## JK LAKSHMIPAT UNIVERSITY, JAIPUR

#### CIRCULAR

No. JKLU/VCO/036 November 28, 2011

### Group Medical Insurance

As discussed in the Meeting on November 14, 2011, the premium of the Group Medical Insurance is to be shared by the Employer and Employee in the proportion of 70:30 as per 6<sup>th</sup> Pay Commission Recommendations. This norm has been implemented and the Circular No. 031A dated October 17, 2011 stands amended accordingly. The revised Circular is herewith attached. The following documents from the Paramount Health Services Pvt. Ltd. have been received by the University and you must have received the same by now for your record & use.

- 1. Medicard of the Employee & his / her dependents
- 2. PHS Membership Guide
- 3. PHS Network provider List pertaining to the Region

It may be noted that the Scheme is not optional. The share of the employees will be deducted from the salary of December 2011 and January 2012.

Dr. Upinder Dhar

Vice Chancellor

# JK LAKSHMIPAT UNIVERSITY, JAIPUR



## CIRCULAR (Revised)

No. JKLU/VCO/031A October 17, 2011

November 28, 2011

All Colleagues,

### Subject: Group Medical Insurance

- 01. We have decided to take a Group Medical Insurance Policy from Bharti AXA General Insurance Co. Ltd. for the staff members and their families.
- 02. The main features of the Group Medical Health Insurance policy are as under:
  - (i) Coverage of self, spouse and two dependent children upto 25 years age.
  - (ii) Coverage has floater facility for the family of all the 4 members with the specified sum assured amount.
  - (iii) Insurance Coverage will be w.e.f. November 01, 2011 for a period of 12 months i.e., upto October 31, 2012.
  - (iv) The amount of sum assured & premium of the staff (category-wise) is as under:

S.No.	Staff Category (Grade Pay)	Sum Assured (Rs.)	Premium (Rs.)	Payable by JKLU 70% of the Premium (Rs.)	Payable by the Employee 30% of the Premium (Rs.)
a.	10000 and above	5,00,000	12955	9068	3887
b.	8700 and <10000	3,00,000	7773	5441	2332
C.	3200 and < 8700	2,00,000	5182	3627	1555
d.	Below 3200	1,00,000	2591	1814	777

- (v) This policy will be cashless policy for hospitalization expenses at the specified hospitals without any payment for treatment within the policy terms. Expenses not covered under the policy are to be paid by the individuals. For this, Bharti AXA General Insurance Co. Ltd. will issue a card which is to be shown in the hospitals at the time of hospitalization in the specified hospitals. The list of specified hospitals will be provided after receipt of the same from the insurance company.
- (vi) For hospitalization expenses in the hospitals other than the specified hospitals, individual has to submit the claim in the specified format with the original bills in support and same will be forwarded by the Establishment Section to the Insurer for processing and settlement.
- (vii) All employees are required to note that premium of any other policy, whether new or renewed, will not be reimbursed by the University.

(Dr. Upinder Dhar) Vice Chancellor