



Government of Jammu and Kashmir
Finance Department; Civil Secretariat, Jammu

CIRCULAR

No: 107 - FD of 2018 Dated: 02 -01-2018

Doubts have been expressed by various employees and pensioners regarding whether both husband and wife or any other family member, who are Government employees, have to pay the premium for the Group Medclaim Insurance Policy separately or it shall be payable by one of them.

2. Further, clarification has also been sought by various employees/pensioners as to whether the parents or one of the parents of a Government employee, who are pensioners, are/is also required to pay the premium for the policy separately or would they be covered under the policy taken out by their employee son.
3. The above issues have been examined in the department, and it is, accordingly, clarified as under:-

(i). In case both husband and wife or any other family member are Government employees, the premium for the policy shall be payable by any one of them.

(ii). If the parents or one of the parents of an employee, who are/is pensioners/pensioner, fall within the employee plus dependents' 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 includes 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. It may be noted that the instant policy is optional for the pensioners.

2/1/18

4. Also, it is further clarified that the term "Pensioner" in the instant policy product would also mean and include the categories of "family pensioners," as well as the "ex- legislators," who are pensioners.

Sd/-

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

NO: -FD/JI/2017-18/257

Dated: 02 -01-2018

Copy to the:-

1. Advocate General J&K High Court Srinagar/Jammu.
2. All Financial Commissioners.
3. Principal Accountant General, J&K Srinagar/Jammu.
4. All Principal Secretaries to Government.
5. Principal Secretary to Hon'ble Chief Minister.
6. Principal Secretary to HF: the Governor.
7. Principal Resident Commissioner, J&K Govt, 5- Prithvi Raj Road, New Delhi.
8. Chief Electoral Officer, J&K Jammu.
9. All Commissioner/Secretaries to Government.
10. Divisional Commissioner Kashmir/Jammu.
11. Chief Vigilance Commissioner, J&K Srinagar.
12. Registrar General, J&K High Court, Srinagar/Jammu.
13. Director General Local Fund, Audit and Pension J&K.
14. Director General Funds Organization, J&K.
15. Director General Accounts & Treasuries, J&K
16. Director Information J&K with the request to publish the circular in leading News Papers of the State on priority basis.
17. All HODs/MDs/ Chief Executive of State PSU's/ Autonomous Bodies.
18. Secretary, J&K Public Service Commission.
19. All District Development Commissioners.
20. Secretary, J&K Legislative Assembly/Legislative Council.
21. Director, Audit & Inspections.
22. Director, Accounts & Treasuries, Jammu/ Srinagar.
23. All Directors of Finance/Financial Advisors & CAO's.
24. General Manager, Govt Press for publication in Government Gazette.
25. Private Secretary to Chief Secretary.
26. All officers/section officers of Finance Department.
27. President Non Gazetted Employees Union Civil Secretariat Jammu/Srinagar.
28. In-charge Websites, General Administration Department and Finance Department for immediate necessary action.

(Mohammad Amin Shah)

Under Secretary to the Government
Finance Department