

The Office Bearers / Central Committee Members / State Committee Chiefs
A.I.B.R.F.

Dear Sir,

Re: Proposal received from SBI General for renewal of Super Top-Up Policy for 2026–27 through KMD

We are pleased to forward herewith the proposal received from SBI General for renewal of the Super Top-Up Health Insurance Policy for retirees for the year 2026–27 through KMD.

2.Last year also, AIBRF had endorsed the proposal of SBI General for the Super Top-Up Policy for retirees, as the premium under the IBA policy was relatively high for retirees.

At that time, we had recommended a combination of the IBA Base Policy and SBI General Super Top-Up Policy so that retirees could have adequate insurance coverage at a reasonable overall cost.

The rates quoted by SBI General for the Super Top-Up Policy appear to be reasonable and are stated to be inclusive of GST.

3.IBA is yet to announce the premium rates for the Base Policy as well as the Super Top-Up Policy for 2026–27. The rates are expected to be announced within the next couple of weeks.

AIBRF will take a formal decision on the SBI General proposal after the IBA rates are announced and the matter is discussed in the forthcoming Office Bearers' meeting.

This is being shared with all concerned members for their information and consideration.

With greetings,

S. C. Jain
General Secretary
AIBRF 30.08.2026