Finance (Group Insurance Scheme) Department

NOTIFICATION

G. O. (P) No. 389/2015/Fin.

Dated, Thiruvananthapuram, 7th September, 2015.

S. R. O. No. 619/2015:—In exercise of the powers conferred by sub-section (1) of section 2 of the Kerala Public Services Act, 1968 (19 of 1968), the Government of Kerala hereby make the following rules to amend the Kerala State Employees Group Insurance Scheme Rules, 2010, namely:—

RULES

1. Short title and commencement.—(1) These rules may be called the Kerala State Employees Group Insurance Scheme (Amendment) Rules, 2015.

33/3663/2015/S-16.
(2) They shall be deemed to have come into force on the 24th day of September, 2012.

2. Amendment of the Rule.—In the Kerala State Employees Group Insurance Scheme Rules, 2010,—

(i) in rule 9, after sub-rule (7), the following sub-rule shall be inserted, namely:

“(7A) (i) A subscriber who is on Leave Without Allowance on medical ground and continuing as such despite exhausting all kinds of leave in his/her account, for specific purpose of continuing his/her treatment, dies in harness, will get the insurance coverage under Group Insurance Scheme without treating him/her as ‘drop out’ irrespective of the period of leave. A subscriber on Leave Without Allowance under Appendix XII A/B/C of KSR Part I will not get this benefit as he/she is ‘drop out’ under the scheme.

Explanation:—The word ‘drop out’ means the subscriber who fails to rejoin the said scheme after Leave Without Allowance or subscribed without Government’s prior permission.

(ii) The subscriber who rejoins duty on expiry of Leave Without Allowance on medical ground will be eligible to revive his/her group Insurance Account by remitting the defaulted premia without interest and can remit the defaulted premia irrespective of period, in easy installments but as desired by him/her in writing. In case, any premium is left uncovered, during his/her superannuation or death, as the case may be, the balance may be adjusted from the amount due to him/her in final settlement. In death cases, they will be eligible for insurance coverage minus the balance amount of premia left uncovered from them at the time of death, provided their monthly subscription is deducted from the next month pay on rejoining duty after Leave. Without Allowance on medical ground, otherwise they will not get the insurance coverage under the scheme and all the benefits envisaged above will be forfeited to them. Those on promotion, transfer or requiring regularization of their appointment are eligible to remit the amount after completion of such procedures”.
Explanatory Note

(This does not form part of the notification, but is intended to indicate its general purport.)

Government have received number of petitions requesting to provide Insurance coverage to those employees who are terminally ill and undergoing treatment on medical leave or on Leave Without Allowances, on medical ground and remain out of duty despite exhausting all leave in their account, but for treatment or unable to attend the office, due to illness.

Government have examined their case in detail and decided to give insurance coverage to those employees who are on Leave Without Allowance on medical ground and dies in harness, without treating them as ‘drop out’ irrespective of the period of leave and issued G.O. (P) No. 512/2012/Fin. dated 24th September, 2012. In order to give statutory validity to the above Government have decided to amend the Kerala State Employees Group Insurance Scheme Rules, 2010 suitably.

The notification is intended to achieve the above object.