

## **Medical Benefits**

The institute clinic provides primary healthcare 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**

<b>Sl. No.</b>	<b>Type of Insurance Scheme</b>	<b>Salient features of the scheme</b>	<b>Premium per person (As per the latest policy)</b>
1	Group Term Life Cover for Staff and Faculty	Coverage - Rs.15 Lakhs, Rs.25 Lakhs, or Rs.50 Lakhs based on the employee's preference. Buffer - NA	<b>Rs.1,699.20</b> (for 15 Lakhs) <b>Rs.2,832.00</b> (for 25 Lakhs) <b>Rs.5,664.00</b> (for 50 Lakhs)
2	Group Personal Accident Cover for Staff and Faculty	Coverage - Rs.10 Lakhs per employee Buffer - NA	<b>Rs.204.16/-</b>
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	<b>Rs.37,742.00</b>
4	Group Medical Insurance Scheme Cover for Students	Coverage - Rs.1.5 lakh per student Buffer - NA	<b>Rs.2,477.61</b>
5	Group Personal Accident Cover for Students	Coverage - Rs. 10 lakh per student Buffer - NA	<b>Rs.131.25</b>