

**01 ELIGIBILITY**

Any employee attached to the University System holding a permanent post is eligible to join these schemes if he/she is between 18 and 60 years of age.

**02 METHOD OF ENROLLMENT**

Applicants will be required to complete the application forms which could be obtained from the Secretary/Registration/Snr.Asst.Registrar of the UGC/University/Campus/Institute similar to the annexure and hand it over to Secretary/Registrar/Snr.Asst.Registrar concerned. The Secretary/Registration/Snr.Asst.Registrar of the UGC/University/Campus/Institute should certify the same and forward original copy to the Asst.General Manager (General Accident) of the Sri Lanka Insurance Corporation Ltd. "Rakshana Mandiraya", No 21 ,Vauxhall Street, Colombo 02, together with his certification and a schedule of names providing the following information:

- (I) Serial number
- (II) Name
- (III) Designation
- (IV) Address

**03 ISSUING OF INSURANCE POLICY**

Issuing of the Insurance Policy will be done at the Head Office of the Sri Lanka Insurance Corporation Ltd.

**04 METHOD OF OBTAINING BENEFITS UNDER THE INSURANCE SCHEME**

Occurrence of any illness or any accident will have to be intimated to the Secretary/Registrar/Snr. Asst.Registrar within 14 days from the date of its occurrence. The application issued by the Insurance Corporation Ltd. should be completed and submitted along with all medical consultation and bills to the Secretary/Registrar/Snr.Asst.Registrar of the UGC/university/Campus/Institute. All the applications so received during a month should be submitted to the Asst.General Manager (General Accident) of the Insurance Corporation of Sri Lanka within the first week of the following month.

**05 OFFICE PROCEDURE**

- (i) An application to join the Insurance Scheme should be made to the Secretary/Registrar/Snr. Asst.Registrar of the UGC/University/Campus/Institute and such application should be entered in the register. The Secretary/Registrar/Snr.Asst.Registr of the UGC/University/Campus/Institute should see that the Scheme of Insurance that the applicant expects to join is noted in the register.
- (ii) 50% of the annual premium applicable to the Health Insurance Scheme should be remitted to the Insurance Corporation Ltd. at the time of applying for obtaining the Insurance Policy and renewal of the same.
- (iii) The Secretary/Registrar/Snr.Asst.Registrar of the UGC/University/Campus/Institute should take action to deduct the 50% of monthly premium for the Health Insurance Scheme and the full quantum of monthly premium applicable to Personal Accident Cover and Loan Guarantee Scheme from the applicant's monthly salary and remit the same to the Insurance Corporation Ltd. on or before the 15th of the following month .
- (iv) On receipt of the Insurance Policy, a certified copy of it should be filed for records in the Personal file, and the original documents should be handed over to the policy holder.

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Any policy issued in respect of an employee will become in-operative from the date the officer resigns or retires or vacates his post or gets dismissed from the post in the university service. All such resignations, retirements, dismissals and vacations of post should be intimated to the Sri Lanka Insurance Corporation Ltd. and the Insurance Policies of such employees should be taken back by the UGC/University/Campuses/Institute concerned.

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## BENEFITS

Benefits available under each Insurance Scheme are indicated below :

### (a) Medical insurance Scheme

#### Benefits

(I)	Hospital or nursing home maintenance charges(subject to maximum of Rs.500 per - day)	Rs 16,000/-
(II)	Hospital or nursing home medical and operational expenses for specialist treatment and nursing provided on the recommendation of consulting specialist and for the use of operating theater	Rs 6,500/-
(III)	Operation-Surgeons and Anaesthetists fees	Rs.12,000/-
(IV)	Consultants and Specialists fees as an indoor patient in hospital or nursing home on the recommendation of a recognized Doctor or Medical Officer registered under clause 41 of the Medical Act.	Rs.7,500/-
(V)	Specialist services including deep therapy treatment, X-ray radiological end radium examinations treatment and electrical treatment and massage	Rs. 8 ,000/-
(VI)	Expenses incurred for traveling from residence to nearest government hospital / nursing home to obtain emergency treatment to save one's life for when benefits are payable under (I) to (V) above	Rs. 2,000/-
(VII)	For normal child birth	Rs. 3,000/-
(VIII)	* Spectacles for the member prescribed by an Eye Specialist once in five years except sun glasses	Rs. 2,000/-
	* For changing of lenses once in two years	Rs. 2,000/-
(IX)	Outdoor Treatment Treatment obtained for teeth also included	Rs. 2,000/-
(X)	Allowances for Hospitalization in a Government Hospital subject to a maximum of 30 days	
	* Member of the non academic & non administrative staff	Rs. 250/- Per day
	* Member of the academic & administrative staff	Rs. 300/- Per day
	* For one occasion(maximum)	Rs. 40,000/-
	* For one year(maximum)	Rs. 50,000/-

#### Family Unit

- \* Married employees Employee and spouse and dependent unmarried children under 21 years of age.
- \* Unmarried employees Employee, parents(up to 70years of age) or unmarried brothers and sisters under 21 years of age.

### (b) Personal Accident Cover

Accident while on duty or while travelling to and from the place of duty or while out of the place of employ or while not on duty, this operates within the full

#### Benefits

- (I) 24 hour coverage
- (II) Maximum age limit up to 60 years
- (III) Amount insured - 5 years salary
- (IV) Amount payable

- \* Permanent Disablement  
For death or permanent complete disablement due to an accident -full amount insured
- \* Permanent partial disablement  
Loss of one leg, one eye, one hand- 50% of the insured amount
- \* Temporary complete disablement  
For a period of 52 weeks - 0.06% of the insured amount per week
- Temporary partial disablement for a period of 52 weeks- 0.02% of the insured amount per week
- \* At a normal death - Rs.10,000/-

### **(c) Loan Guarantee Scheme**

Under this Insurance Scheme loans like distress loans, vehicle loans and any loan obtained by University employees where a guarantor/guarantors are necessary are covered. If for some reason, a debtor becomes incapable of repaying the loan, the amount of the loan will be paid by Insurance Corporation to the UGC/University/Campuses/Institute/ concerned.

#### **Benefits**

- (I) The Insurance Corporation is bound to pay the balance of the loan to the UGC/University/ Campuses/Institute/ concerned if the debtor loses his livelihood due to becoming disable partially or fully or loss of life as a result of illness or an accident.
- (II) Amount of Loan  
The maximum of the value of five years monthly salary at the time of drawing the loan or balance amount of the loan
- (III) Amount insured  
To balance amount of the loan
- (IV) Recovery of Loan  
The period of recovery should not exceed 55 years or 60 years if service has been extended.