

KOLKATA DIVISIONAL OFFICE-P&GS UNIT
JANASHREE BIMA YOJANA SECTION,
JEEVAN PRAKASH BUILDING, 8TH FLOOR,
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Ref: P&GS Kolkata Unit/JBY/AKBY/GUIDELINE/Bishnu

Dtd: 30/10/2009

To: ALL D.P.O, DISTRICT ICDS CELL,
(North 24 Pgs. / South 24 Pgs. / Nadia / Medinipore (W) / Medinipore (E) /
Murshidabad / Kolkata / Howrah / Hooghly and Andaman & Nicobar Island)

Re: Group Insurance Scheme for Aanganwadi Workers and Helpers.

The Group Insurance scheme for Aanganwadi Workers and Helpers has been finalized with the Deptt. of Women & Child Welfare, Ministry of Human Resource Development. The scheme is implemented all over India, from all the P&GS Units from 1st April 2007. It is called "AANGANWADI KARYAKARTRI BIMA YOJANA". A centralized Master Policy has been allotted bearing the Policy No: AKJBY 693250 for this scheme.

1. Objectives: The objective of the scheme is to provide life insurance protection along with certain female critical illness benefits to the Aanganwadi Workers and Helpers aged between 18 to 59 years up to their attaining age 60 through a one-year renewable group term assurance scheme.

2. Eligibility: All the Aanganwadi Workers and Helpers in the above age group who have joined under ICDS scheme on or before 31st. March 2007 are only covered under the scheme for the period from 1/04/2007 to 31/03/2008. Those who have joined after 31st. March of any year become eligible to join the scheme from 1st April of the next year. For example, if the date of joining of an AWW/H into the service is '01/04/2009' then she is eligible to become a member under the insurance scheme for the period from 01/04/2010 to 01/03/2011 only.

3. Nodal Agency/Master Policy Holder: Each State Government / Union Territory Administration will identify and nominate the appropriate Nodal Agency to act for and on behalf of the insured members in all matters relating to the scheme. Here in all the DPOs/CDPOs will act as nodal agent for the scheme.

The normal duties and responsibilities of the Nodal Agency is as under:

(a) Enrolment of the Member by collecting Application-cum Nomination Form (Revised Annexure -III) from eligible persons alongwith age proof.

b) A soft copy of members' details to be submitted to the nearest P&GS unit in 'Excell File' with 'List Format' only for settlement of claim. Format of floppy structure is enclosed.

(c) Assisting the claimant in getting the benefits from LIC by forwarding to LIC the claim requirements.

✓ 4. Scheme content: The Scheme is renewable every year. The benefit is available only on death/disability/affliction by certain critical illnesses described below: The two components of the above scheme are as under:

- (a) Present Janashree Bima Yojana of LIC of India.
- (b) Certain benefits of Female Critical Illness.

5. Premium:

- (a) The total annual premium under the above scheme is Rs.280/-per member i.e. Rs.200/- for JBY and Rs.80/ (for providing critical illness benefit.
(b) Rs.180 per annum is to be contributed by the member/Government. as given below : (i) Rs.100/ by the Government of India, and (ii) Rs.80/- by the insured Aanganwadi Worker / Helper
(c) Balance Rs.100 will be borne by the Social Security Fund.

Note: It has been decided that premium of Rs.80/ payable by the Aanganwadi Workers/Helpers for critical illness would be waived for further period of two years from 01/04/2009 to 31/03/2011. No premium will be collected from any AWW/AWH for this two year.

6. Benefits under JBY:

- (a) Death (other than by accident) Rs.30, 000/-
(b) Death or Total Permanent Disability due to accident Rs.75, 000/
(c) Permanent partial disability due to accident Rs.37, 500/

7. Female Critical Illness (FCI) Benefits:

An amount of Rs. 20,000 is payable on the diagnosis of invasive cancers (malignant tumor) manifest in the following organs (subject to proof of affliction satisfactory to Corporation).

- (i) Breast (ii) Cervix Uteri (iii) Corpus Uteri (iv) Ovaries
(v) Fallopian Tubes (vi) Vagina / Vulva

A malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue that originates in one of the above anatomical sites is covered.
However following are excluded:

1. All tumours that are described histologically as pre malignant
2. All tumours that are described histologically as Carcinoma in Citu
3. Dysplasia of the Cervix (CIN I, CIN II, CIN III)

8. Survival Period: To claim the benefits under (7) as above the life assured should be alive for a minimum period of 2 months from the date of first diagnosis of the Critical Illness.

9. Shiksha Sahayog Yojana:

A free add on scholarship benefit is available for the children of the members who are covered under the scheme as on a 31st May of the immediately following academic year. The following are the provisions and salient features of the scheme:

A scholarship of Rs.600/ per half year is to be paid to students studying in standard IXth to XIIth (including ITI courses) for a maximum period of four years or till the student completes XIIth standard, whichever is earlier. If a student fails or is detained in the same standard he will not be eligible for scholarship for the next year in the same standard.

The scholarship will be for academic year June to May.

✓ Parent of the child should be member of Janashree Bima Yojana.

The Benefit is restricted to two children of a family.

CLAIM PROCEDURE FOR SCHOLARSHIPS UNDER SSY:

The member of Janashree Bima Yojana i.e. all the eligible AWW/H whose child is eligible for scholarship shall fill up an application form in all respect as per proforma A-I (available on intranet site) alongwith a attested copy of last year's Marksheet and submit it to the Nodal Agency.

The application form has to be submitted every year for claiming the scholarship mentioning that the child is promoted.

A list of beneficiary students has to be submitted to the concerned P&GS unit for disbursement of scholarship by the Nodal Agency with full details such as, name of the student, school's name, class, member's name, master policy no., membership no. as per proforma A II (available on intranet site).

The scholarship will be disbursed on 1st. July and 1st. January each year to the beneficiary students through the concerned Nodal Agency .

LIC will send the Account Payee cheque in the name of the Nodal Agency along with list of beneficiary students who will pass on the scholarship to eligible students every quarter.

Nodal Agency has to maintain records and submit utilization certificate every half year to P&GS unit of LIC as per proforma A III (available on intranet site) before claiming the scholarships for the next half year.

10. Other Operational Modalities:

An Aanganwadi worker/helper who desires to join the scheme shall be required to fill up an application-cum-nomination form and submit the same to the Nodal Agency. The format of application-cum-nomination form is enclosed for your information and circulation among nodal agencies. The Nodal Agency shall ensure that the member is not already covered under any other Janashree Bima Yojana.

In case of death/disability/affliction by any of the Critical Illnesses described, the nominee/beneficiary shall submit the prescribed claim form through the nodal agency. The nodal agency shall forward the claim to P&GS unit within 15 days from the date of receipt of the claim.

The claim will be settled promptly, if the claim forms with the allied reports if any are found in order. The claim amount will be sent by a 'A/C payee' cheque drawn in favour of the nominee/member to the concerned Bank Branch directly. Payment intimation given to nominee and nodal agency separately for information.

11. PROCEEDURE FOR SETTLEMENT OF DEATH/ DISABILITY CLAIMS

The death or disability claims under the scheme are to be settled by the Kolkata P&GS Unit, LIC Of India.

In the event of death of the member before the Terminal Date, and while the policy is in force, his/her nominee will have to make an application alongwith the following documents for payment of claim amount to the designated official of the Panchayat or Nodal Agency, or Self Help Group or CDPO or DPO.

The designated official of the Panchayat/Nodal Agency/ CDPO/ DPO etc. shall verify the claim papers and submit it after endorsing the same.

Nodal Agency should submit alongwith the application, the following requirements.

a) Claim Form duly completed in all respects as per Annexure V in part 'A', 'B', 'C', & 'D'. Revenue stamp of Re. 1/- to be affixed on the claim Form in part 'C'.

b) Application-cum- Nomination Form Annexure-III (Revised) - in original - filled up by the member at the time of joining into the scheme.

Or

Certificate from concerned DPO/CDPO of ICDS Cell/Project certifying the Date of Joining into the Project as AWW/H as well as Nominee particulars (i.e. Name of Nominee, Relation with the member etc.) of deceased member.

c) Age proof - School certificate, Extract from Birth Register, Certificate from Primary Health Center, Ration Card, Voter ID Card and Copy of Voters' List etc.

d) Doctor's Certificate for cause of death.

e) Copy of Death Registration Certificate (Form No 06 or 10 only) duly attested by Sarpanch or Class I Officer of LIC or any Nationalized Bank. The attestation should be original. Xerox copy of attested copy will not be acceptable and

f) Copy of Bank Pass Book of nominee or beneficiary.

In case of Accident Benefit claim the following additional requirements will have to be submitted alongwith the requirements mentioned above.

- i) Copy of FIR
- ii) Post Mortem Report
- iii) Police Inquest Report
- iv) Police Conclusion Report

The accidental death or disability claim should be paid after being satisfied that death or disability, due to accident, has taken place. No other claim of basic sum assured is to be paid, in respect of such deceased member.

12. Requirements for Critical Illnesses:

A report from the appropriate Medical Practitioner and diagnostic reports such as Histopathological Report, Report from the attending Physician and report from Oncologist and / or other test which the Corporation may prescribe from time to time alongwith Claim Form for critical illness and others documents.

13. Permanent Total Disability Benefit:

The unit has to obtain documentary evidence of the accident as also the Medical certificate from the appropriate authority certifying permanent total/ partial disability due to accident, stating loss of limb/s of the member covered under the scheme.

The following amounts shall be payable in case of permanent disability:

- i) Total and irrecoverable loss of two limbs/sight Rs. 75,000/- in both eyes/one eye and one limb, due to accident
- ii) Total and irrecoverable loss of use of one limb/sight Rs. 37,500/- in one eye, due to accident

14. Papers pertaining to claims reported within six months of the date of death/accident to be forwarded to the P&GS Unit, by the CDPO/ DPO.

15. In case where claim papers are received after six months but before completion of one year of the death/accident of the member, the designated official shall cause an inquiry about the genuineness of the claim and if satisfied shall forward the same to LIC.

16. No claims should be entertained if preferred after one year of death/accident. It is the responsibility of the designated official to ensure that all claims arising in his jurisdiction are identified and reported to LIC.

Manager (P&GS)
Kolkata Unit

Encl.: As above Forms.