2028.
3. MEDISEP Phase II shall be implemented through the Oriental Insurance Company Ltd. with an annual premium of Rs. 8,244/- (Rs.687/- per month) for the first policy year, **exclusive of GST**, subject to the condition that if the ruling of the Authority for Advance Ruling, Kerala, is not in favour, the GST component shall be payable. The scheme will be serviced by the Third Party Administrators viz., 1. M/s. Vidal Health Insurance TPA Private Ltd. 2. M/s. Family Health Plan Insurance TPA Ltd. selected by the Oriental Insurance Company Ltd.
- 4.The Finance Department, Government of Kerala shall be the administrator of MEDISEP Phase II.
- 5.The enrollment under the scheme shall be compulsory to all employees and pensioners.

6. The employees, pensioners and their eligible family members covered under this scheme shall avail cashless assistance for approved treatment and surgeries in empaneled hospitals only.

7. The coverage under the scheme is as follows :

Basic Benefit Package Coverage : This caters to the benefit package list mentioned in Annexure I A of Appendix I (HBP 2022 rate) in which medical, surgical and day care procedures will be covered up to a sum of Rs. 5 lakh per annum for a block period of two years.

i) Basic Benefit Package has three components.

(a) Procedure Cost (b) Implant cost if any and

(c) Room rent.

Out Patient treatment will not be covered under the scheme.

(ii) Additional Package Coverage : In addition to the Basic Benefit Package coverage mentioned above, all procedures mentioned in the Annexure I B (Catastrophy) will be covered by the policy.

(iii) Corpus fund for Catastrophic illness : An additional sum of not less than Rs. 40 crore for two years shall be provided by the Insurer as a Corpus Fund for providing coverage to Additional Packages enlisted in Annexure I B.

8. Three tier Grievance Redressal Mechanism will be set up (Detailed orders in this regard will be issued separately).

9. The coverage of medical assistance under this scheme is also extended in respect of accident/emergency cases mentioned in Annexure I C where the beneficiary is treated for approved treatments/surgeries undergone in non-empanelled hospital. In such cases the treatment cost shall be reimbursed by the company based on the approved rates/packages included in the scheme (Reimbursement checklist and eligibility clause for Road Traffic Accident

(RTA) is detailed in Annexures I D & I E).

10. Unspecified Surgical Packages shall be payable strictly in accordance with the guidelines of HBP 2022. For any such procedure, the hospital shall select the most appropriate nearby package from the packages listed in Annexure I A of Appendix I, ensuring that the selected package is both medically relevant and financially comparable. New diseases will also be covered based on the regulatory provisions issued by IRDAI from time to time.

11. The payment of premium shall be regulated as per the terms and conditions of the agreement to be executed between the Government of Kerala and the Oriental Insurance Company Ltd. The annual premium payable by the Government to the Oriental Insurance Company Ltd. shall be at the rate of Rs8,244/- per employee/pensioner per annum for the first policy year. There shall be a 5 % increase in premium and package rates of procedures for the second policy year.

12. The dedicated website for the scheme is www.medisep.kerala.gov.in

(By order of the Governor)

K R JYOTHILAL

ADDITIONAL CHIEF SECRETARY

To:

The Principal Accountant General (G &SSA/A&E), Kerala,
Thiruvananthapuram.

The Accountant General (E & RSA), Kerala, Thiruvananthapuram
All Heads of Department and Officers/All Departments (all Sections)
of the Secretariat.

All Secretaries/Additional Secretaries/Joint Secretaries/Deputy
Secretaries/Under Secretaries to Government.

The Secretary to Governor

The Advocate General , Kerala

The Registrar, Kerala High Court.

The Secretary, Kerala Public Service Commission.

The Registrar of all Universities.

The NORKA Department.

The Private Secretary to Hon'ble Chief Minister and Other Ministers.

The Private Secretary to Hon'ble Speaker

The Private Secretaries to the Leader of Opposition, Government Chief
Whip
The Director of Public Relations, Thiruvananthapuram.
The Additional Secretary to Chief Secretary
Stock file: 3256087

Forwarded /By order

Sivadas. K

Section Officer



GOVERNMENT OF KERALA

Abstract

Finance Department - Medical Insurance Scheme for State Government Employees and Pensioners - MEDISEP Phase II - Implementation through Oriental Insurance Company Ltd. (OICL) – Scheme details, Premium deduction and Accounting procedures sanctioned - Orders issued.

FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P)No.7/2026/FIN Dated, Thiruvananthapuram, 21-01-2026

Read 1 G.O (P) No.5/2026/FIN Dated 20/01/2026

ORDER

Government have accorded sanction to implement the second phase of the scheme with effect from 01.02.2026 vide GO read above. Government are now pleased to order that:

1. MEDISEP Phase II shall be implemented through the Oriental Insurance Company Ltd. with an annual premium of Rs. 8244/- (Rs.687/-per month for the 1st policy year exclusive of GST).
2. Finance Department, being the administrator of the scheme will remit the annual premium in advance to the Oriental Insurance Company Ltd. on quarterly basis by debiting the expenditure from the h/a "7610-800-89 Interest free advance payment to the insurance company towards the implementation of MEDISEP".
3. The annual premium thus remitted for the scheme shall be deducted @ Rs.687/- from the salary of the employees starting from the month of January 2026 and gross monthly entitlement of pensioners due for the month of February 2026.
4. All Drawing & Disbursing Officers and Treasury Officers should

make necessary arrangements to deduct the monthly premium @ Rs. 687/- from the salary of employees and monthly entitlement of pensioners and to remit the same to following heads of account.

MH - 8658 Suspense Accounts	
MH - 102 Suspense Accounts (Civil)	
SH - 87 Medical Insurance Fund for State Employees and Pensioners.	
SSH - (01)	Contribution from Government Servants , Employees and teachers of Aided Institutions, directly recruited personal staff for Ministers etc.
SSH - (02)	Contribution from State Service Pensioners, including *Family Pensioners, *Ex-gratia Pensioners, *Part time contingent pensioners and pensioners of aided Institutions, Personal Staff Pensioners etc.

5. All Drawing & Disbursing Officers should make necessary arrangements to deduct the monthly premium @ Rs. 687/- from the salary (employees) of All India Service Officers (optional) and monthly entitlement of All India Service Pensioners, if they exhibit willingness and to remit the same to following heads of account.

(a) **8658-102-87-03 (Contribution from All India Service Officers)**

(b) **8658-102-87-04 (Contribution from All India Service Pensioners)**

6. All Drawing & Disbursing Officers of the Universities should make necessary arrangements to deduct the monthly premium @ Rs.687/- from the salary of employees and monthly entitlement of pensioners

and to remit the same to the following heads of account.

(a) **8658-102-87-05 (Contribution from University Employees)**

(b) **8658-102-87-06 (Contribution from University Pensioners)**

Respective DDOs/Nodal Officers should ensure verification of the premium payment in the MEDISEP portal before 25th of every month after obtaining premium remittance details from the employees on deputation to other institutions.

7. All Drawing & Disbursing Officers of Local self Government Institutions should make necessary arrangements to deduct the monthly premium @ Rs. 687/- from the salary of employees and monthly entitlement of pensioners except Panchayaths and to remit the same to following heads of account.

(a) **8658-102-87-07 (Contribution from Local Self Government Institution Employees)**

(b) **8658-102-87-08 (Contribution from Local Self Government Institution Pensioners)**

- The monthly premium remittance of pensioners of Local Self Government Institutions (where pension is given from funds of respective LSGIs) should be verified by the disbursing officer

8. Government Employees on Deputation under various PSUs/ Autonomous Bodies/Boards/Corporations etc, the DDOs concerned should deduct remit the monthly premium @ Rs.687/- to the *h/a* " **8658-102-87-01 "Contribution from Government Servants and Employees and Teachers of Aided Institutions"** by way of treasury chalan or through the e-payment gateway provided in the MEDISEP

website/e-treasury and the remittance details should be at once forwarded to the DDO of parent department to which the employee belongs and where his MEDISEP data kept, before 25th of every month. The DDOs of parent department of such employees should ensure that monthly premium of those employees is being remitted to the respective heads of accounts.

9. State Government employees retired under **National Pension Scheme** who have enrolled under the scheme should remit the one year premium in advance to the following h/a **8658-102-87-09 (Contribution from NPS Pensioners)** before 10.02.2026 and should intimate the remittance details to the Finance (Health Insurance) Department before 15.02.2026. In the case of employees covered under National Pension Scheme (NPS) and who retires after the commencement of the scheme, the DDOs should deduct the outstanding premium for the entire policy period as on date of retirement in lump from the last month's salary.

10. In circumstances where monthly salary have to be processed in parts, the monthly premium of MEDISEP should be deducted from the first part of the salary itself and should be remitted to the respective heads of account.

11. Newly appointed employees who joined service during the policy period of two years shall enroll in the scheme and can avail the coverage of Rupees Five Lakh per annum as Basic Sum Insured.

12. Those who avail LWA under Appendix XII A, XII B and XII C part I KSR prior to the commencement of the scheme shall not have the eligibility to join/continue in the scheme during the policy period.

13. Those who avail LWA for a short spell not exceeding the period of

one year during the policy period shall have the option to remit the premium in advance during the tenure of the leave but before the date of renewal of the policy.

14. Employees joining back from leave without pay may get enrolled for current policy year, by paying the full year premium.

15. If an employee is under suspension, the premium during the period shall be deducted from the subsistence allowance admissible. The DDO concerned shall make arrangements for the deduction.

16. If any employee those who resigned/dismissed/terminated from service during the policy period, the Drawing and Disbursing Officer (DDO) shall deduct the balance premium in lump from the last salary.

17. If an employee retires/ superannuates during the policy period, the membership of his/her policy shall sustain and remittance towards the premium payment will be deducted from his/her entitlement as a pensioner.

18. It is the duty of every employee/pensioner to ensure that the monthly premium is remitted promptly, the failure of which may lead to denial of benefits under the scheme.

19. The Scheme details of Medisep Phase II including Packages and rates, Additional Benefit Package, Coverage of Medical Assistance for emergency cases in non empanelled hospitals, Reimbursement Checklist and eligibility clause for Road Traffic Accident and general Exclusions to the scheme etc., are appended herewith.

(By order of the Governor)

K R JYOTHILAL
ADDITIONAL CHIEF SECRETARY

To:

The Principal Accountant General (G &SSA/A&E), Kerala,
Thiruvananthapuram.

The Accountant General (E & RSA), Kerala, Thiruvananthapuram

All Heads of Department and Officers/All Departments (all Sections) of
the Secretariat.

All Secretaries/Additional Secretaries/Joint Secretaries/Deputy
Secretaries/Under Secretaries to Government.

The Secretary to Governor

The Advocate General , Kerala The Registrar, Kerala High Court.

The Secretary, Kerala Public Service Commission.

The Registrar of all Universities.

The Principal Director, LSGD

The Private Secretary to Chief Minister and Other Ministers.

The Private Secretary to Hon'ble Speaker

The Private Secretaries to the Leader of Opposition, Government Chief
Whip The Director of Public Relations Thiruvananthapuram.

The Director of Treasuries, Thiruvananthapuram

The District Treasuries/Sub Treasuries

The Nodal Officer, www.finance.kerala.gov.in

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Forwarded /By order

Swiduk

Section Officer