



FINANCE [Health Insurance] DEPARTMENT

G.O.Ms.No.204, Dated 30th June, 2022.

(Subakiruthu, Aani-16, Thiruvalluvar Aandu 2053)

ABSTRACT

MEDICAL AID – New Health Insurance Scheme, 2022 for Pensioners (including spouse) / Family Pensioners – Provision of Health Care Assistance to the Pensioners (including spouse) / Family Pensioners through the United India Insurance Company Limited, Chennai – Implementation – Orders – Issued.

Read:-

1. G.O.Ms.No.462, Finance (Pension) Department, dated: 27-12-2013.
2. G.O.Ms.No.171, Finance (Pension) Department, dated: 26-06-2014.
3. G.O.Ms.No.222, Finance (Pension) Department, dated: 30-06-2018
4. G.O.Ms.No.142, Finance (HI) Department, dated: 24-05-2022.

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ORDER:

In the Government Order first read above, orders were issued for launching a New Health Insurance Scheme, 2014 replacing the Tamil Nadu Government Pensioners Health Fund Scheme, 1995 to provide health care assistance upto Rupees two lakh to the Pensioners (including spouse) / Family Pensioners on a CASHLESS basis for a block period of four years and to implement the scheme through the Director of Treasuries and Accounts, Chennai after selection of a suitable Public Sector Health Insurance Company through National Competitive Bidding.

2. In the Government Order second read above, orders were issued for the implementation of the “New Health Insurance Scheme, 2014 for Pensioners (including spouse) / Family Pensioners” on CASHLESS basis with provision of assistance upto Rupees Two Lakh for a block of four years from 01-07-2014 to 30-06-2018 through the United India Insurance Company Limited.

3. In the Government Order third read above, orders were issued for implementation of New Health Insurance Scheme, 2018 to provide health care assistance on a CASHLESS basis for Pensioners (including

spouse)/Family Pensioners with a provision to avail assistance upto the limit of Rupees Four lakh for a block period of four years from 01.07.2018 to 30.06.2022 for the accredited treatments /surgeries in the hospitals approved by the United India Insurance Company Limited.

4. The Government has examined the need for continuation of Health Insurance Scheme for Pensioners (including spouse)/ Family Pensioners and decided to continue the same after selection of a suitable Public Sector Health Insurance Company through National Competitive Bidding as in the case of New Health Insurance Scheme, 2018. Accordingly, in the Government Order fourth read above, orders have been issued for the implementation of the New Health Insurance Scheme, 2022 for Pensioners (including spouse)/Family Pensioners beyond 30-06-2022.

5. Based on the Government orders issued in reference fourth read above, the Notice Inviting Tender has been issued on 08-06-2022. The Tender Scrutinizing Committee, consisting the Special Secretary to Government, Finance (Health Insurance) Department, the Commissioner of Treasuries and Accounts and the Director of Medical and Rural Health Services, after invoking due procedure as per the Tamil Nadu Transparency in Tenders Act, 1998 and the Tamil Nadu Transparency in Tenders Rules, 2000, submitted its report on 29-06-2022 to select the United India Insurance Company Limited, Chennai for implementing the New Health Insurance Scheme, 2022 for the Pensioners (including spouse)/Family Pensioners.

6. The recommendation of the Tender Scrutinizing Committee has been considered and the tender has been awarded to the United India Insurance Company Limited, Chennai. The said Company shall execute an agreement with the Government of Tamil Nadu for the implementation of the New Health Insurance Scheme, 2022 for Pensioners (including spouse)/ Family Pensioners.

7. The Government after careful consideration directs that;-

- (1) “New Health Insurance Scheme, 2022 for Pensioners (including spouse) / Family Pensioners” be implemented through the United India Insurance Company Limited, Chennai as set out in “The Guidelines for implementation of the New Health Insurance Scheme, 2022 for Pensioners (including spouse) / Family Pensioners” appended to this order in **Annexure-A**;
- (2) The Commissioner of Treasuries and Accounts shall be the administrator of the New Health Insurance Scheme, 2022 for Pensioners (including spouse) / Family Pensioners;
- (3) The enrolment under New Health Insurance Scheme,

2022 shall be compulsory, which is a separate scheme for all the Pensioners (Including Spouse)/Family Pensioners as detailed in para 3 and 5 of Annexure-A to this order;

- (4) The payment of annual premium shall be regulated as per the terms and conditions of the agreement between the Government of Tamil Nadu and the United India Insurance Company Limited, Chennai;
- (5) The annual premium payable by the Government to the United India Insurance Company, Chennai shall be at the rate of **Rs.5,472/-** plus Goods and Services Tax as applicable from time to time per Pensioner / Family Pensioner, per annum for the block period of four years from 01-07-2022 to 30-06-2026;
- (6) The annual premium initially paid by the Government shall be recovered from the Pensioners/ Family Pensioners at the rate of **Rs.497/- per month** by deduction in monthly pension / family pension from the month of July, 2022. Any excess of premium including Goods and Services Tax payable from time to time over and above the amount recovered from Pensioners / Family Pensioners shall be borne by the Government in the case of Government Pensioners (including spouse) / Family Pensioners and by the employer in the case of Pensioners (including spouse) / Family Pensioners belonging to Local Bodies, State Public Sector Undertakings, Statutory Boards and Universities;
- (7) The Chief Executive Officers / Managing Directors of State Public Sector Undertakings and Statutory Boards, Registrar of State Government Universities, the Director of Rural Development, the Director of Municipal Administration and the Commissioner of Hindu Religious and Charitable Endowment Administration shall take necessary action to extend this Scheme *mutatis mutandis* to Pensioners (including spouse) / Family Pensioners of the Local Bodies, Statutory Boards, State Public Sector Undertaking, Universities, where these organizations elect to adopt the Scheme and capable of bearing the employer share of the premium without financial liability befalling on the State Budget. These organisations may be enrolled under this Scheme directly to the Insurance Company subject to payment of premium at the rate as fixed by the Government by entering into agreement with Insurance Company. The coverage will come into force from the date of execution of agreement with Insurance Company. The excess of premium including Service Tax

as applicable from time to time over and above the Pensioners (including spouse) / Family Pensioner's contribution shall be borne by the respective organizations;

(8) The Pensioners (including spouse) / Family Pensioners covered under this scheme shall avail the medical assistance upto the limit of Rupees Five Lakh in a block period of four years commencing from 01-07-2022 to 30-06-2026 as a CASHLESS model for the approved treatments/surgeries listed in the **Annexure-I** to this order in the hospitals approved by the United India Insurance Company Limited / Third Party Administrator(s) and listed in the **Annexure-II** in this order;

(a) However, the assistance shall be upto Rupees Ten Lakh for Specified illnesses listed out in **Annexure I-A** to this order.

(b) The upper limit of medical assistance for cataract surgery shall be Rs.30,000/- per eye (unifocal lens payable). In respect of Hysterectomy (uterus removal surgery) the upper limit of medical assistance shall be Rs.50,000/-.

(c) The overall limit of assistance, in any case shall not exceed Rupees Ten Lakh for a family in a block period of four years under this scheme.

(d) The medical treatment taken by the pensioners (including spouse)/ Family Pensioners in Non-Network hospital under Non-Emergency situation shall also be covered on reimbursement basis. However, since the quality of treatment and facilities provided in a Non-network Hospital is not known and if the Pensioners (including spouse) / Family Pensioners is consciously choosing to avail treatment in such hospital, the quantum of reimbursement in such cases shall be restricted to 75% of the package rate of similar procedure in a similar Network hospital.

(e) This scheme covers 203 approved treatments and surgeries (89 additional procedures) with 1,221 empanelled hospitals widening the scope of coverage under the scheme.

(f) Kidney Dialysis and Covid-19 (Critical ICU Management) are covered under specified illness category upto Rs.10.00 lakh.

(g) The Contributory Pension Scheme retirees and Village Assistant Pensioners and Family Pensioners are covered under this scheme.

8. The Government also direct that the subscriptions recovered from the monthly pension / family pension of the State Government Pensioners / Family Pensioners shall be credited into the following Revenue Receipt Head of Account:-

“0075.00.	OTHER MISCELLANEOUS GENERAL SERVICES
800.	Other Receipts
BY.	Subscription from New Health Insurance Scheme (NHIS) for Pensioners / Family Pensioners.
224 02	Subscription – New Health Insurance Scheme - Pensioners
	(IFHRMS: D.P.C. 0075 00 800 BY 22402)”

9. The expenditure on payment of insurance premium in respect of State Government Pensioners (including spouse)/ Family Pensioners shall be debited to the following Head of Account under Demand No.50. Pension and Other Retirement Benefits:-

“2071.	PENSION AND OTHER RETIREMENT BENEFITS
01.	Civil
800.	Other Expenditures
	State’s Expenditure
AM.	Insurance Premium for State Government Pensioners / Family Pensioners under New Health Insurance Scheme.
310	Contributions
02	Insurance Premium
	(IFHRMS: D.P.C. 2071 01 800 AM 31002)”

10. The Nodal Officers of the United India Insurance Company Limited situated in the District Headquarters and Toll Free Helpline Number is listed in the **Annexure-VIII**. The lists of approved treatments and surgeries, approved hospitals and the addresses of the Offices situated in the District Headquarters will be hosted in the websites of Government of Tamil Nadu in Finance Department (www.tn.gov.in), Treasuries and Accounts Department (www.tn.gov.in/karuvoolam) and the United India Insurance Company Limited, Chennai / Third Party Administrator(s). The additional list of approved hospitals treatments /surgeries to be included and the list of deleted hospitals, treatments /surgeries if any covered in this Scheme will also be updated

and hosted in the above websites for ready reference from time to time, based on the recommendation of the Accreditation Committee.

11. In the case of a Retired Contributory Pension Scheme Employee and his spouse they are entitled to opt or not opt to avail the benefits under this scheme. If opting for the Scheme they should exercise option in the prescribed form appended in the Annexure-III to the Guidelines to the Authorities concerned and shall remit their subscription in one lumpsum every year on or before 31st July for a block of four years commencing from 01.07.2022 to 30.06.2026 directly to the United India Insurance Company Limited or through its offices in the Districts and give an undertaking that remittance of yearly subscription shall be made by them for the subsequent years of the scheme also eventhough they exhaust the benefit of total sum assured in the first year itself.

12. The Pension Disbursing Officer / District Treasury Officer / Additional Treasury Officer / Assistant Treasury Officer / Sub Treasury Officer / Head Office in case of CPS Retirees shall furnish the details of the Pensioners (including spouse) / Pensioners as per the Guidelines to this order.

13. The Commissioner of Treasuries and Accounts, Chennai shall submit proposals to Government for sanction of insurance premium at the appropriate time as per the terms and conditions of the agreement.

14. The Commissioner of Treasuries and Accounts, Chennai shall also furnish annual report to the Government in the month of July every year.

(BY ORDER OF THE GOVERNOR)

**N.MURUGANANDAM
ADDITIONAL CHIEF SECRETARY TO GOVERNMENT.**

To

All Additional Chief Secretaries / Principal Secretaries / Secretaries to Government, Chennai - 09

(All Secretaries to Government).

All Departments of Secretariat.

The Legislative Assembly Secretariat, Chennai - 600 009.

The Governor's Secretariat, Raj Bhavan, Chennai - 600 022.

All Heads of Department.

The State Information Commission, Veterinary Hospital Campus,
No.571 Anna Salai, Nandhanam, Chennai-600 035.

The Commissioner of Treasuries and Accounts, Perasiriyar Anbazhagan
Maaligai, 571, Anna Salai, Nandanam, Chennai-600 035.

The Chairman cum Managing Director, No.19, 4th Lane, Nungambakkam High Road, United India Insurance Company Limited, Chennai.
The Chief Manager, United India Insurance Company Limited, 212, Anna Salai, PLA Rathna Towers, Raji Buildings, Chennai – 600 006.
The Directorate of Pension, No.571 Anna Salai, Nandanam, Chennai-600 035.
The Accountant General (A&E), Chennai - 600 018. (By name)
The Accountant General (A&E), Chennai - 600 018
The Principal Accountant General (Audit-I), Chennai - 600 018.
The Accountant General (Audit-II), Chennai - 600 018.
The Accountant General (CAB), Chennai - 600 009.
The Registrar, High Court, Chennai - 600 104.
The Secretary, Tamil Nadu Public Service Commission, Chennai-600 003.
The Commissioner, Corporation of Chennai / Madurai / Coimbatore / Tiruchirappalli / Salem / Tirunelveli / Erode / Tiruppur / Vellore / Thoothukudi / Thanjavur / Dindigul / Hosur / Nagercoil / Avadi / Kanchipuram / Karur / Cuddalore / Sivakasi / Tambaram / Kumbakonam.
All District Collectors / District Judges / Chief Judicial Magistrates.
All Regional Joint Directors of Treasuries and Accounts Departments.
The Pension Pay Officer, Chennai - 600 006.
All Treasury officers / Sub-Treasury Officers.
All State Government owned Boards / Corporations.

Copy to:

The Finance ((OP.I)/(OP.II)/(OP.III)/(OP.Misc)/PGC/PC/BGII/Budget (Misc)/(Public)) Department, Chennai - 600 009.
The Secretaries to Chief Minister, Chennai- 600 009.
The Director of Local Fund Audit, Perasiriyar Anbazhagan Maaligai 571, Anna Salai, Nandanam, Chennai-600 035.
All Municipal Commissioners.
All Panchayat Union Commissioners.
The President, Tamil Nadu Retired Officials Association, D.M.S. Complex, Chennai – 600 006.
The President, Tamil Nadu Secretariat Retired Officers Association, No.70, Medavakkam Tank Road, Kilpauk, Chennai - 600 010.
The President, All India Federation of Pensioners' Association, No.22, Kavarai Street, Saidapet West, Chennai - 600 015.
The President, The Retired Teachers Association, No.12, Abayambalpuram, Mayiladuthurai, Nagapattinam District.
The State President, All Bharat Confederation of Senior Citizens and Pensioners, No.7, Bharathidasan Street, Avinashi, Coimbatore District.
The President, The Indian Officers Association, No.35, Thiru Vi Ka High Road, Royapettah High Road, Chennai - 600 014.
The President, Tamil Nadu Senior Citizens' Association, No.V.95, Anna Nagar, Chennai-600 040.
The President, Tamil Nadu Senior Citizens and Pensioners Welfare Association, No.38-B, First Main Road, Perumalpuram, Tirunelveli.
The President, Retired Officials Association, Narayanarao Building, Muthu Kalathi Street, Triplicane, Chennai-600 005.
The President, Govt. TANSI Retired Employees Association, Plot No.65, Tamarai Salai, Ayyappa Nagar, Pammal, Chennai-600 075.
The President, Retired Agricultural Graduate Association, K-Block, No.2, Salai Road, Housing Unit, Trichy - 621 003.
The State President, Tamil Nadu Senior Agro Technologists' Forum , No.11, Nachimuthu layout, K.K.Pudur, Coimbatore – 641 038.

The President, Tamil Nadu Corporation and Municipal Pensioners Association,
Varadhappan Street, Fort, Selam – 636 001.

The President, Tamil Nadu Agricultural University Pensioners' Association,
TNAU Campus, Coimbatore – 641 003.

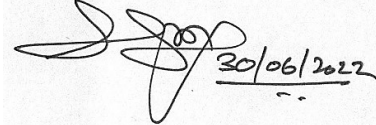
The State President, Tamil Nadu Retired Government Employees Association,
No.3(G1), Krishnappa St, Chepauk, Chennai – 600 005.

The President, Tamil Nadu Retired Public Works Department Employees
Association No.3/454, Veeramaa Munivar Street, East Mugapper,
Chennai - 600 037.

The Welfare Association of Tamil Nadu Ind Absorbee Pensioners, No.12,
9th Street, Tansi Nagar, Velachery, Chennai - 600 042.

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-/ Forwarded : By Order /-



SECTION OFFICER.