

RETIREES' GHIS POLICY 2025-26_Ready Reckoner															
Cadre/Scale	BASE POLICY PREMIUM (EXCL. GST)					TOP-UP PREMIUM (EXCL. GST)					TOTAL PREMIUM (EXCL. GST)				
	Base SI (Rs. In Lakh)	Single Person (Retiree or Spouse)	Retiree + Spouse	Single Person + Single Add-on Member*	Retiree + Spouse + Single Add-on Member*	Top-up SI (Rs. In Lakh)	Single Person (Retiree or Spouse)	Retiree + Spouse	Single Person + Single Add-on Member*	Retiree + Spouse + Single Add-on Member*	Total SI (Rs. In Lakh)	Single Person (Retiree or Spouse)	Retiree + Spouse	Single Person + Single Add-on Member*	Retiree + Spouse + Single Add-on Member*
	A	B	C	D	E	F	G	H	I	J	K=(A+F)	L=(B+G)	M=(C+H)	N=(D+I)	O=(E+J)
Award Staff (OPTION I)	3.00	24301	27001	34302	37002	0.00	0	0	0	0	3.00	24301	27001	34302	37002
		24301	27001	34302	37002	1.00	10621	12501	15622	17502	4.00	34922	39502	49924	54504
		24301	27001	34302	37002	2.00	17001	20001	27002	30002	5.00	41302	47002	61304	67004
		24301	27001	34302	37002	3.00	24901	29301	44902	49302	6.00	49202	56302	79204	86304
		24301	27001	34302	37002	4.00	31201	39001	61202	69002	7.00	55502	66002	95504	106004
Award Staff (option II)	4.00	29251	31001	41752	43502	0.00	0	0	0	0	4.00	29251	31001	41752	43502
		29251	31001	41752	43502	1.00	10621	12501	15622	17502	5.00	39872	43502	57374	61004
		29251	31001	41752	43502	2.00	17001	20001	27002	30002	6.00	46252	51002	68754	73504
		29251	31001	41752	43502	3.00	24901	29301	44902	49302	7.00	54152	60302	86654	92804
		29251	31001	41752	43502	4.00	31201	39001	61202	69002	8.00	60452	70002	102954	112504
Officers (incl. Sc 6 or above)	5.25	37181	40231	52182	55232	0.00	0	0	0	0	5.25	37181	40231	52182	55232
		37181	40231	52182	55232	1.00	10621	12501	15622	17502	6.25	47802	52732	67804	72734
		37181	40231	52182	55232	2.00	17001	20001	27002	30002	7.25	54182	60232	79184	85234
		37181	40231	52182	55232	3.00	24901	29301	44902	49302	8.25	62082	69532	97084	104534
		37181	40231	52182	55232	4.00	31201	39001	61202	69002	9.25	68382	79232	113384	124234
Officers in Sc. 6 or above (optional)	7.00	48001	60001	83002	95002	0.00	0	0	0	0	7.00	48001	60001	83002	95002
		48001	60001	83002	95002	1.00	10621	12501	15622	17502	8.00	58622	72502	98624	112504
		48001	60001	83002	95002	2.00	17001	20001	27002	30002	9.00	65002	80002	110004	125004
		48001	60001	83002	95002	3.00	24901	29301	44902	49302	10.00	72902	89302	127904	144304
		48001	60001	83002	95002	4.00	31201	39001	61202	69002	11.00	79202	99002	144204	164004

Note*

1. For including more than 1 Add-on Physically/Mentally challenged family member, additional premiums as per staff circular No. 1794 dated 22.09.2025 shall be applicable.
2. Add-on facility is subject to submission of valid Disability Certificate.
3. Retirees with Add-on Members in Base Policy, if wish to take top facility, then Top-up SI must be Same for Add-on members.
4. All premiums are subject to applicable GST rate, that shall be payable over & above the above premium rates.