

GUIDELINES FOR IMPLEMENTATION OF

NEW HEALTH INSURANCE SCHEME, 2026 FOR PENSIONERS (INCLUDING SPOUSE) / FAMILY PENSIONERS

[G.O.Ms.No.123, Finance (HI) Department, Dated: 24-06-2026]

FINANCE [Health Insurance] DEPARTMENT G.O.Ms.No.123, Dated 24th June, 2026.

(Parabhava, Aani-10, Thiruvalluvar Aandu 2057)

ABSTRACT

MEDICAL AID – New Health Insurance Scheme, 2026 for Pensioners (including spouse) / Family Pensioners – Provision of Health Care Assistance to the Pensioners (including spouse) / Family Pensioners through the United India Insurance Company Limited, Chennai – Implementation – Orders – Issued.

Read:-

1. G.O.Ms.No.462, Finance (Pension) Department, dated: 27-12-2013.
2. G.O.Ms.No.171, Finance (Pension) Department, dated: 26-06-2014.
3. G.O.Ms.No.222, Finance (Pension) Department, dated: 30-06-2018.
4. G.O.Ms.No.204, Finance (Health Insurance) Department, dated: 30-06-2022.
5. G.O.Ms.No.58, Finance (Health Insurance) Department, dated: 05-03-2026.

ORDER:

1. In the Government Order first read above, orders were issued for launching a New Health Insurance Scheme, 2014 replacing the Tamil Nadu Government Pensioners Health Fund Scheme, 1995 to provide health care assistance up to Rupees two lakh to the Pensioners (including spouse) / Family Pensioners on a cashless basis for a block period of four years and to implement the scheme through the Director of Treasuries and Accounts, Chennai after selection of a suitable Public Sector Health Insurance Company through National Competitive Bidding.
2. In the Government Order second read above, orders were issued for the implementation of the “New Health Insurance Scheme, 2014 for Pensioners (including spouse) / Family Pensioners” on cashless basis with provision of assistance up to Rupees Two Lakh for a block period of four years from 01-07-2014 to 30-06-2018 through the United India Insurance Company Limited.
3. In the Government Order third read above, orders were issued for implementation of New Health Insurance Scheme, 2018 to provide health care assistance on a cashless basis for Pensioners (including spouse)/Family Pensioners with a provision to avail assistance up to the limit of Rupees Four lakh for a block period of four years from 01.07.2018 to 30.06.2022 for the accredited treatments /surgeries in the hospitals approved by the United India Insurance Company Limited
4. In the Government Order fourth read above, orders were issued for implementation of New Health Insurance Scheme, 2022 to provide health care assistance on a cashless basis for Pensioners (including spouse) / Family Pensioners with a provision to avail assistance up to the limit of Rupees Five lakh for a block period of four years from 01.07.2022 to 30.06.2026 for the accredited treatments / surgeries in the hospitals approved by the United India Insurance Company Limited.
5. The Government has examined the need for continuation of Health Insurance Scheme for Pensioners

(including spouse)/ Family Pensioners and decided to continue the same after selection of a suitable Public Sector Health Insurance Company through National Competitive Bidding. Accordingly, in the Government Order fifth read above, orders have been issued for the implementation of the New Health Insurance Scheme, 2026 for Pensioners (including spouse)/Family Pensioners beyond 30-06-2026

6. Based on the Government orders issued in reference fifth read above, the Notice Inviting Tender has been published through the e-tender portal <https://tntenders.gov.in> on 07-03-2026. The Tender Scrutinizing Committee, after invoking due procedure as per the Tamil Nadu Transparency in Tenders Act, 1998 and the Tamil Nadu Transparency in Tenders Rules, 2000, submitted its report on 11-06-2026 to select the United India Insurance Company Limited, Chennai for implementing the New Health Insurance Scheme, 2026 for the Pensioners (including spouse)/Family Pensioners.
7. The recommendation of the Tender Scrutinizing Committee has been considered and the tender has been awarded to the United India Insurance Company Limited, Chennai. The said Company shall execute an agreement with the Government of Tamil Nadu for the implementation of the New Health Insurance Scheme, 2026 for Pensioners (including spouse)/ Family Pensioners.
8. The Government after careful consideration directs that:
 - (1) “New Health Insurance Scheme, 2026 for Pensioners (including spouse) / Family Pensioners” be implemented through the United India Insurance Company Limited, Chennai as set out in “The Guidelines for implementation of the New Health Insurance Scheme, 2026 for Pensioners (including spouse) / Family Pensioners” appended to this order in Annexure-A;
 - (2) The Commissioner/Director of Treasuries and Accounts shall be the administrator of the New Health Insurance Scheme, 2026 for Pensioners (including spouse) / Family Pensioners;
 - (3) The enrolment under New Health Insurance Scheme, 2026 shall be compulsory, which is a separate scheme for all the Pensioners (Including Spouse)/ Family Pensioners irrespective of the fact that their spouse is a central Government employee/ pensioner covered under Central Government Health Insurance Scheme (CGHS) as detailed in clause 3 and 5 of Annexure-A to this order;
 - (4) The payment of annual premium shall be regulated as per the terms and conditions of the agreement between the Government of Tamil Nadu and the United India Insurance Company Limited, Chennai;
 - (5) The annual premium payable by the Government to the United India Insurance Company, Chennai shall be at the rate of Rs.7,728/- (Rupees Seven Thousand Seven Hundred and Twenty-Eight) per Pensioner / Family Pensioner, per annum for the block period of five years from 01-07-2026 to 30-06-2031;
 - (6) The annual premium initially paid by the Government shall be recovered from the Pensioners / Family Pensioners /Retired Employees covered under TAPS at the rate of Rs.644/- (Rupees Six Hundred and Forty-Four) per month by deduction in monthly pension / family pension/interim pay out from the month of July, 2026. Any excess of premium payable from time to time over and above the amount recovered from Pensioners / Family Pensioners shall be borne by the Government in the case of Government Pensioners (including spouse) / Family Pensioners and by the respective employer in the case of Pensioners (including spouse) / Family Pensioners belonging to Local Bodies, State Public Sector Undertakings, Statutory Boards and Universities, etc;
 - (7) The Chief Executive Officers/Managing Directors of State Public Sector Undertakings and Statutory Boards, Registrar of State Government Universities, the Director of Rural Development, the Director of Municipal Administration and the Commissioner of Hindu Religious and Charitable Endowment Administration, etc shall take necessary action to extend this Scheme *mutatis mutandis* to Pensioners (including spouse) / Family Pensioners of the Local Bodies, Statutory Boards, State Public Sector Undertaking, Universities, where these organizations elect to adopt the Scheme and capable of bearing the employer share of the premium without financial liability be falling on the State Budget. These organizations may be enrolled under this Scheme directly to the Insurance Company subject to payment of premium at the rate

as fixed by the Government by entering into agreement with Insurance Company. The coverage will come into force from the date of execution of agreement with Insurance Company by the Chief Executive Officers / Managing Directors of the respective organizations. The excess of premium from time to time over and above the Pensioners (including spouse) / Family Pensioner's contribution shall be borne by the respective organizations. The Chief Executive Officers / Managing Directors of the above institutions shall be the administrator of the New Health Insurance Scheme, 2026 for Pensioners (including spouse) / Family Pensioners of their institutions;

- (8) The Pensioners (including spouse) / Family Pensioners covered under this scheme shall avail the medical assistance up to the limit of Rs.7.50 Lakh (Rupees Seven Lakh Fifty Thousand) in a block period of five years commencing from 01-07-2026 to 30-06-2031 as a Package Rate Based Cashless model for the approved treatments/surgeries listed in the Annexure-I to this order in the hospitals empanelled under the New Health insurance Scheme as listed in the Annexure-II in this order;
- (a) However, the assistance shall be up to Rs.12.00 Lakh (Rupees Twelve Lakh) for Specified illnesses listed out in Annexure I-A to this order.
- (b) The overall limit of assistance, in any case shall not exceed Rs.12.00 (Rupees Twelve Lakh Only) for a family on a floater basis in a block period of five years under this scheme.
- (c) The medical treatment taken by the pensioners (including spouse)/ Family Pensioners in Non-Network hospital under Non-Emergency situation shall also be covered on reimbursement basis. However, the quantum of reimbursement in such cases shall be restricted to 60% of the applicable package rate for the similar treatment and surgery undertaken in a Net-work Hospital of the lowest grade for the treatment/procedure availed, excluding non-admissible/ non payable expenses as listed in Annexure-IV.
- (d) This scheme covers 2992 approved treatments and surgeries and 46 Specified Treatments with 1535 empanelled private hospitals and all the Government Institutions empanelled under New Health Insurance Scheme 2021 as per G.O.(Ms) No.130 Health and Family (EAP-I) Department dated 07.06.2024 widening the scope of coverage under the scheme. The list of hospitals to be included / deleted shall be ordered by the Commissioner / Director of Treasuries and Accounts based on the recommendation of the Accreditation Committee under the Project Director, Tamil Nadu Health Systems Project (TNHSP) for CMCHIS – Tamil nadu
- (e) The benefit under New Health Insurance Scheme, 2026 shall be extended to pensioners in respect of retired Contributory Pension Scheme (CPS) Employees and their spouses, and to retired Government servants who retired after 01.01.2026 and have not opted for Tamil Nadu Assured Pension Scheme(TAPS), as well as retired Government servants who retired before 01.01.2026 and are not covered under the Tamilnadu Pension Rules, on payment of the annual NHIS subscription. The scheme shall also apply, mutatis mutandis, to pensioners in respect of retired Contributory Pension Scheme employees and their spouses, and to retired Government servants who were in service on the date of implementation of Tami Nadu Assured Pension Scheme (TAPS), i.e., 01.01.2026, retired thereafter, and opted to avail the interim monthly payout, along with their spouses, subject to payment of the prescribed insurance premium.
- (f) In the case of a Retired Contributory Pension Scheme Employee, if opting for the Scheme they should exercise option in the prescribed form appended in the Annexure -III A (Option form) to the guide line to the Authorities concerned and shall remit their subscription in one lump sum every year on or before 31st July for a block of five years commencing from 01.07.2026 to 30.06.2031 directly to the United India Insurance Company Limited or through its offices in the District and give an undertaking that remittance of yearly subscription shall be made by them for the subsequent years of the scheme also even though they exhaust the benefit of total sum assured in the first year itself.
- (g) Pensioners covered under Special Time Scale such as Sweepers/Sanitary workers, Anganwadi, Noon Meal workers, Village Assistants, Ex-Gratia Pensioners, Ex-Gratia family pensioners and compassionate allowances etc, irrespective of their gross pension are exempted from the New Health Insurance Scheme-2026 and shall be included under the Chief Minister's Comprehensive Health Insurance Scheme-Tamil Nadu

9. The Government also direct that the subscriptions recovered from the monthly pension / family pension of the State Government Pensioners / Family Pensioners shall be credited into the following Revenue Receipt Head of Account: -

0075.00	OTHER MISCELLANEOUS GENERAL SERVICES
800	Other Receipts
BY	Subscription from New Health Insurance Scheme (NHIS) for Pensioners / Family Pensioners.
22402	Subscription–New Health Insurance Scheme – Pensioners
	(IFHRMS:DPC007500800BY22402)”

- 10 .The insurance premium on behalf of all the State Government Pensioners (including spouse) / Family Pensioners will be paid by the Government as per the terms and conditions of the agreement based on the proposals from the Commissioner/ Director of Treasuries and Accounts. The expenditure on payment of insurance premium in respect of State Government Pensioners (including spouse)/ Family Pensioners shall be debited to the following Head of Account under Demand No.50. Pension and Other Retirement Benefits: -

“2071.	PENSION AND OTHER RETIREMENT BENEFITS
01.	Civil
800.	Other Expenditures
	State’s Expenditure
AM.	Insurance Premium for State Government Pensioners / Family Pensioners under New Health Insurance Scheme.
310	Contributions
02	Insurance Premium
	(IFHRMS:DPC207101800AM31002)”

10. The Nodal Officers of the United India Insurance Company Limited situated in the District Headquarters and Toll-Free Helpline Number is listed in the Annexure-VIII. The lists of approved treatments and surgeries, along with corresponding package rates, approved hospitals and the addresses of the Offices situated in the District Headquarters will be hosted in the websites of Government of Tamil Nadu in Finance Department (www.tn.gov.in), Treasuries and Accounts Department (<https://www.karuvoolam.tn.gov.in/>) and portal for NHIS to be developed by the United India Insurance Company Limited, Chennai. The additional list of hospitals to be empanelled and the list of hospitals to be deleted and the new treatments /surgeries if any included in this Scheme will also be updated and hosted in the portal for NHIS for ready reference from time to time.
11. The details of the Pensioners (including spouse)/ Family Pensioners will be as per the IFHRMS database available in the office of the Commissioner/Director of Treasuries and Accounts, Chennai.
12. The Commissioner/Director of Treasuries and Accounts, Chennai shall submit proposals to Government for sanction of insurance premium at the appropriate time as per the terms and conditions of the agreement.
13. The Commissioner/Director of Treasuries and Accounts, Chennai shall also furnish annual report to the Government in the month of July every year.

(BY ORDER OF THE GOVERNOR)

M.A.SIDDIQUE

ADDITIONAL CHIEF SECRETARY TO GOVERNMENT.

To

All Additional Chief Secretaries /Principal Secretaries /Secretaries to Government, Chennai – 09

All Departments of Secretariat.

The Legislative Assembly Secretariat, Chennai-600009.

The Governor's Secretariat,LokBhavan,Chennai-600022.

All Heads of Departments.

The State Information Commission, Veterinary Hospital Campus, No.571 Anna Salai, Nandanam,Chennai-600035.

The Commissioner /Director of Treasuries and Accounts, Perasiriyar Anbazhagan Maaligai, 571, Anna Salai, Nandanam, Chennai-600 035.

The Project Director, Tamil Nadu Health Systems Project, DMS Campus, Teynampet. Chennai-600 006.

The Director of Medical and Rural Health Services, DMS campus, Teynampet, Chennai – 600 006.

The Director of Medical Education and Research, Kilpauk, Chennai - 600 010. The Chairman cum Managing Director, United India Insurance Co.Ltd.No.24, WhitesRoad,Chennai600014

The Chief Manager, United India Insurance Co. Ltd. LBO-010600,134, Silingi Buildings, (Behind IDBI Bank) Greams Road, Chennai- 600 006

The Accountant General (A&E), Chennai-600018.(Byname)

The Accountant General (A&E),Chennai-600018

The Principal Accountant General(Audit-I),Chennai-600018.

The Accountant General(Audit-II),Chennai-600018.

The Accountant General(CAB),Chennai-600009.

The Registrar,High Court,Chennai-600104.

TheSecretary,TamilNaduPublicServiceCommission,Chennai-600 003.

The Commissioner, Corporation of Chennai/Madurai/Coimbatore/

Tiruchirappalli /Salem/ Tirunelveli/ Erode/ Tiruppur /Vellore / Thoothukudi / Thanjavur / Dindigul / Hosur / Nagercoil / Avadi / Kanchipuram /

Karur / Cuddalore / Sivakasi / Tambaram / Kumbakonam / Karaikudi/ Namakkal/ Pudukottai/ Thiruvannamalai.

All District Collectors / District Judges/Chief Judicial Magistrates. All Regional Joint Directors of Treasuries and Accounts Departments.

The Pension Pay Officer,Chennai-600006.

All Treasury officers/Sub-Treasury Officers.

All State Government Owned Boards/Corporations.

Copy to:

The Secretaries to Chief Minister, Chennai-600009.

The Finance ((OP.I) / (OP.II) / (OP.III) / (OP. Misc) / PGC/PC/ BGII/ BPE/ Budget (Misc) / (Public)) Department, Chennai-600009.

The Director of Local Fund Audit, Perasiriyar Anbazhagan Maaligai 571, Anna Salai, Nandanam, Chennai-600 035.

All Municipal Commissioners.

All Panchayat Union Commissioners.

The President, TamilNadu Retired Officials Association, D.M.S. Complex, Chennai – 600 006.

The President, Tamil Nadu Secretariat Retired Officers Association, No.70,MedavakkamTankRoad,Kilpauk,Chennai-600010.

The President, All India Federation of Pensioners' Association, No.22,KavaraiStreet,SaidapetWest,Chennai-600015.

The President,TheRetiredTeachersAssociation,

No.12,Abayambalpuram, Mayiladuthurai, Nagapattinam District.

The State President, All Bharat Confederation of Senior Citizens and Pensioners,No.7, Bharathidasan Street, Avinashi, Coimbatore District.

The President, The Indian Officers Association,

No.35, ThiruViKa High Road, Royapettah HighRoad,Chennai-600014.

The President, TamilNadu Senior Citizens' Association, No.V.95, Anna Nagar, Chennai-600040.

The President, TamilNadu Senior Citizens and Pensioners Welfare Association,No.38-B,FirstMainRoad,Perumalpuram,Tirunelveli.

The President, Retired Officials Association,

Narayana rao Building,MuthuKalathi Street ,Triplicane,Chennai-600005.

The President, Govt. TANSI Retired Employees Association,

Plot No.65, Tamarai Salai, Ayyappa Nagar, Pammal, Chennai-600075.

The President, Retired Agricultural Graduate Association,

K-Block, No.2, Salai Road, Housing Unit,Trichy- 621 003.

The State President, TamilNadu Senior Agro Technologists' Forum,

No.11, Nachimuthu layout, K.K. Pudur, Coimbatore – 641 038.

The President, TamilNadu Corporation and Municipal Pensioners Association, Varadhappan Street, Fort, Salem – 636 001.

The President, TamilNadu Agricultural University Pensioners' Association, TNAU Campus, Coimbatore – 641 003.

The State President, TamilNadu Retired Government Employees Association, No.3(G1), Krishnappa St, Chepauk, Chennai – 600 005.

The President, TamilNadu Retired Public Works Department Employee

Association No.3/454, Veeramaa Munivar Street, East Mugapper, Chennai-600 037.

The Welfare Association of TamilNadu Ind Absorbee Pensioners,

No.12, 9th Street, Tansi Nagar, Velachery, Chennai - 600 042.