



ANDHRA PRADESH POWER GENERATION CORPORATION LIMITED
(A Govt. of A.P Undertaking)
VIDYUT SOUDHA, VIJAYAWADA-520004

APGENCO - Medical – "Providing of Group Health Insurance Policy to all the Regular Employees, Pensioners and their dependents and Family Pensioners of APGENCO for a period of one year "- Orders - Issued.

G.O.O .No.285/JS(Per)/2025.

Dated: 27-01-2026

Read the following:-

- Ref: 1) T.O.O.(Addl.Secy-Per) Ms.No.3621, dt.21-05-2025.
2) T.O.O.(Addl.Secy-Per) Ms.No.3849, dt.01-12-2025.
3) T.O.O.(Addl.Secy-Per) Ms.No.3851, dt.03-12-2025.
4) Lr.CE/Tr/SE/Tr/EE/Tr/DEE-2/Tr/F./D.No.112/25, dt.29-12-2025.

ORDER:

Employee Unions / Associations / APSPEJAC have requested to provide Cashless Group Health Insurance Policy to all the Regular Employees, Pensioners and their dependents and Family Pensioners of all AP Power Utilities for a period of one (1) year in lieu of existing medical policy.

2. In the Record of discussions of HR Committee meeting held on 21-03-2025 & 28-03-2025 with certain Unions / Associations / APSPEJAC in the presence of the MD/APGENCO, it was agreed for providing Cashless Health Insurance Policy with 50-50 share on payment of premium between employee (including pensioners and family pensioners) and employer including GST @ 18%. Existing Medical Policy including SFMS will be dispensed with from the date of implementation of New Mediclaim Policy for one year except that medical allowance will be continued.

3. In the references (2) to (4) cited, APTRANSCO constituted committees for calling and finalization of tenders, Technical Bid Analysis and to finalize the premium payable, as a whole and Data Collection, Final Evaluation of the Bidding, Modalities for Premium payment, with clear share to be borne by each power utility with employer and employee share separately on Group Health Insurance Policy.

4. Subsequently, several meetings were conducted with APSPEJAC / Unions / Associations on required Insurance coverages and finalized the terms and conditions. Accordingly, tenders were called for by APTRANSCO duly observing all principles of e-tendering and covering the major issues needed for the Employees, Pensioners and Family Pensioners of all Power Utilities to provide Group Health Insurance Policy.

5. Further, Letter of Intent was issued to TATA AIG General Insurance Co. Ltd., Mumbai on 29-12-2025 by the CE/Transmission/APTRNASCO/VS/Vijayawada vide reference 4th cited, with a Landed price Rs.109,15,29,193/- (including GST 18%) for 62220 families pertaining to all Employees, Pensioners and their dependents, Family Pensioners of all Power Utilities. The premium Per Family workout to Rs.17,543.06 per annum on the basis of 50-50 sharing by the Employer and Employee respectively.

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6. After careful examination, APGENCO hereby issues orders for providing of Group Health Insurance Policy to all the Regular Employees, Pensioners and their dependents and Family Pensioners of APGENCO for a sum insured @ Rs.5,00,000/- per family by **M/s.TATA AIG General Insurance Co . Ltd., Mumbai** for a period of one year with effect from 26.01.2026 with a premium of Rs.17,543-06 per family. The payment of premium will be shared between Employee and Employer on 50-50 ratio. In this regard, following guidelines are issued :-

- i. Features of the Group Health Insurance Policy as agreed with the TATA AIG General Insurance Company Limited.
 - (a) Sum Insured Rs.5,00,000/- per family.
 - (b) The Corporate Buffer amount limited to Rs.5,00,000/- per family for Chronic, Terminal and Critical illness, Corporate Buffer utilization over and above Rs.5,00,000/- should be permitted with the approval of HR Department.
 - (c) Family size: Employee(1+5), Pensioners (1+1) & Family Pensioners (1)
 - (d) Age Limit:
 - 1) Self: Employees upto 60 years complete. No age limit for Pensioners / Family Pensioners.
 - 2) Male / Female children are to be covered upto age of 25 years or till marriage or till they start earning whichever is earlier.
 - 3) No age limit for Physically Challenged / Mentally Challenged / Insane Children.
 - 4) Who are having more than 2 children, all such dependent children be covered within Family Sum Insured.
 - 5) Pensioners / Family Pensioners who are having dependent children and who fit within the criteria of "Dependent Children" will be covered.
- ii. Additional Employees/Pensioners/Family Pensioners will be included in the policy during the policy period on prorata basis.
- iii. Only Regular Employees, Pensioners and Family Pensioners shall be covered in this scheme.
- iv. Existing Medical Policy including SFMS will be dispensed for one year with effect from 26-01-2026.
- v. Deduction of SFMS amount will be halted for one year with effect from 26-01-2026.
- vi. Existing Medical Allowance will be continued.
- vii. Premium shall be recovered from all cadre of employees in Twelve (12) equal monthly instalments from the Salary / Pensioners / Family Pensioners from the month of February 2026.
- viii. The employees who are Governed by EPF and MP Act 1956 and due to retire during the tenure of the medical policy, the balance premium instalment shall be recovered in lumpsum from the Terminal benefit payable/ last month salary.
- ix. With regard to recovery of insurance premium pertaining to the employees working on deputation in other departments, their share of premium shall be collected by the respective parent unit Drawing Officer from the deputation department on or before 5th of every month.

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x. TATA AIG shall issue the Health ID Cards for each Insured Person and assist each Employee/Pensioner/Family Pensioner through TATA AIG Medical app.

xi. List of documents needed to avail Cashless Facility:

- a) E-card & employee ID card/Govt issued ID card
- b) Admission notes from treating doctor
- c) Customer ID & address proof
- d) Duly filled CKYC form if claimed amount is above Rs.1 Lakh
- e) Previous OPD consultation papers with reports if any
- f) Previous discharge summary or any other medical records available with you.

xii. List of documents needed to avail Reimbursement:

1. Copy of cancelled cheque for the proposer (Employee) – The account holder's name, account number, and IFSC code should be printed on the submitted copy.
2. If the claimed amount is more than Rs.1 Lakh – CKYC form along with a photograph, + Copy of proposer's (policy holder) PAN Card and Address Proof
3. Claim form – Please fill in all mandatory fields with appropriate information
4. TATA AIG Health E-Card & Employee ID Card/ Govt. ID card.
5. ID, address, and age proof of the patient
6. Discharge/ Daycare summary from the hospital indicating the presenting complaints, diagnosis, treatment given, and past medical history
7. Consolidated final bill along with a break-up of the individual items.
8. Proof of payment made at the hospital – Cash receipt
9. In case of implants being used – Please share the relevant invoice and sticker.
10. Pharmacy & lab bills
11. Diagnostic/Lab reports for submitted bills
12. Doctor prescriptions for submitted pharmacy bills
13. Medical records and consultation papers prior to hospitalization
14. In case of accidental injuries – Please submit the Medico-Legal Certificate (MLC)/First Information Report (FIR)
15. In case of the proposer's death – Details of the nominee (as per HR database), along with the address and ID proof of the nominee
16. Hospital registration certificate

xiii. Excluded Hospitals: Expenses incurred for treatment in any hospital or by any medical practitioner or any other provider specifically excluded by the insurer and disclosed on its website/notified to policyholders are not admissible. However, in case of life-threatening situations or following an accident, expenses up to the stage of stabilisation are payable.

xiv. If any fraud is detected in availing the Health Policy, necessary action will be taken and the concerned Employee will be liable to be dismissed from service and Pensioners / Family Pensioners will be prosecuted under CrPC.

- xv. All the controlling officers and representatives of Unions / Associations are requested to give wide publicity among the Employees, Pensioners and Family Pensioners for awareness of the above said policy and keep it in the Notice Board for information.
7. The concerned Station Heads/Drawing & Disbursing Officers of APGENCO is requested to recover the premium share of Employees / Pensioners / Family Pensioners in Twelve (12) equal monthly instalments from the Salary / Pension / Family Pension from the month of January 2026 to be paid in month of February 2026.
8. The list of Network Hospital empanelled with M/s.TATA AIG General Insurance Company Limited is available at TATA AIG Mobile App or Website and list of excluded Hospitals available at www.tataaig.com > Downloads > Miscellaneous > Others > List of Excluded Providers.
9. These orders are issued with the concurrence of the Director (Finance)/ APGENCO/Vidyut Soudha/Vijayawada vide Note dated 27-01-2026.
10. M/s.TATA AIG General Insurance Company Limited have also agreed to provide 24 hours Helpline facility and the following are available.

Contact Matrix for employees	
Role	Contact Details
Self-Help Portal	TATA AIG Mobile App
Customer Service Helpline (Telugu)	1800-267-7123
Customer Service Mail id	GMCclaims@tataaig.com
Grievance Redressal	manager.customersupport@tataaig.com

11. This order is also made available on APGENCO Website at <https://apgenco.gov.in>.

(BY ORDER AND IN THE NAME OF ANDHRA PRADESH POWER GENERATION CORPORATION LIMITED)

P. PULLA REDDY
MANAGING DIRECTOR (FAC)

To
All the Chief Engineers/Superintending Engineers
The Chief General Manager (Adm,IS & ERP), VS, VJA
The Joint Secretary(Per)/APGENCO/VS
The CGM(A&T)/CGM(R&A)/GM/Dy. Secretary
AOs/SAOs/Disbursing Officers/Pay Officer.

Copy to the:

Dy.EE(T) to the Managing Director/VS/VJA.
JPO to the Director (HR & IR)/VS/VJA.
AO to the Director (Finance & Comm)/VS/VJA.
Dy.EE(T) to the Director (Thermal)/VS/VJA.
Dy.EE(T) to the Director (Hydel)/VS/VJA.
Dy.EE(T) to the Director (Coal & Logistics)/VS/VJA.
AS to the Chief of Vigilance & Security Officer/VS/VJA.
Stock file.
C.No.JS(Per)/DS(Estt.)/AS(Medical)/PO-J/19/2026.

//FORWARDED BY ORDER//

T. Padmavathi
PERSONNEL OFFICER