



Government of Jammu and Kashmir

## Finance Department

Civil Secretariat, Jammu.

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**Subject:** Renewal of Group Mediclaim Insurance Policy for Gazetted Government Employees of J&K for the year 2015-16.

**Reference:-**

- i. Cabinet Decision No. 223/30/2013, Dated: 10-10-2013
- ii. SRO 531, Dated 27.12.2013.
- iii. Circular Instructions issued under endorsement No. FD/Mediclaim/08/MF-III dated 26.02.2015.
- iv. DGAT letter No. DGAT/PS/DR/182 Dated 30-03-2015

### **Government Order No. 48 - FD of 2015**

**Dated: 31-03-2015**

Whereas in pursuance of Cabinet decision No. No. 223/30/2013, Dated: 10-10-2013, a Group Mediclaim Insurance Policy was introduced for Gazetted Government Employees of the J&K State vide Government order No. No. 07-FD of 2014 dated 09.01.2014;

Where as an MoU was signed with ICICI Lombard General Insurance Company Limited for a period of three years with effect from 31<sup>st</sup> March, 2014 to provide hassle free cashless treatment to the gazetted Government employee of the J&K State including five dependent family members for health insurance cover of Rs. 5.00 lac on floater basis in the empanelled hospitals of the Insurance company on yearly renewal basis subject to performance.

Whereas 14046 Gazetted employees were enrolled for the Scheme in the first phase started from 31<sup>st</sup> March, 2014 which is expiring on 31st March, 2015;

Whereas the policy is due for renewal for a further period of one year with effect from March, 2015 to 30th March, 2016;

Whereas circular instructions were issued to all the Drawing and Disbursing Officer to deduct the premium from the salary of the gazetted government employees for the month of February, 2015 enabling the Finance Department to release premium payment in favour of the Insurance Company for renewal of the scheme in time;

Whereas as intimated by the Director General Accounts and Treasuries an amount of Rs. 3.02 core has been received in the treasuries as on date against an amount of Rs. 7,59,87,792/- depicting a shortfall of Rs. 4,57,87,792/-;

Whereas a need has arisen to take stock of the policy after its operation for one year in view of the reservations expressed by the KAS/Gazetted Employees Association about the non-availability of the adequate facilities in the empanelled hospitals of the Insurance Company besides non-entertaining pre and post hospitalization charges and facing unnecessary hurdles and hardship while taking the treatment due to cumbersome and hectic process of admission;

Whereas insurants demanded empanelment of all the hospitals which stand already covered under the J&K Medical Attendance-cum-Allowance Rules 1990 besides other reputed hospital in and outside the state;

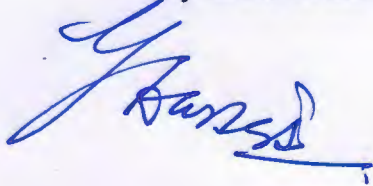
Whereas a need is felt for Committee to review the overall performance of the Insurance Company, services provided by the empanelled hospitals, inclusion of reputed hospitals in the list of empanelled hospitals of the Company and loopholes, if any found, for smooth implementation of the policy and furnish their findings alongwith the specific recommendations for continuance or otherwise of the policy.

Whereas full premium has not been collected from the insurants as on date and in order to ensure continuity of the Scheme, it has been found feasible to renew the scheme for the first quarter of the 2nd year only by paying the premium of that quarter to the Insurance company;

In view of the above, sanction is hereby accorded to the:-

- i. renewal of the Group Mediclaim Insurance Policy for Gazetted Government Employees with M/S ICICI Lombard General Insurance Company Limited for the 1st quarter (upto 30<sup>th</sup> June, 2015) of 2nd year of the policy commencing from 31st March, 2015 on the same terms and conditions stipulated in Government order No. 07-FD of 2014 dated 09.01.2014.
- ii. drawl of an amount of Rs. 1,89,96,948/- (Rupees one crore eighty nine lac ninety six thousand nine hundred and forty eight only) from Major Head 8235 – General and Other Reserve Funds - Group Mediclaim Insurance by the Joint Director Resources/Chief Accounts Officer, Finance Department for subsequent release of the amount to M/s ICICI Lombard General Insurance Company Limited as premium for Group Mediclaim Insurance Policy for the Gazetted employees of Government of Jammu and Kashmir for the 1st quarter of the 2nd year of the Policy commencing from 31.03.2015.

By order of the Government of Jammu and Kashmir.



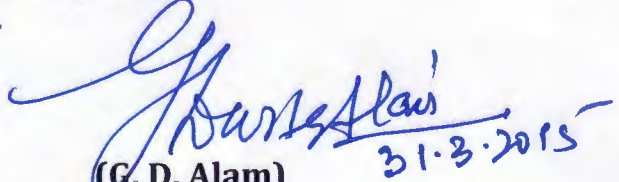
*Sd/-*  
(B. B. Vyas) IAS  
Principal Secretary to Government  
Finance Department

No: FD/Mediclaim/08/MF-III

Dated: 31.03.2015

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 furnish the name, designation and place of posting of gazetted officers from whom premium has been deducted/deposited in the treasury to the Finance Department within 15 days.
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. Joint Director Resources/Chief Accounts Officer Finance for information and necessary action.
18. Private Secretary to Hon'ble Minister for Finance and Ladakh Affairs.
19. Area Manager ICICI Lombard GIC Ltd. Srinagar /Jammu for information and with the direction that the number of insurers may decrease/increase due to death, retirement and fresh appointment for which the insurance company shall furnish actual enrolment data to the Government within one month from the date of renewal. Further, in case number of insurants decreases, it shall be mandatory on the part of the insurance company to refund the amount to the Government to that extent.
20. Incharge Website General Administration Department.
21. Incharge Website Finance Department.
22. Office order file.

  
(G. D. Alam) 31.3.2015

Under Secretary to Government  
Finance Department.