

Medical Benefits

The institute clinic provides primary health care services, including dispensing drugs under the supervision of the medical officer, to the students, employees, and eligible dependents. In addition to this facility, IIT Palakkad has signed MoUs with nearby hospitals, which provide outpatient consultations and treatments free of charge. Furthermore, IIT Palakkad provides reimbursement of medical expenses in accordance with CGHS norms.

Type of Insurance Schemes

Sl. No.	Type of Insurance Scheme	Salient features of the scheme	Premium per person (As per the latest policy)
1	Group Term Life Cover for Staff and Faculty	Coverage - Rs.15 Lakhs or Rs.25 Lakhs per employee based on the employee's preference. Buffer - NA	Rs. 1,610.70 (For Rs. 15 Lakhs) Rs. 2,684.50 (For Rs. 25 Lakhs)
2	Group Personal Accident Cover for Staff and Faculty	Coverage - Rs.10 Lakhs per employee Buffer - NA	Rs. 201.00
3	Group Medical Insurance Scheme for Staff and Faculty	Coverage - Rs. 3 Lakhs per family Buffer - Rs. 20 Lakhs on first come first serve basis	Rs. 26,750.60
4	Group Medical Insurance Scheme Cover for Students	Coverage - Rs. 1.5 lakh per student Buffer – NA	Rs. 2,140.00
5	Group Personal Accident Cover for Students	Coverage - Rs. 10 lakh per student Buffer – NA	Rs. 125.00