



GOVERNMENT OF KERALA

Abstract

Finance Department - Medical Insurance Scheme for State Government Employees and Pensioners – MEDISEP Phase II – Administrative Sanction for implementing the scheme through Oriental Insurance Company Limited (OICL) with effect from 01/01/2026 – Orders issued.

FINANCE (HEALTH INSURANCE) DEPARTMENT

G.O.(P)No.154/2025/FIN Dated, Thiruvananthapuram, 22-12-2025

Read 1 G.O (P) No.70/2022/FIN Dated 23/06/2022

2 Cabinet Decision vide item no. 3175 dated 06/08/2025

3 G.O (P) No.102/2025/FIN Dated 14/08/2025

ORDER

Government have launched the MEDISEP scheme 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; employees of Local Self Government Institutions; and directly recruited Personal Staff of the Hon'ble Chief Minister, Ministers, Leader of Opposition, Chief Whip, Speaker, Deputy Speaker, Chairpersons of Financial Committees, as well as personal staff pensioners and family pensioners, through the Oriental Insurance Company Ltd., with effect from 01.07.2022, as per G.O. read 1st above.

2. Vide reference read 2nd above, the Cabinet approved implementation of the second phase of the Scheme with substantial modifications in the terms and conditions, aimed at enhancing benefits to the beneficiaries. Accordingly, Government have accorded administrative sanction for implementing the second phase of the Scheme vide order read 3rd above.

3. Now, Government are pleased to accord administrative sanction for implementing MEDISEP Phase II with effect from 01.01.2026 through Oriental Insurance Company Ltd, with the following salient features:

(i) The Scheme shall be operative for a block period of two years with effect from 01-01-2026 to 31-12-2028 .

(ii) The Scheme shall continue to be serviced by the Oriental Insurance Company Ltd., which was selected as the successful insurer through a Request for Proposal (RFP) process by inviting financial proposals from technically qualified Public Sector Insurance Companies during the first phase of the Scheme.

(iii) The annual premium shall be enhanced to Rs. 8237/- + 18% GST for the first policy period of 2026-2027. Accordingly the monthly premium shall be enhanced to ₹810/- with effect from 01.01.2026. In the case of employees, the enhanced premium shall be deducted from the salary for the month of December 2025. In respect of pensioners, the revised premium shall be deducted from the gross monthly entitlements. for the month of January 2026.

4. Sanction is also accorded to authorize the Secretary (Finance – Expenditure) as the officer competent to sign the agreement on behalf of the First Party (Government of Kerala) to enter into the contract. Further, SPARK, Universities, Local Self Government Institutions, and the Treasury Department shall make necessary modifications to enable initiation of deduction of the revised monthly premium of ₹810/- as detailed above. A separate order detailing the comprehensive features of the Scheme shall be issued shortly.

(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 Chief Ministers 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.

Additional Secretary to Chief Secretary.

The Director of Treasuries, Thiruvananthapuram.

The District Treasuries /Sub Treasuries.

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

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Section Officer