



**GOVERNMENT OF JAMMU AND KASHMIR**  
**FINANCE DEPARTMENT**  
**Civil Secretariat, Srinagar/Jammu**

**Subject:** Implementation of Mediclaim Insurance Policy for all State Government Employees including Employees of PSUs/ Autonomous Bodies/ Universities, Pensioners, AIS Officers and their dependent family members.

**Reference:** State Administrative Council Decision No.54/10/2018 dated 31-08-2018.

**Government Order No: 406 -FD of 2018**  
**Dated: 20 -09- 2018**

Sanction is hereby accorded to the implementation of the Group Mediclaim Insurance Policy for all State Government Employees including Employees of PSUs/ Autonomous Bodies/ Universities on mandatory basis; and, Pensioners, AIS Officers, Adhoc, Contractual, DRWs, Work charged/ Contingent paid workers and their dependent family members on optional basis w.e.f 01.10.2018, for a period of one year and extendable annually for three years based on satisfactory performance of the Insurer.

2. The policy has been tied up with M/s Reliance General Insurance Company Ltd on annual premium of ₹8,777/- and ₹22,229/- (for employees and pensioners respectively). The said Policy will provide health insurance coverage upto ₹6.00 lac per employee/ pensioner per annum along with his/her five dependent family members on floater basis.

3. The policy is mandatory for all the State Government employees (Gazetted as well as Non-Gazetted), State Universities, Commissions, Autonomous Bodies and PSUs.

4. The Policy is optional for pensioners, AIS Officers, Adhoc, Contractual, DRWs, Work Charged/Contingent Paid Workers and their dependant family members.

5. Shri Mata Vaishno Devi Shrine Board, Shri Mata Vaishno Devi University, Shri Amarnathji Shrine Board and the Accredited Journalists of the State through Information Department have also expressed their willingness to join the scheme. They may do so provided the premium is collected in four quarterly installments in advance and paid to the Insurance Agency on due dates by the Agency concerned themselves.

6. Medical Allowance in favour of all enrolled employees shall be discontinued, drawn and credited to the M.H.8235 during the currency of the policy on monthly basis.

7. Annual premium for the insurance cover of ₹6.00 lakh would be ₹8777.00 (quoted premium - ₹3600 Medical Allowances hitherto admissible) = ₹5177 and the same shall be deducted in four quarterly installments of ₹1295.00 on 1<sup>st</sup> October, 1<sup>st</sup> January, 1<sup>st</sup> April and the last installment of ₹1292.00 on 1<sup>st</sup> July each year. In case of those category of personnel within or outside the Government not in receipt of medical allowances, the full premium of ₹8777.00 will be deducted/collected in four monthly installments. The Government will disburse the premium to the Insurance Company on the due dates as per the Agreement/NIT Clauses.

8. The State Government will waive the Stamp duty on the quoted premium.

9. M/S Reliance G.I.C.L will create a corporate buffer of ₹10.00 crores as part of Policy to meet the expenditure incurred on the identified illness over and above the insurance cover of ₹6.00 lakh.

10. In case of both husband and wife or their any other family member is/are Government Employee(s) or pensioner(s), the Premium shall be payable by any one of them. The DDO shall obtain an authenticated certificate in case the premium has been paid by any other family member(s) of the employee and check/verify it from the concerned Treasury Officer.

11. If the parents or one of the parents of an employee, who are/is pensioners/pensioner, fall within the employee plus dependent's cap



of 1+5, they are not required to pay the premium separately and take out a separate policy. However, if the employee and his dependents, which include his family plus his pensioner parents, exceed the above cap, one of the pensioner parents can take out a separate policy for himself or herself and his or her dependents.

12. In case where either husband or wife is a Central Government Employee and has opted for the Medclaim Insurance Policy launched by his/her employer, the Group Medclaim Insurance Policy shall be optional in the case of his/her spouse, who is State Government Employee. However, the State Government employee have to necessarily provide a certificate from the DDO concerned of his/her spouse to the effect that the latter is covered under the Insurance Policy of his/her employer and has paid the premium for the said purpose.

13. The Government shall not refund any premium amount paid in excess by any employee due to his/her own negligence or by the concerned DDO. So, the instructions/ directions issued in this behalf are required to be adhered to in letter and spirit. Any deviation will be personal responsibility of the concerned DDO.

**(A) Mode of collection of premium for Government Employees:**

14. The Drawing and Disbursing Officers (DDOs) shall deduct the premium amount from the salaries of Employees and remit the same into the concerned Government Treasuries under the following Head of Accounts:

M.H. 8235 – General and Other Reserve Funds Group Mediclaime Insurance
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15. The concerned DDOs shall thereafter furnish the details of total number of employees and total amount deducted / remitted to the above account to their concerned Treasury Officers who shall forward the same to Director General, Accounts and Treasuries within two days.



16. The Director General Accounts and Treasuries shall consolidate the information and forward the same to the Joint Director (Resources)/Chief Accounts Officer, Finance Department on most immediate basis.

17. Since the Policy is compulsory in nature, it shall be the personal responsibility and liability of the DDOs to register every employee under the scheme so that no employee is left out. AIS Officers can opt out of the policy only if they are otherwise covered under a separate Medclaim Policy of the Central Government or have taken an individual policy with any Insurance Company. In case, any employee fails to have his premium deducted, the State Government shall not be in a position to accept such claim for medical reimbursement. All the concerned shall in their own interest ensure that necessary premium is deducted from their salaries.

**(B) For PSUs/Autonomous Bodies/Local Bodies:**

18. The Heads of PSUs/ Autonomous Bodies/ Universities, shall have the prescribed premium including taxes deducted from the salaries of their employees and pay the same to the concerned Insurance Company directly in the shape of Bank Draft alongwith the list of enrolled employees against proper receipt under an intimation to the Finance Department.

**(C) For Pensioners:**

19. Annual premium for pensioner will be (₹22229- ₹3600) = ₹18629/- which will be deducted in four quarterly installments of ₹4657.00 on 1<sup>st</sup> October, 1<sup>st</sup> January, 1<sup>st</sup> April and the last installment of ₹4658.00 on 1<sup>st</sup> July each year. The Medical Allowance in favour of all enrolled pensioners who opt the policy shall be drawn and credited to the concerned A/C NO with Moving Secretariat Branch of J&K Bank during the currency of the policy on monthly basis

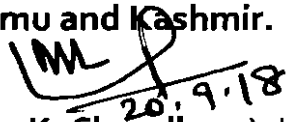
20. All the pensioners who opt to be covered under the scheme shall make an application to the concerned Treasury Officer/Branch Head of J&K Bank for making deduction of premium from their pension.



21. The premium so deducted shall be remitted to **CD A/C No. 0110010200000901** with Moving Secretariat Branch of J&K Bank and then credited to M.H. 8235- General and Other Reserve Funds Group Mediclaim Insurance.

22. The details of such pensioners shall be handed over to the Treasury concerned by the linked Bank Branch.

**By Order of the Government of Jammu and Kashmir.**

  
(Navin K. Choudhary), IAS  
Principal Secretary to Government  
Finance Department.

No: FD/JI-Mediclaim/2018-271

Dated: 20 .09.2018

1. Financial Commissioner, Housing and Urban Dev. Department.
2. Vice-Chairman/Director General, J&K Institute of Management, Public Administration and Rural Development.
3. Director General of Police, J&K.
4. Principal Secretary to the Hon'ble Governor.
5. Chief Electoral Officer, J&K.
6. Principal Resident Commissioner, J&K Government, New Delhi.
7. All Principal Secretaries to the Government.
8. All Commissioners/Secretaries to the Government.
9. Divisional Commissioner, Jammu/Kashmir
10. Chairperson, J&K Special Tribunal.
11. Secretary, J&K Public Service Commission.
12. All Heads of Departments/Managing Directors.
13. Director General Accounts and Treasuries, J&K with the request to direct all the Treasuries Officers/DDO's accordingly.
14. All Deputy Commissioners.
15. Director Information, J&K.
16. Director Estates, J&K.
17. Director Archives, Archaeology and Museums.
18. Secretary, J&K Legislative Assembly/Council.
19. Secretary, J&K Services Selection Board.
20. General Manager, Government Press, Srinagar/Jammu.
21. Private Secretary to Advisor (V) to the Governor.
22. Private Secretary to Advisor (K) to the Governor.
23. Private Secretary to Advisor (G) to the Governor.
24. Private Secretary to the Chief Secretary.
25. Private Secretary to Commissioner/Secretary to the Government, General Administration Department.

26. Private Secretary to CEO/Chairman, J&K Bank Ltd.
27. National Manager – Government Business Reliance General Insurance Company Ltd.
28. In charge website, GAD/ Finance Department.
29. Government Order file/Stock file.