

My No: XTU/21 (III)/7

Ministry of Public Administration, Home Affairs,
Plantation Industries and Parliamentary Affairs,
Independence Square,
Colombo 07.

31 January, 1997.

To: Secretaries of all Ministries,
Chief Secretaries of Provincial Councils and
Heads of Departments.

Establishments of Insurance Scheme for Public Officers (Agrahara)

The Government has approved the Establishment of an Insurance Scheme consisting of 3 components for all Officers in the Public Service and in the Provincial Public Service holding permanent and Pensionable posts.

1. Medical Insurance Scheme
2. Personal Accident Cover (Accident Insurance)
3. Loan Guarantee Scheme

This Insurance Scheme will be implemented through the Sri Lanka Insurance Corporation Ltd. It will come into operations from 01.01.1997.

02. (i) The premia in respect of the Medical Insurance Scheme will be borne by the Government and the Insurance Scheme will be made available to all Public Officers eligible. All Public Officers eligible will be insured in this scheme compulsorily. Expenses incurred by Public Officers on Medical treatment will be re-imbursed to them through this scheme by the Insurance Corporation Ltd.
- (ii) In respect of Personal Accident Cover (Accident Insurance) and the Loan Guarantee Scheme, the Officers will have to pay a monthly premium of Rs. 11/- and joining this scheme is optional.

03. **Benefits**

Benefits available under the Medical Insurance Scheme, Personal Accident Cover Scheme (Accident Insurance) and the Loan Guarantee Scheme are shown in Annexes No. 1, 2 and 3 respectively.

04. Eligibility

Any Public Officer or Provincial Public Officer holding a permanent and pensionable post and confirmed in that post is eligible to join these schemes if he/she is between 18 and 60 years of age. New recruits to permanent and Pensionable posts will become eligible to join the schemes when they are confirmed in their appointments.

05. Method of Enrollment

Applicants will be required to perfect an application which could be obtained from the Head of Department similar to the annexure 4 and hand it over to his Head of Department. The Head of Department should certify the same and forward it to the Manager Public Service Insurance Department of the Sri Lanka Insurance Corporation Ltd. "Rakshana Mandiraya" No. 21, Vauxhall Street, Colombo 02, together with his certificate and a schedule of names providing the following information:-

- I. Serial Number
- II. Name
- III. Designation
- IV. Address

06. Issuing of Insurance Policy

Issuing of the Insurance Policy will be done at the Head Office of the Sri Lanka Insurance Corporations Ltd.

07. Method of obtaining benefits under the Insurance Scheme

Occurrence of any illness or any accident will have to be intimated to the relevant Head of the Department within 14 days from the date of its occurrence. All medical consultation and bills should be attached to the application. The Head of the Department should collect all the applications so received during a month and should send them to the relevant Regional/Branch Offices of the Insurance Corporation of Sri Lanka shown in Annexure 05, within the first week of the following month. Those offices of the Insurance Corporation of Sri Lanka will write a single cheque in respect of all such vouchers and send it to the respective Heads of the Departments in the 2nd week. Cheques so received should be deposited in his "General Deposits Account" by the respective Head of Department and thereafter make payment to the applicants separately. For this purpose a "Sub-Account" should be maintained by the respective Ministries and Departments under the General Deposit Account for better control purposes. All entries, relating to receipts and payments regarding the Insurance Scheme can be included in that "Sub-Account."

08. Office procedure

- (i) An application to join the Insurance Scheme should be made to the Head of the relevant Department and such application should be entered in the register. The Head of the Department should see that the Scheme of Insurance that the applicant expects to join is noted in the register.
- (ii) If the applicant wishes to join the second and the third Insurance Schemes, the Head of the Department should deduct the monthly premium from the applicant's salary and remit the same to the Insurance Corporation.
- (iii) In cases of transfers of officers who have joined the second and third Insurance Schemes, the Head of the Department to which the officer is transferred should collect the premium due from him and remit the same to the Insurance Corporation.
- (iv) On receipt of the Insurance Policy, a certified copy of it should be filed of record in the Personnel file, and the original document should be handed over to the policy holder.

09. Any policy issued in respect of an officer will become in-operative from the date the officer resigns or retires or vacates his post or gets dismissed from the post in the Public Service. All Such resignations, retirements, Dismissals and Vacations of posts should be intimated to the Sri Lanka Insurance Corporation Ltd. and the Insurance Policies of such officers should be taken back by the Head of Department concerned.

10. This Circular is issued with the concurrence of the General Treasury.

(R.S. Jayaratne)
Secretary
Ministry of Public Administration, Home Affairs,
Plantation Industries and Parliamentary Affairs.

Annexure 1 - Benefits

Medical Insurance Scheme

01.	Hospital or nursing home maintenance charges (subject to maximum of Rs. 500 per day)	-	Rs. 16,000/-
02.	Hospital or nursing home medical and operational expenses for specialist treatment and nursing provided on the recommendation of consulting specialist and for the use of operating theater	-	Rs. 6,500/-
03.	Operation - Surgeons and Anesthetists fees	-	Rs. 12,000/-
04.	Consultants and Specialists fee as an indoor patient in hospital or nursing home on the recommendation of a recognized Doctor or medical officer registered under clause 41 of the Medical Act	-	Rs. 7,500/-
05.	Specialist services including deep therapy treatment, X-ray, radiological and radium examinations treatment and electrical treatment and massage	-	Rs. 8,000/-
06.	Expenses incurred for traveling from residence to nearest Government Hospital/Nursing Home to obtain emergency treatment to save one's life for when benefits are payable under 1 to 5 above	-	Rs. 2,000/-
07.	For normal child birth	-	Rs. 3,000/-
08.	(1) Spectacles for the member prescribed by an Eye Specialist once in five years except sun glasses	-	Rs. 2,000/-
	(2) For changing of lenses once in two years	-	Rs. 2,000/-
09.	Outdoor Treatment - Treatment obtained for teeth also included	-	Rs. 2,000/-

10. Allowances for Hospitalization in a government Hospital
subject to a maximum of 30 days

(1) Normal Officer	-	Rs. 250/- (per day)
(2) Officers in Managerial Status	-	Rs. 300/- (per day)
For one occasion (maximum)	-	Rs. 40,000/-
For one year (maximum)	-	Rs. 50,000/-

Family Unit

- Married employees - Employee and spouse and dependent unmarried children under 21 years of age.
- Unmarried employees - Employee, parents (upto 70 years of age) or unmarried brothers and sisters under 21 years of age.

Annexure II - Benefits

Personal Accident Cover

Accruing while on duty or while traveling to and from the place of duty or while out of the place of employment or while not on duty. This operates within the full 24 hours of the day.

Benefits

- (i) 24 hours **coverage**.
- (ii) **Maximum age limit** up to 60 years.
- (iii) **Amount insured** - 5 years salary.
- (iv) **Amount payable**.
 - (a) **Permanent disablement**

For death or permanent complete disablement due to an accident))	full amount insured.
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 - (b) **Permanent partial disablement**

Loss of one leg, one eye, one-hand -	50% of the insured amount.
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 - (c) **Temporary complete disablement**
 - (i) For a period of 52 weeks - 0.06% of the insured
amount per week.
 - (ii) Temporary partial disablement
for a period of 52 weeks - 0.02% of the insured
amount per week.
 - (d) At a normal death - Rs. 10,000/-

Annexure III - Benefits

Loan Guarantee Scheme

Under this Insurance Scheme Loans like Housing Loans, property loans, vehicle loans and any loan obtained by public officers under Chapter XXIV of the Establishments Code and where a guarantor/guarantors are necessary is covered. If for some reason, a debtor becomes incapable of repaying the loan, the amount, the loan will be paid by the Insurance Corporation to the Government.

Benefits

- (i) The Insurance Corporation is bound to pay the balance of the loan to the Government if the debtor loses his livelihood due to becoming disabled partially or fully or loss of life as a result of illness or an accident.
- (ii) **Amount of loan:**
The maximum of the value of five years monthly salary at the time of drawing the loan or balance amount of the loan.
- (iii) **Amount insured:**
To balance amount of the loan.
- (iv) **Recovery of Loan:**
The period of recovery should not exceed 55 years or 60 years if service has been extended.

INSURANCE SCHEME FOR PUBLIC SERVANTS APPLICATION FORM

01. Name of the member:
02. Present Post:
03. Identity No. and Age:
04. Name of Ministry/Provincial Council:
05. Address:
06. Civil Status:
07. If married, name of the spouse and Age:

Age

**Name of Children
below 21 years**

1.
2.
3.

If a bachelor,

Father's Name:

Age:

Mother's Name:

Age:

Unemployed brothers and sisters below 21 years depending on the member:

Age:

1.
2.
3.

08. Are you and those mentioned under No. 7 in good health, if not give full details:

09. Do you wish to get yourself insured under the
Personal Accident Insurance cover scheme
and the Loan Guarantee Insurance Scheme?: Yes/No.

I hereby consent to the deduction of a sum of Rs.
11/- monthly from my salary as premiums.

We hereby certify that the above statement is true and accurate.

Signature of the Member:

Signature of the Head of Department

To the relevant Paying Officer.

Please deduct a sum of Rs. 11/- from my monthly salary and remit the same to General Insurance Unit of the Sri Lanka Insurance Corporation Ltd., Vauxhall Street, Colombo 2.

Annexure V

Regional and Branch Offices of Sri Lanka Insurance Corporation Ltd.:

<u>District</u>	<u>Regional/Branch Office</u>	
1. Colombo District Head Office	No.21, Vauxhall Street, Colo. 02.	
2. Gampaha	Branch Office	Gampaha
3. Kalutara	Regional Office	Kalutara
4. Kandy	“	Kandy
5. Matale	“	Kandy
6. Nuwara-Eliya	“	Kandy
7. Galle District	“	Galle
8. Matara	“	Matara
9. Hambantota	“	Matara
10. Kurunegala	“	Kurunegala
11. Puttalam	“	Negombo
12. Anuradhapura	Regional Office	Anuradhapura
13. Polonnaruwa	“	Anuradhapura
14. Badulla	“	Badulla
15. Monaragala	“	Badulla
16. Ratnapura	Regional Office	Ratnapura
17. Kegalle	Branch Office	Kegalle
18. Jaffna	Regional Office	Jaffna
19. Kilinochchi	“	Anuradhapura
20. Mannar	“	Anuradhapura
21. Vavuniya	“	Anuradhapura
22. Mullativu	“	Trincomalee
23. Batticaloa	“	Batticaloa
24. Ampara	Branch Office	Ampara
25. Trincomalee	Regional Office	Trincomalee