



Government of Jammu and Kashmir

Finance Department

Civil Secretariat.

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Subject: Implementation of Mediclaim Insurance Policy for all Gazetted Employees in the State of J&K for the year 2014-2017 on mandatory basis.

Reference: i) Cabinet Decision No. 223/30/2013 dated 10-10-2013.

ii) SRO 531 dated 27.12.2013.

Government Order No. 07- FD of 2014

Dated: 09 -01-2014

Sanction is hereby accorded to the introduction of the Group Mediclaim Insurance Policy on compulsory basis for the gazetted employees of the Government of Jammu and Kashmir as tied up with ICICI Lombard General Insurance Company Limited for a period of three years commencing from 10th of February, 2014 on an annual premium of Rs. 6081/- (Rupees six thousand and eighty one only) inclusive of taxes and duties.

Accordingly, it is also ordered that:

- i. the Drawing and Disbursing Officers (DDOs) shall deduct an amount of Rs. 6081/- (Rupees six thousand and eighty one only) on account of annual premium from the salaries of the Gazetted Employees for the month of January, 2014 payable in February, 2014 and remit the same into the Government Treasury under the following Heads of Account:-

M.H. 8235 - General and Other Reserve Funds Group Mediclaim Insurance.	Rs. 5403/- (Rupees five thousand four hundred and three only)
M.H. 0040 - Taxes on Sales, Trade etc.	Rs. 678/- (Rupees six hundred and seventy eight only)

- ii. the concerned DDOs shall thereafter furnish the details of employees in respect of whom the premium amount has been deducted and remitted to the Government account to their concerned Treasury

Officers who shall forward the same to Director General, Accounts and Treasuries within two days.

- iii. the Director General Accounts and Treasuries shall consolidate the information (DDO wise) and forward the same to the Deputy Director (Resources)/Chief Accounts Officer, Finance Department on most immediate basis.
- iv. since the Policy is compulsory in nature, it shall be the personal responsibility and liability of the DDOs to register every gazetted employee under the scheme so that no employee is left out.
- v. a gazetted employee under the scheme shall provide information in the enclosed format giving all the relevant details of his/her dependents and forward the same through his/her respective DDOs to M/s ICICI Lombard GIC Ltd. on the below mentioned addresses for issuance of Health Insurance Cards.

a. *Area Manager, ICICI Lombard, General Insurance Company Ltd, Chinara Complex 4th Floor, The Bund Residency Road, Srinagar - 190001.*

or

b. *Area Manager, ICICI Lombard, General Insurance Company Ltd., Hall NO. 301 and 302, 3rd floor, North Block, Bahu Plaza, Jammu - 180001.*

The terms and conditions of the policy are detailed below:-

- a. **Family size:** Employee + 5 dependants within the age group of 3 months to 80 years. In case both the husband and wife or any other dependant are gazetted employee, the premium shall be payable by any one of them.
- b. **Risk coverage:** Insurance coverage of Rs. 5.00 lac for a family (Employee + 5 dependants) on floater basis will be available for each year.
- c. **Period of coverage:** The policy shall remain in vogue on the same rate of premium, terms and conditions and shall be renewed after every year for a total period of three years on due payment of the premium.
- d. **Floater basis:** The benefits under the scheme shall be availed of individually or collectively by the member of the family/dependant during the policy period subject to the maximum insured sum of Rs. 5.00 lac (Rupees five lac only).

- e. **Totally cashless/hassle free facilities:** The facilities will be available in all panel/network of hospitals within and outside the state on the production of the insurance card by any member of the family, issued by the Insurance Company to the insured employee.
- f. **Hospitalisation:** Minimum 24 hours stay in the hospitals is required, however, such cases, where treatment is done during day care, such as Dialysis, Chemotherapy, Radiotherapy, Cataract, Lithotripsy (Kidney Stone removal), PCNL, Tonsillectomy, Angiography, DNC, Mammography, IVP, KUB, KUP, MIVY, Scanning, Strontium -89 therapy, Thulium Study etc. are covered under the scheme.
- g. **Pre hospitalisation:** The policy shall cover all the medical expenses including investigation expenses upto 30 days prior to hospitalisation that leads to hospitalisation.
- h. **Post hospitalisation:** The policy shall cover all the expenses occurred after the hospitalisation upto sixty days are covered.
- i. Pre existing diseases are also covered under the policy.
- j. **Maternity benefits:** All the expenses are covered for the first two children only with no waiting period.
- k. 100% Rebate is available under Income Tax Act on the premium amount.
- l. The other categories of the employees may also join the scheme by opting for the policy in case any sizeable group from any Government Department/Corporation/Autonomous Body desires to join the policy on compulsory basis at a later stage on the same premium as well as the terms and conditions.
- m. The expenditure beyond Rs. 5.00 lacs shall continue to be reimbursed by the Government as per the provisions of the Jammu and Kashmir Medical (Attendance cum Allowance) Rules, 1990.
- n. An employee, covered under the Policy, who retires from the active Government service after the commencement of the policy shall continue to be covered under the scheme for the remaining period of the policy beyond his/her date of retirement on the same terms and conditions.

Provided that an employee who retires after deduction of the premium amount but prior to the introduction of the

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policy shall also continue to be covered for the remaining period of the policy on the same terms and conditions.

Provided also that an employee appointed after the commencement of the policy shall also be covered for the remaining period of three years provided he/she makes payment of the premium amount from his/her first salary.

By order of Government of Jammu and Kashmir.

Sd/-

(B. B. Vyas) IAS

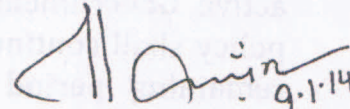
Principal Secretary to Government
Finance Department

No: FD/Mediclaim/08/MF-III

Dated: 09-01-2014

Copy to the:-

1. Ld. Advocate General, J&K High Court, Jammu.
2. Financial Commissioner, Revenue.
3. All Principal Secretaries/Commissioner/Secretaries to Government.
4. Director General of Police, J&K, Jammu.
5. Principal Resident Commissioner, J&K, New Delhi.
6. Divisional Commissioner, Jammu/Srinagar.
7. Director General Codes, Finance Department.
8. Director General Budget, Finance Department.
9. Director General Accounts & Treasuries with the request to direct all the DDOs to deduct the premium amount of Rs. 6081/- from the salaries of gazetted employee for the month of January 2014 and remit the same against proper Heads of accounts.
10. Director and Ex. Officio Secretary to Government, SKIMS, Srinagar.
11. All HODs/Managing Directors.
12. All Deputy Commissioners.
13. Principal, Government Medical College, Srinagar/Jammu.
14. Special Secretary to Chief Secretary.
15. Director Health Services, Kashmir/Jammu.
16. Director Information, J&K, Jammu with the request to kindly publish the Government order in the leading local dailies of the State for wide publicity.
17. Private Secretary to Hon'ble Minister for Finance and Ladakh Affairs.
18. Area Manager ICICI Lombard GIC Ltd. Srinagar /Jammu.
19. Incharge Website General Administration Department.
20. Incharge Website Finance Department.
21. Office order file.



(Shakeel Ul Rehman)

Special Secretary to Government
Finance Department.

Format annexed with Government Order No. 07 of 2014 dated 09-01-2014

1. Department/Office: _____
2. Complete location/address of the department/office _____
3. District: _____
4. Name of the concerned DDO _____
5. Mobile No. _____

S.No	Name of the Employee and his/her dependents	Designation of the employee	Gender M/F	Relation with Employee	Date of Birth D/M/Y	Residential Address of Employee	District	Pin Code	Employee's Contact No	Email ID If any
1.				Self						
2.										
3.										
4.										
5.										
6.										

Note 1. The employees are required to fill up the prescribed format properly and include only those dependents who are covered under the policy.

2. The DDOs concerned are required to furnish a single list of all gazetted employees to concerned Insurance Company as per the format given above on most immediate basis.

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Seal & Signature of the DDO/HOD
With Name _____