



**Government of Jammu and Kashmir
Civil Secretariat: Finance Department**

URGENT/PRIORITY

CIRCULAR

Sub: Refund of extra premium payment for J&K Mediclaim Insurance Policy for Gazetted Employees of the State.

The Mediclaim Insurance Policy for Gazetted Employees was implemented w.e.f 31-03-2014 vide Government Order No. 96-FD of 2014 dated 31-03-2014. In terms of the policy a Gazetted Employee along with five dependents are covered for Health Insurance coverage for an amount of Rs. 5 lac on floater basis, on payment of premium of Rs. 6081/- per annum.

The policy inter-alia provides that in case both the husband and wife or any other dependent are Gazetted employees, the premium shall be payable by any one of them.

It has come to the notice of Finance Department that in some departments the DDOs have deducted premium from the salaries of both officers (husband/spouse) and their applications for refund of extra premium are pouring in the Finance Department.

Accordingly all the Drawing and Disbursing Officers (DDOs) are requested to furnish the full details of those cases where the premium has been deducted from husband/wife or any other dependent member from the same family to the Nodal Officer, Finance Department with documentary proof within one month to enable the department to refund the extra premium. The request for refund of extra premium directly to the Nodal Officer with out the authentication of the concerned DDO shall not be entertained.

Matter needs to be treated as most urgent.

(Shakeel UI Rehman) KAS

Special Secretary to Government
Finance Department

Dated 24-07-2014

No:- FD/Mediclaim-Refund/185/14

Copy to the:-

1. Advocate General J&K Govt.
2. Principal Resident Commissioner, J&K Govt, 5- Prithvi Raj Road, New Delhi.
3. Accountant General (A&E), J&K, Srinagar
4. All Financial Commissioners/Principal Secretaries/Secretaries to Government.
5. Divisional Commissioner, Jammu/Srinagar.
6. Registrar General, J&K High Court, Srinagar/Jammu.

8. **Director Information J&K Srinagar with a request for wide publicity in local dailies appearing from Srinagar and Jammu.**
9. All District Development Commissioners.
10. All Head of Departments.
11. The Special Secretary to the Chief Secretary.
12. Commissioner JMC/SMC.
13. Director SKIMS/SKICC Srinagar.
14. Joint Director Resources/Chief Accounts Officer, Finance Department for favour of information and necessary action.
15. All Sadder Treasury Officers/Treasury Officer, Civil Secretariat, District Treasury Officers/Tehsil Treasury Officers/ Mufasil Treasury Officers.
16. General Manager Government Press Srinagar for publication in Government Gazette.
17. Officers In-charge Websites, General Administration Department and Finance Department for immediate necessary action.