

GOVERNMENT OF JAMMU & KASHMIR
CIVIL SECRETARIAT
FINANCE DEPTT
(<http://jammukashmir.nic.in>)

C I R C U L A R

Under J&K Civil Service (Medical Attendance and Allowance) Rules 1990, every Government Servant is allowed reimbursement of the amount charged by the hospital including cost of drugs, purchased from the market during the period of hospitalization within the state or also outside state in the notified hospitals besides PGI Chandigarh. AIIMS New Delhi. It has been observed that lot of difficulties are experienced by the Government Employees in settlement of their medical claims usually when they do not for unavoidable reasons, take their treatment in the notified hospitals.

The Government is desirous of providing good quality medial health care to the serving Government employees, Legislators (ex- and serving) and their family units. For achieving this, Government has negotiated a tailor made Mediclaim Insurance Policy with National Insurance Company Ltd, as a part of employee friendly measure and accordingly Government Employees/ Legislators Group Mediclaim Policy (Employees Health Insurance Scheme) is hereby introduced:-

I. Short Title-

This scheme shall be called Employees Group Mediclaim Policy.

II. Extent of Application.

This shall be applicable to the following:

1. State Govt. Employees/Legislators (Ex.& Serving).
2. All India Service Officers allotted to J&K State.
3. All India Service Officers (allotted to J&K Cadre) who have superannuated and State Govt. Pensioners.
3. 4. Serving Employees of Kashmir University/Jammu University/Sheri Kashmir University of Agricultural Sciences & Technology Kashmir/Jammu.
5. Employees of PSUs, Local Bodies, such Cooperative Societies where share capital of govt. is 50% or more and other Autonomous Bodies.

III. Definitions:-

With relation to this, unless context otherwise require.

a) **Government** means the Government of J&K State.

b) **Insurance company** means National Insurance Company Ltd.

c) **TPA** shall mean Third Party Administrator, which in this case is Family Health Plan Ltd(FHPL) as mandated and nominated by National Insurance Company and Government dully licensed by IRDA. TPA/FHPL is engaged in the business of formulating and administrating health care scheme and health care management and inter-alia providing assistance, advice and administration of various health care benefits. Third Part Administrator shall provide administrative, consultative and monitoring service to the policy negotiated and finalized by National Insurance Company Ltd to facilitate implementation of the said policy subject to the terms and conditions stipulated in the policy.

d) **Government servant** means an employee working in permanent/ quasi permanent/ Temporary capacity.

1. e) **Beneficiary** shall mean all the 3.5 lac serving Government employees working in permanant/quasi permanant/ temporary capacity, Legislators (that shall include MLAs / MLCs of Assembly/ Council), ex – legislators (that shall include a person who has served as a member of J&K Legislative Assembly/ Council for one or more terms), All India Service Officers allotted to J&K State, All India Service Officers (allotted to J&K Cadre) who have superannuated, State Govt. Pensioners, serving employees of Kashmir University/Jammu University/Sheri Kashmir University of Agricultural Sciences & Technology Kashmir/Jammu, employees of PSUs, Local Bodies, such Cooperative Societies where share capital of govt. is 50% or more and other Autonomous Bodies and their family units.

Serving State Govt. Employees/ Legislators, employees of PSUs, Local Bodies, such Cooperative Societies where share capital of govt. is 50% or more and other Autonomous Bodies up to the age of 58 years; All India Service Officers allotted to J&K State, All India Service Officers (allotted to J&K Cadre) who have superannuated and State Govt. Pensioners, Serving Employees of Kashmir University/Jammu University/Sheer Kashmir University of Agriculture Sciences & Technology

Kashmir/Jammu, upto the age of 60 years are entitled to the benefits of the policy. Legislators, ex/ Serving above 58 years, All India Service Officers (allotted to J&K Cadre) who have superannuated and the State Govt. Pensioners would also be eligible to the benefits of the policy subject to 50% loading on premium quoted for the serving employees (less than 58 years) that would be inclusive of TPA charges.

a) **Family unit for Government Employees / Legislators** shall mean family unit comprising employee/ legislators and three dependent members upto the age of 58 years i.e. (1+3) unit of maximum four members. Four members family size can be increased maximum upto eight i.e.(1+7) and would be subject to the loading of 30% of the premium quoted for family unit of four i.e. (1+3) . Full details of the family members to be covered under the policy shall be intimated by the beneficiary on a prescribed form to his DDO who will forward the same to the TPA.

g) Dependents shall mean spouse of such employee/ legislator, legitimate un-married children or step children wholly dependent on the employee/ legislator, irrespective of whether they are residing with him or not, married daughters who have been divorced, abandoned or separated from their husbands, and or residing with and or wholly dependent on the employee/ legislator, parents and or/ step-mother/ father residing with and or wholly dependent and residing with the employee/ legislator and brothers and sisters wholly dependent on the employee/ legislator provided that such persons are named in the details for family units intimated to the Insurer or TPA.

h) **Network Hospitals** shall mean all those hospitals, nursing homes, clinics and other health care providers accredited by TPA. The details of recognized Government hospitals, nursing homes and other health care centres in J&K will be provided by the Government to the TPA / NIC for being accredited as network hospitals by the TPA for providing cashless facilities to the beneficiaries under the policy. The Government however, can recommend other hospitals, nursing homes and health care centres for accreditation by TPA.

i. **Insurer** shall mean National Insurance Company Ltd as a registered insurer under section 3 of the Insurance Act 1938, engaged in the business of providing general insurance in India for several years. All transaction regarding the policy and its benefits

will be done solely by the Insurer including settlement of the claims.

j) Insured/ member shall mean serving employees of Government; legislators (ex- and Serving), serving/retired all India Service Officers (allotted to J&K Cadre) who have superannuated and State Govt. Pensioners, Serving Employees of Kashmir University/Jammu University/Sheri Kashmir University of Agriculture Sciences & Technology Kashmir/Jammu, Employees of PSUs, Local Bodies, such Cooperative Societies where share capital of govt. is 50% or more and other Autonomous Bodies, the benefit shall be available upto the age of 58 years in respect of State Govt. Employees and 60 years in respect of All India Service Officers/serving Employees of Universities and their family units who have been covered under the policy and for which the insurer has issued a policy.

Provided that an employee of the State Government/ All India Service Officer, employee of University/Autonomous Body, PSU or Cooperative Society on his superannuation or a legislator after attaining age of 58 yeas during the policy period shall be entitled to draw the benefits of policy even after the age of 58 years/60 years the case may be till the end of policy period.

k) Premium shall be Rs. 1400/- inclusive of TPA charges for a family unit of 4 comprising beneficiary and three dependent members upto age of 58 years or the age of retirement whichever is applicable. If family size is increased to 8, further loading of 30% of the premium quoted for a family unit of 4 is to be applied. Each family unit shall be covered for an amount of Rs. 3.00 lakh on floater basis against the premium of Rs. 1400/- including Third Party Administrator charges. The Government of Jammu and Kashmir shall pay a subsidy for the first year @ 50% (Rs. 700/- per unit in respect of Non- Gazetted employees) and @ 25% (Rs. 350/- per unit in respect of gazetted employees/serving legislators who are up to the age of 58 years).

There shall be no subsidy for All India Service Officers, employees of PSUs, Autonomous Bodies, Cooperative Societies, Universities and State Govt. Pensioners .

(In case husband and wife both are in service, the premium shall be payable by any one of the two.)

l) Sum insured :-

Rs. 3.00 lacs per family unit on floater basis. The sum insured can be utilized by any of the family member individually or collectively by the family unit subject to the maximum of the sum insured i.e. 3.00 lacs .

m) **Age of family unit** 3 month to 58 years .

(A dependent of the Government employee and the legislator himself or any of his dependent beyond the age of 58 years but below 80 years can be included in the family unit. In that case the premium shall be loaded by 50% on the family unit of 4 .

n) **Plan period:-**

One year from the date of inception of policy.

o) **Option :-**

The employees Group Mediclaim Policy is optional. Beneficiaries who have opted for the policy upto 25.09.2003 are covered under the policy. It is however, clarified that the Employees/beneficiaries who have opted out of the policy upto 25.09.2003 are free to opt for this policy even after the cut of date. In their case, the premium shall be deducted in one installment. Those employees who opt for the employees Group Mediclaim Policy shall have to pay the subsidized premium of Rs. 700/- (in case of non – gazetted employees) and Rs. 1050/- (in case of gazetted employees) which shall be deducted in two equal installments of Rs 350 /- and 525/- respectively from their salary.

p) Benefits under J&K Civil Service (Medical Attendance and Allowance Rules, 1990) shall continue to be availed of by the State Govt. Employees only in respect of the following:-

1. Claims of reimbursement beyond Rs.3.00 lacs.

2. Reimbursement of the expenses incurred on treatment for life consuming diseases.

In case a patient is referred to a hospital outside J&K State, TA/DA as admissible under rules shall be paid by the State Govt.

The employees who opt for the scheme, should fill up

Enrollment Forms and submit to their DDOs/Heads of Deptts.

with photographs of each family member. DDOs/HODs will

forward these forms on the following address:-

[Srinagar](#)

[Jammu](#)

Family Health Plan Limited
Hyderpora Chowk Near J&K Bank,
Airport Road Srinagar-190005.
Phone No:0194-2442065.

Family Health Plan Ltd.
205-A, 2nd Floor, Sourth
Block Bahu Plaza,
Gandhi Nagar Jammu.
Phone No:0191-2472377

Sailent Features.

This policy covers:-

- i. Hospitalization expenses for illness/diseases/injuries.
(In the event of any claims becoming admissible under this scheme, the company/TPA will pay to the hospitals/nursing home or the insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred there of by or on behalf of such insured person, but not exceeding the sum insured i.e.Rs.3.00 lacs) in aggregate mentioned in the schedule hereto.
- ii. Room, boarding expenses provided by the Hospital/Nursing home.
 - i) Nursing expenses.
 - ii) Fee charged by the Surgeon, Anesthetic, Medical Practitioner/Consultant, Specialist Fee.
 - iii) Charges for blood, oxygen, Operation theater, Surgical appliances, medicines and Drugs, Diagnostic material including tests, etc including x-Ray, CT Scan, MRI, ultra sonography, endoscopies, bronchoscopy, eadiotherapy , Angiography cost of pace maker/heart valve.
 - iv) Doctors fee to be restricted to Rs 300/- maximum per visit per consultation.For the network hospitals accredited by TPA outside J&K state, the rates negotiated by TPA with network hospitals would be applicable. Doctors fee shall be considered up to maximum of Rs 500/- only for critical diseases as certified below:-
 - a. Stroke Any cerebro vascular incident producing neurological sequelea lasting more than 24 hours.
 - b. Cancer- Any malignant tumour characterized by uncontrolled growth and spread of malignant cells including leukaemia and malignant disease of the Lymphatic system.
 - c. Renal failure : Chronic, irreversible failure of both kidneys to function as a result of which regular dialysis is required.

- d. Major Organ Transplant: Transplantation of kidney, lung, Pancreas or Bone Marrow from a donar to receiver.
- e. Multiple Selesosic: Neurological Abnormality existing for a continous period of three months or a relapse of such abnormalities.
- f. Coronary Artery Surgery: Open Heart surgery for correction for two or more coronary arteries by coronary artery bypass graft (CABG) which has been provided by means of coronary angiography.

Vii. Room rent/ bed charges are limited to Rs 500/- maximum per day and for network hospitals outside J&K state the rates negotiated by TPA with the network Hospitals accredited by it would be applicable. The ICU,CCU,SILU,BCU,MICU,PICU,SCU rate tariff would be applicable as per the rates negotiated by TPA with the network hospitals accredited by it.

Viii. Hospitalization means stay in the hospital for minimum 24 hours or more for treatment of any condition/ailment. The policy also allows treatment of the diseases listed below that do not require 24 hours stay in hospital i.e. dialysis, chemotherapy radio therapy eye surgery, lithotripsy (Kidney stone removal) , tonsillectomy.

(Cosmetic surgery) Spectacles, contact lenses surgery for correction of refractive errors however fall under standard exclusions and hence are not covered under the policy).

Post hospitalization expenses for diseases characterized under critical diseases as well as post surgical cases related to the treatment taken during hospitalization stay would be covered maximum up to 60 days in case of critical diseases and one month in other post surgical cases.

Domiciliary treatment is not allowed under the scheme. However, in exceptional circumstances, if a beneficiary suffers an injury or takes ill or there is lack of accommodation in a hospital or nursing home or the condition of the patient is such that he/she cannot be removed the hospital/nursing home, the TPA may authorize treatment at home till such time the patient can be removed to the hospital.

VII. Benefit Plan;

- a) Pre-existing disease are covered.

b) Waiver of first 30 days of exclusion.

c) Maternity is covered subject to the following conditions:-

-) The maximum benefit allowable is up to Rs, 20,000/- per delivery per annum for maximum of two children only
-) A waiting period of nine months is applicable for payment of any claim relating to normal delivery or C.S or abdominal operation for extra uterine pregnancy.
-) Claim in respect of delivery for only two children and or operation associated there with will be considered in respect of any one insured person covered under the policy or any renewal thereof.
-) Expenses incurred in connection with voluntary medical termination of pregnancy during first week from the date of conception are not covered.
-) Pre-natal and post-natal expenses are not covered unless admitted in hospital/nursing home and treatment is taken there.
-) A waiting period of nine months is applicable for payment of any claim relating to normal delivery or CS or abdominal operation for extra-uterine pregnancy.
Hospitalization for any investigation evaluation and observation only is not covered.

How to avail benefits of the scheme

TPA has networked 950 hospitals in the country. It shall be networking all the major government hospitals /nursing homes and health care centers in J&K State also.

- a) For availing cashless treatment at Net Work Hospital the Govt employee/dependent approaches network hospital with Govt. ID card and authorization letter from the DDO/nodal officer or any officer authorized by the Govt. certifying him/her or his/her dependents.
- b) For planned admission beneficiary will forward his request letter along with copy of Govt. ID card and authorization letter from DDO/nodal officer or any officer authorized by the Govt. prior to the hospitalization in the pre authorization format, to the Third Party Administrator.
- c) For emergency admission beneficiary will forward request letter with copy of Govt. ID card and authorization letter from DDO/nodal officer or any officer authorized by the Govt. within

24 hours of hospitalization in the pre authorization format, to the TPA.

- d) TPA will issue an authorization letter for the covered services within the eligibility limits as per the policy.
- e) NWH extends credit treatment to the employee/dependents for the authorized services.
- f) At the time of discharge employee, dependant will leave back all the documents with the NWH after signing all the claim documents.
- g) In emergency cases, the beneficiary can take treatment in any hospital/nursing home and inform the Insurance Company/TPA within 7 days. Claims have to be forwarded to TPA directly by the beneficiary in such cases. All expenses shall be re-imbursed to him/her directly within 45 working days. In case of death of employee the amount against the settled claim will be directly re-imbursed to the Govt. for payment to the next of kin of deceased employee.
- h).The operational protocol at NetWork Hospitals accredited by TPA/ non NWH is indicated at annexure "A" & "B".
- i) Expenditure towards registration/admission charges, ambulance charges, attendants pass, extra beds for attendant, bed retaining charges, expenses on luxury items like radio, TV, AC, laundry, telephone, expenses on vitamins, tonics if not related to treatment, sanitary items , special duty nursing fee, food beverages for attendant , photography charges/certifying charges, vaccination/nutrition and dietics, expenses on spectacles/hearing aids etc to be paid by the employees/dependent.

**Director Finance,
Finance Deptt;**

No: FD/Mediclaim/2003

Dated: 07-2003

Copy to the:-

- a. All Financial Commissioners.**
- b. All Principal Secretaries.**
- c. All Commissioners/Secretaries to Govt.**

- d. Divisional Commissioner, Srinagar/Jammu.**
- e. Accountant General, A&E/Audit, Srinagar/Jammu.**
- f. Advocate General, J&K High Court Srinagar/Jammu.**
- g. Resident Commissioner, 5-Prithvi Raj Road, New Delhi.**
- h. Pvt. Secretary to Chief Justice, J&K High Court Srinagar/Jammu.**
- i. Registrar General, J&K High Court, Srinagar/Jammu.**
- j. All Heads of Departments/Managing Directors/Chief Executives of state PSUs/Autonomous Bodies.**
- k. Comptroller /Registrar Jammu/Kashmir University/SKUAST (J) SKUAST (K).**
- l. Secretary to Governor/Chief Minister/Public Service Commission/Legislative Assembly/Legislative Council.**
- m. All District Development Commissioners.**
- n. Financial Advisor/Chief Accounts Officer, Flood Control and Hydle Project, Srinagar.**
- o. Director Information, J&K Srinagar/Jammu for publication in widely circulated local dailies both at Jammu/Srinagar.**
- p. Principal Northern Zoneal Accountancy Training Institute, Jammu.**
- q. Principal Accountancy Training School Srinagar.**
- r. All Sadar Treasury Officers/District Treasury Officer. They will ensure that a copy of this circular is issued to all DDOs under their control/jurisdiction.**
- s. Financial Advisor/Chief Accounts Officer**
- t. General Manager, Govt. Press Jammu for publication in Govt. Gazette.**
- u. Accounts Officer/Examiner Local Fund Audit Cell, Srinagar.**
- v. Pvt. Secretaries to Ministers/State Ministers/Dy.Ministers for information to Hon'ble Ministers.**
- w. Deputy Secretary to Chief Minister**