



Government of Jammu and Kashmir
Civil Secretariat: Finance Department

Circular

Subject: Renewal of Mediclaim Insurance Policy for all Gazetted Employees in the State of J&K for the year 2015-2016 on mandatory basis.

As is aware, the State Government has tied up the Group Mediclaim Insurance Policy for all Gazetted Employees on mandatory basis with M/S ICICI Lombard GIC Ltd a period of three years commencing from 27th March 2014, renewable on yearly basis, for securing a health insurance policy for its Gazetted employees on an annual premium of Rs. 6081/- (Rupees six thousand and eighty one only) inclusive of taxes and duties.

2. All 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 February 2015 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)
Service Tax in lieu of Sales Tax @ @10.5% M.H.0040-Taxes on Sales, Trade etc.	Rs.578/- (Rupees Five hundred seventy eight only)
Stamp Duty @ Rs.0.20 per thousand on the total policy cover of Rs. 5 lac M.H.0030 -Stamps and Registration Fees	Rs.100/- (Rupees one hundred only)

3. 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.

4. The Director General Accounts and Treasuries shall consolidate the information (DDO wise) and forward the same to the Joint Director Resources/Chief Accounts Officer, Finance Department on most immediate basis. Further, Director General, Accounts & Treasuries shall ensure to furnish the figures of premium received from the Gazetted Govt Employees in the first week of March 2015 enabling the Finance Department to release the premium amount to Insurance Company (ICICI Lombard GIC Ltd.) well in time for providing services to the beneficiaries.

5. 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.

6. 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.

7. 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.

8. An employee, covered under the Policy, who retires from the active Government service after the commencement/renewal 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. However, he has to deposit the premium directly to the concerned Treasury against proper head of accounts through challan and enrol himself/herself alongwith his/her dependants with the company to avail the benefits under the policy on production of the copy of challan and previous health insurance card.

9. The employee appointed after the commencement/renewal of the policy shall also be covered for the remaining period of the policy provided he/she makes payment of the premium amount from his/her first salary.

10. The company shall renew all the previous Health Care Cards/ Unique Health Identification Cards and issue fresh one in lieu of old in favour of the Gazetted Employees and their dependents covered under the policy for another year (27th March 2015 to 26th March 2016). However, any officer who desires to change the dependent family member from the enrolment card have to inform the concerned insurance Company by filling a fresh enrolment form incorporating all the details before the renewal of the policy so that a fresh health care card shall be issued in his/her favour by the company well in time.

Sd/-
(B.B.Vyas)IAS
Principal Secretary to Government
Finance Department

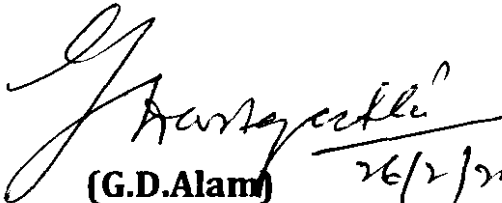
No: FD/Mediclaim/08/MF-III

Dated: 26-02-2015

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 employees for the month of February 2015 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 for information with the request to ensure that all the DDOs within their jurisdiction shall deduct the premium of the policy from the salaries of the Gazetted Employees for the month of Feb.2015
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 Circular in the leading local dailies of the State for wide publicity consecutively for three days.**
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.


(G.D.Alam) 26/2/2015

Under Secretary to Government
Finance Department