

My No: EST/7/04/INS/1010
Ministry of Public Administration
and Management
Independence Square
Colombo 07.

30.11.2015

Secretaries to Ministries
Chief Secretaries of Provinces
Heads of Departments

**Establishment of a new Insurance Scheme (Agrahara) for Public
Officers as proposed in the 2005 Budget**

Your attention is drawn to Public Administration Circular 12/2005 dated 18.05.2005. Part I and II of Annex (I) are revised in the following manner to be effective from 01.12.2015 Accordingly, the revised limits shall be applied when claims for insurance benefits are made on the cases after 01.12.2015

Annex (I)

Part I – Medical Insurance Scheme

	Type of benefit	Limit
01	Hospital and Nursing Home charges	Rs. 30,000.00 (Room charges at Rs. 3,000/- per day)

02	Medical and surgical expenses for specialized treatment at hospitals and nursing homes, specialized treatment and nursing on the recommendations of the Consultant Physicians as well as Operation Theater Charges for Surgeons' and Anesthetists' charges.	Rs. 50,000.00 (For a family unit)
03	Fees for medical consulting services or for Specialist Physicians' services obtained on the recommendation of a recognized Physician or a Physician registered under Section 41 of the Medical Services Ordinance, while receiving indoor treatment in a hospital or nursing home.	Rs. 20,000.00 (For a family unit)
04	Fees for Specialists' services including intensive care, X Ray and radium tests and treatment, electrotherapy, physiotherapy.	Rs. 20,000.00 (For a family unit)
05	Traveling expenses where a person entitled to the benefits from 01 to 04 above has to be removed urgently from his residence to the nearest hospital or nursing home in a critical condition to save his/her life.	Rs. 1,500.00 (For a family unit)
06	In cases referred to in Paragraphs 01 to 05 above (a) The maximum for a single case (b) The maximum for a single year	Rs. 120,000.00 Rs. 150,000.00 (If spouse is also in the Public Service, both of them will be entitled to benefits of Rs.300,000/-)
07	For members of the Scheme only. (On the recommendation of a Specialist Ophthalmologist, registered with the Sri Lanka Medical Council, eye glasses to be obtained once in three years only)	Rs. 3,500.00

08.	For the family unit including the member, provided they are receiving indoor treatment in a Government Hospital or an in ward in an Ayurvedic Hospital.	Rs. 5,000.00 (Rs. 500/- per each day)
09.	<p>I. If hospitalized at a Private Hospital for a normal childbirth or a natural abortion, maximum two occurrences in lifetime.</p> <p>II. In case of a female officer who is a member, for a childbirth in a Government hospital, two occurrences during the lifetime.</p> <p>III. If hospitalized at a private Hospital for a cesarean delivery, maximum two occurrences during lifetime.</p>	<p>For a maximum of 05 days at Rs. 2,000/- per day.</p> <p>Rs. 500/- per day for a maximum of 05 days.</p> <p>Rs. 40,000.00</p>
10.	<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 by-pass Surgery) 3. Stroke (Cerebra Vascular accident) 4. Double (Mitral & Aortic) Valve Replacement 5. Atrial Septal Defect 6. Percutaneous Transluminal Coronary Angioplast (PTC) 7. Fallot Tetrology 8. Bruganda Syndrome 9. Implanting Pacemaker – Single 10. Implanting Pacemaker – Double 11. Mitral Valve Replacement 	Rs. 500,000.00

	<p>II. RF Ablation – For members only (Maximum) Rs. 225,000.00</p> <p>III.</p> <p>(a) For the following surgical operations, for members only Rs. 200,000.00</p> <ol style="list-style-type: none"> 1. Cancer 2. Kidney Transplant <p>(b) For the following surgical operations, for members only Rs. 150,000.00</p> <ol style="list-style-type: none"> 3. Renal Failure 4. Major Organ Transplant, such as lung or bone marrow. However, this benefit will not be paid to a donor of a major organ. 5. Paralysis 6. Multiple Sclerosis 7. Primary pulmonary Arterial Hypertension 8. Fulminant Hepatitis <p>IV. Reimbursement of cardiac surgical expenses – For the family members only Rs. 100,000.00</p>	
11	Hearing aids – (For members of the family)	Rs. 50,000.00

Family Unit

Married employees :- 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 employees :- Member and parents of the officer who are under 70 years of age.

Part II

Personal Accident and Natural Death Insurance Scheme

All permanent officers in Public Service and Provincial Public Service who are entitled to a Pension are covered by this Insurance Scheme, 24 hours of the day.

Benefits

I Insurance Cover - 24 hours a day

II Maximum age limit - Up to 60 years

III Sum insured - Rs.600,000.00

In the event of death or permanent disability due to an accident, the insured sum will be divided among the dependants.

IV Amount payable - Rs. 600,000.00

a) Permanent disability

In the event of death or permanent total disability
resulting from an accident

Total insured sum

b) Permanent partial disability

Loss of a leg, eye, hand

50% of the insured sum

c) Temporary total disability

For a period of fifty two (52) weeks

Rs. 500/- per week

d) Temporary partial disability

For a period of fifty two (52) weeks

} Rs. 300/- per week

e) For a natural death

} Rs. 150,000.00

03. This circular is issued with the concurrence of the General Treasury.

Sgd/ J. Dadallage

Secretary

Ministry of Public Administration and Management