

Public Administration Circular: 12/2005(VI)

My No: EST-6/04/INS/1010

Ministry of Public Administration
and Management

Independence Square

Colombo 07.

2016.04.29

Secretaries to Ministries

Chief Secretaries of Provinces

Heads of Departments

**Establishment of a New Insurance Scheme for Public Officers in Terms of
the Budgetary Proposals for 2005 - (Agrahara)**

Your attention is drawn to the Public Administration Circular 12/2005 dated 18.05.2005 and the provisions of circulars issued as the revisions to the aforesaid circular.

02. The Cabinet of Ministers has decided at its meeting held on 30.03.2016 to extend the provisions already implemented further under two new schemes i.e. “Silver Scheme” and “Gold Scheme”, to which the contributions would be made on the consent of the contributor, and further to introduce a new scheme in the name of “Agrahara Rekawarana” for retired public officers.

03. Accordingly, the public officers will be granted an opportunity, on their consent, to be a contributor for the “Silver Scheme” making a monthly contribution of Rs. 300/- and for the “Gold Scheme” making a monthly contribution of Rs. 600/- instead of the contribution of Rs. 125/- paid at present by the contributor for enjoying the benefit of Insurance Scheme. The benefits under “Silver Scheme” and the benefits under “Gold Scheme” are indicated in Annex 01 and 02 respectively.

- 3.1 The contributor shall not be allowed again to be the contributor of a scheme with a lower contribution until the time of retirement once such contributor exercises his option for a scheme with higher contribution as mentioned above. However, a contributor, who exercises the option for the Silver Scheme shall only be allowed to change his option to be a contributor for the Gold Scheme at later occasion.
- 3.2 In order to contribute for Silver Scheme or Gold Scheme, the officers, who have already contributed for the General Insurance Scheme of Agrahara, shall submit their consent in accordance with Annex 03 attached herewith to the National Insurance Trust Fund along with the recommendation of the Head of the Department.
- 3.3 Whenever the option is exercised for insurance schemes with more benefits, the contributor shall be entitled to the benefits of the scheme under previous contribution until the lapse of 03 months from the date of recovery of first instalment.
- 3.4 However, an officer who exercises his option either for Silver Scheme or Gold Scheme at the time of his first appointment shall be entitled to the benefits applicable under the afore said schemes from the date of recovery of first instalment.

04. “Agrahara Rekawarana” Insurance Scheme introduced on monthly contribution of Rs. 200/- for retired officers shall be applicable for the benefits mentioned in Annex 04 subjected to the following terms and conditions.

- 4.1 All the public officers retired from 01.01.2016 and the officers, who would retire in future from the effective date of this circular, shall compulsorily contribute for this insurance scheme.
- 4.2 The contributions shall be recovered from 01.05.2016, the effective date of the circular. However, no recovery shall be made for contribution in arrears for the period from 01.01.2016 up to the effective date of this circular.

- 4.3 Only the contributor shall be entitled for claiming benefits in respect of the events and situations which occur after the date of recovery of contribution.
- 4.4 Contributor shall be entitled for benefits until reaching the age of 70.
- 4.5 Contributions of retired public officers shall be remitted monthly to the National Insurance Trust Fund after recovering such contributions by the Department of Pensions.
- 4.6 The contributor shall submit the claim forms to the NITF getting the confirmation from the Grama Niladhari of the area to the effect that the information in the claim forms are true and correct.
05. A circular containing the instructions of administrative provisions in relation to the Agrahara Rekawarana Insurance Scheme introduced to retired public officers shall be issued in due course by the Director General of Pensions.
06. The provisions of this circular shall be effective from 01.05.2016.

Sgd./ J. Dadallage

Secretary

Ministry of Public Administration and Management

Annexure 1

AGRAHARA “SILVER SCHEME”

Payment of Premium

All Officers in the Public Service and the Provincial Public Service holding posts which are permanent and pensionable/entitled to a Contributory Pension will be eligible to join the Scheme. This scheme will not be compulsory for all Public service for which they should pay a premium of Rs.300/- per month.

SCHEDULE 01 – Surgical & Hospital Reimbursement Insurance Cover

	Type of Benefit	Limit
01	Hospital and Nursing Home Charges	Rs.50,000.00 (A room charge at Rs.5000 per day)
02	Expenses for surgeries for special treatment and nursing provided on the recommendation of a Consulting specialist	Rs.60,000.00 (Per Family Unit)
03	Surgeon and Anaesthetic's fees in respect of Consultant and Specialist's fees for indoor treatments at a hospital or a nursing home	Rs.35,000.00 (Per Family Unit)
04	Fees for Specialist's services including intensive Care, X Ray and Radium investigations and treatment, electrotherapy, Physiotherapy	Rs.30,000.00 (Per Family Unit)
05	Medical treatments obtained by hospitalizing at a private Ayurveda hospital under the cases mentioned from 01 to 04 above (The Private Ayurveda Hospital must be registered under the Ministry for indigenous medicine)	Rs.160,000.00 (Maximum)

06	For the cases mentioned in 01 to 04 above (a) Maximum for a single case (b) Maximum for one year	Rs.160,000.00 Rs.250,000.00
07	Obtaining Spectacles on the recommendation of a Specialist Ophthalmologist, registered with the Sri Lanka Medical Council once in three years (Members only)	Rs.3,500.00
08	I. For the family unit including the member if from a government hospital obtaining indoor treatments II. For medicines purchased on the recommendation of the consultants (only during the time of hospitalization) III. For medical tests done on the recommendation of the consultants (only during the time of hospitalization)	Rs.10,000.00 (Rs.1,000 per day) Rs.60,000.00 Rs.30,000.00
09	For the family unit including the member if obtaining indoor treatments from a government Ayurveda hospital or a ward	Rs.10,000.00 Rs.1000 per day
10	Normal Child birth cover/Still Birth Cover/ Caesarean allowance at Government Hospital (Maximum 05 Days per one Admission)	Rs.1,500 (per day)
11	Normal Child birth cover (At a Private Hospital)	Rs.25,000.00
12	Caesarean birth cover at a Private Hospital (Only for the member)	Rs.60,000.00
13	A heart surgery of a member of the family	Rs. 150,000.00

SCHEDULE 02 -**Surgical & Hospital Reimbursement Insurance Cover**

Reimbursement of following Critical Surgical expenses –Only for Member	Limit
BRAIN SURGERY	Rs. 800,000.00
KIDNEY TRANSPLANT	Rs. 800,000.00
HEART SURGERY	
For the contributor	Rs. 800,000.00
RF Ablation (for the contributor)	Rs. 350,000.00
CANCER SURGICAL EXPENSES	Rs. 400,000.00
KNEE REPLACEMENT	Rs. 150,000.00
HIP REPLACEMENT	Rs. 150,000.00
HEARING AID	Rs. 75,000.00

Family Unit

Married Members - Member, spouse and children under 21 years of age who are unemployed, unmarried and dependents and totally disabled unmarried and unemployed children even over 21 years of age.

Unmarried Members - Member and parents of the officer who are under 70 years of age.

SCHEDULE 03**Personal Accident Insurance Cover****1 Personal Accident Insurance Cover**

1.1 Personal Accident Cover Employee Rs. 1,000,000.00 for Accident Death

1.2 Permanent Total Disability & Permanent Partial Disablement caused by an Accident only. Rs. 1,000,000.00

Benefit Schedule

01	Total Permanent loss of all sight in both eyes	100%	Occurring within 03 months of the happening of the event
02	Total loss by physical severance of both hands or both feet or one hand and one foot	100%	
03	Total loss by physical severance of one hand or one foot together with total and permanent loss of all sight in one eye	100%	
04	Total and permanent loss of all sight in one eye	50%	
05	Total loss by physical severance of one hand or one foot	50%	

Compensation shall not be payable in following instances.

1. In the cases which are results of accidents mentioned in 01 to 05 above, compensation will be paid only for one occasion where the beneficiary will receive the maximum benefit. When the contributor has faced more than one instances only one result of such instances shall be paid and compensation shall not be repaid for any other result or for any of results caused by subsequent event.

2. Natural Death Cover

This cover provides compensation against Death due to Natural cause.

(This cover is in force after 90 days from the policy date).

2.1 Natural Death Cover – Only for Member Rs.400, 000.00

2.2 Permanent Total Disability & Permanent Partial Disablement caused by any other Sickness- Rs.100,000.00 (Once in Life Time)

Annexure 2

AGRAHARA “GOLD SCHEME”

Payment of Premium

All Officers in the Public Service and the Provincial Public Service holding posts which are permanent and pensionable/entitled to a Contributory Pension will be eligible to join the Scheme. This scheme will not be compulsory for all Public service for which they should pay a premium of Rs.600/- per month.

SCHEDULE 01 – Surgical & Hospital Reimbursement Insurance Cover

	Type of Benefit	Limit
01	Hospital and Nursing Home Charges	Rs.80,000.00 (A room charge at Rs.8000 per day)
02	Expenses for surgeries for special treatment and nursing provided on the recommendation of a Consulting specialist	Rs.80,000.00 (Per Family Unit)
03	Surgeon and Anaesthetic's fees in respect of Consultant and Specialist's fees for indoor treatments at a hospital or a nursing home	Rs.50,000.00 (Per Family Unit)
04	Fees for Specialist's services including intensive Care, X Ray and Radium investigations and treatment, electrotherapy, Physiotherapy	Rs.40,000.00 (Per Family Unit)
05	Medical treatments obtained by hospitalizing at a private Ayurveda hospital under the cases mentioned from 01 to 04 above (The Private Ayurveda Hospital must be registered under the Ministry for indigenous medicine)	Rs.200,000.00 (Maximum)
06	For the cases mentioned in 01 to 04 above (a) Maximum for a single case (b) Maximum for one year	Rs.200,000.00 Rs.350,000.00

07	Obtaining Spectacles on the recommendation of a Specialist Ophthalmologist, registered with the Sri Lanka Medical Council once in three years (Members only)	Rs.5,000.00
08	I. For the family unit including the member if from a government hospital obtaining indoor treatments II. For medicines purchased on the recommendation of the consultants (only during the time of hospitalization) III. For medical tests done on the recommendation of the consultants (only during the time of hospitalization)	Rs.30,000.00 (Rs.3,000 per day) Rs.80,000.00 Rs.40,000.00
09	For the family unit including the member if obtaining indoor treatments from a government Ayurveda hospital or a ward	Rs.30,000.00 (Rs.3000 per day)
10	Normal Child birth cover/Still Birth Cover/ Caesarean allowance at Government Hospital (Maximum 05 Days per one Admission)	Rs.3,000.00 (per day)
11	Normal Child birth cover (At a Private Hospital)	Rs.50,000.00
12	Caesarean birth cover at a Private Hospital (Only for the member)	Rs.100,000.00
13	A heart surgery of a member of the family	Rs. 200,000.00

SCHEDULE 02 – Surgical & Hospital Reimbursement Insurance Cover

Reimbursement of following Critical Surgical expenses –Only for Member	Limit
BRAIN SURGERY	Rs. 1,200,000.00
KIDNEY TRANSPLANT	Rs. 1,200,000.00
HEART SURGERY	
For the contributor	Rs. 1,000,000.00
RF Ablation	Rs. 500,000.00
CANCER SURGICAL EXPENSES	Rs. 600,000.00
KNEE REPLACEMENT	Rs. 250,000.00
HIP REPLACEMENT	Rs. 250,000.00
HEARING AID	Rs. 100,000.00

Family Unit

Married Members - Member, spouse and children under 21 years of age who are unemployed, unmarried and dependents and totally disabled unmarried and unemployed children even over 21 years of age.

Unmarried Members - Member and parents of the officer who are under 70 years of age.

SCHEDULE 03 – Personal Accident Insurance Cover

1 Personal Accident Insurance Cover

1.1 Personal Accident Cover Employee Rs. 2,000,000.00 for Accident Death

1.2 Permanent Total Disability & Permanent Partial Disablement caused by an Accident only. Rs. 1,500,000.00

Benefit Schedule

01	Total Permanent loss of all sight in both eyes	100%	Occurring within 03 months of the happening of the event
02	Total loss by physical severance of both hands or both feet or one hand and one foot	100%	
03	Total loss by physical severance of one hand or one foot together with total and permanent loss of all sight in one eye	100%	
04	Total and permanent loss of all sight in one eye	50%	
05	Total loss by physical severance of one hand or one foot	50%	

Compensation shall not be payable in following instances.

1. In the cases which are results of accidents mentioned in 01 to 05 above, compensation will be paid only for one occasion where the beneficiary will receive the maximum benefit. When the contributor has faced more than one instances only one result of such instances shall be paid and compensation shall not be repaid for any other result or for any of results caused by subsequent event.

2. Natural Death Cover

This cover provides compensation against Death due to Natural cause.

(This cover is in force after 90 days from the policy date).

2.1 Natural Death Cover – Only for Member Rs.700, 000.00

2.2 Permanent Total Disability & Permanent Partial Disablement caused by any other sickness- Rs.200, 000.00 (Once in Life Time)

Annexure 3

**Application Form to apply for the New Insurance Scheme introduced as per Public
Administration Circular 12/2005(VI)**

01. Full name with Surname :-.....

02. Private Address :-

03. National Identity Card No:-.....

04. Current Post :-.....

05. Telephone No of the Contributor: - Mobile:..... Office :.....

06. Name of the Ministry/ Department/ Provincial Council :-.....

.....

07. Office Address :-.....

08. Present Agrahara Insurance Scheme :

Normal Scheme Silver Scheme Gold Scheme

09. Agrahara insurance Scheme to wish you would like to make contribution

Silver Scheme Gold Scheme

Recommendation of the Head of the Institution

Name :-.....

Post :-.....

Signature :-.....

(Please place the official frank)

Annexure 4**Agrahara Rakawarana Insurance Scheme**

	Type of Benefit	Limit
01	Hospital and Nursing Home Charges	Rs.30,000.00 (A room charge at Rs.3000.00 per day)
02	Expenses for surgeries for special treatment and nursing provided on the recommendation of a Consulting specialist	Rs.50,000.00
03	Surgeon and Anaesthetic's fees in respect of Consultant and Specialist's fees for indoor treatments at a hospital or a nursing home	Rs.20,000.00
04	Fees for Specialist's services including intensive Care, X Ray and Radium investigations and treatment, electrotherapy, Physiotherapy	Rs.20,000.00
05	Medical treatments obtained by hospitalizing at a private Ayurveda hospital under the cases mentioned 01 to 04 above (The Private Ayurveda Hospital must be registered under the Ministry for indigenous medicine)	Rs.120,000 (Maximum)
06	For the cases mentioned in 01 to 04 above (a) Maximum for a single case (b) Maximum for one year	Rs.120,000.00 Rs.150,000.00
07	I. For the family unit including the member if hospitalized, or obtaining indoor treatments II. For medicines purchased on the recommendation of the consultants (only during the time of hospitalization) III. For medical tests done on the recommendation of the consultants (only during the time of hospitalization)	Rs.5,000.00 (Rs.500 per day) Rs.50,000.00 Rs.20,000.00

08	If obtaining indoor treatments from a government Ayurveda hospital or a ward	Rs.5,000.00 (Rs.500 per day)
09	<p>I. Reimbursement of the following cardiac surgical expenses – for members only (Maximum)</p> <ol style="list-style-type: none"> 1. Heart Attack (Myocardial Refraction) 2. Coronary Artery Disease (Coronary bypass Surgery) 3. Stroke (Cerebra Vascular accident) 4. Double (Mitral and Aortic) Value replacement 5. Atrial Septal Defect 6. Percutaneous Transluminal Coronary Angioplast (PTC) 7. Fallot Tetralogy 8. Brugada Syndrome 9. Implanting Pacemaker – Single 10. Implanting Pacemaker- Double 11. Mitral Valve Replacement <p>II. RF Ablation (Maximum)</p> <p>III. (a) For following surgeries</p> <ol style="list-style-type: none"> 1. Cancer 2. Kidney Transplant <p>(b) For following surgeries</p> <ol style="list-style-type: none"> 1. Renal failure 2. Major organ transplant such as lung or bone marrow. However, this benefit will not be paid for the donor of a major organ 3. Paralysis 4. Multiple Sclerosis 5. Primary pulmonary Arterial Hypertension 6. Fulminate Hepatitis 	<p>Rs.500,000.00</p> <p>Rs.225,000.00</p> <p>Rs.200,000.00</p> <p>Rs.150,000.00</p>
10	Hearing Aids	Rs.50,000.00
11	Natural Death	Rs.150,000.00
	Death by an Accident	Rs.600,000.00