

CIRCULAR

ENROLLMENT UNDER GROUP MEDICAL INSURANCE POLICY FOR THE YEAR 2021 - 2022

Group Medical Insurance Policy for WB Police for the year 2021 - 2022 is going to be renewed w.e.f. 20.10.2021. The salient features of the said policy are as follows:

1.
 - a. Period of Policy 20.10.2021 to 19.10.2022
 - b. Sum Insured Rs. 2.5 Lakh on family floater basis
 - c. Buffer Amount Rs. 2.5 Lakh for 8 (eight) critical diseases including Covid - 19 for all members
 - d. Pre - existing Diseases Covered
 - e. 30 days' Pre - hospitalization & 60 days' Post - hospitalization Admissible expenditure

2. **Rate of Premium:**
 - i. **Family of four (4) members** [1 Primary Member + 1 Spouse + 2 Sons (unmarried dependent within the age of 25 years)/ Daughters (unmarried without age limit)/ Brothers (unmarried dependent within the age limit of 21 years)/ Sisters (unmarried dependent without age limit)] Rs. 6,000/-

 - ii. **Family of six (6) members** [1 Primary Member + 1 Spouse + 2 Sons (unmarried dependent within the age of 25 years)/ Daughters (unmarried without age limit)/ Brothers (unmarried dependent within the age limit of 21 years)/ Sisters (unmarried dependent without age limit)/ Either set of Dependent Parents or Parents in - laws] Rs. 10,500/-

 - iii. **Family of Retired Employees** [1 Primary Member + 1 Spouse] Rs. 10,000/-

3. **The payment term is as follows:**
 - A. **Retired person working on contract:**
 - i. On the monthly remuneration as determined on last pay drawn minus admissible pension - Amount of premium being Rs. 10,000/- (Rupees ten thousand) only to be borne solely by the concerned employees in a single installment.
 - ii. On the monthly remuneration of a consolidated amount - Amount of premium to be borne partly by W.B.P.H. & I.D.C. Ltd. and partly by the employee concerned being Rs. 6,000/- (Rupees five thousand five hundred) only and Rs. 4,000/- (Rupees four thousand) only respectively in a single installment.
 - B. **An employee not being a retired person working on contract on monthly remuneration of a consolidated amount :**
 - i. For the family of 04 (four) members - Amount of premium being Rs. 6,000/- solely to be borne by W.B.P.H. & I.D.C. Ltd in a single installment.
 - ii. For the family of 06 (six) members - Amount of premium to be borne partly by W.B.P.H. & I.D.C. Ltd. and partly by the employee concerned being Rs. 6,000/-

(Rupees six thousand) only and Rs. 4,500/- (Rupees four thousand five hundred) only respectively in a single installment.

4. **Deduction of premium shall be made from the Salary bill of November, 2021.**
5. **Willing employees of this Corporation irrespective of ranks engaged on contract shall have to submit applications online in prescribed proforma positively by 29.10.2021 for enrollment/ renewal under the said Medical Insurance Policy.**
6. **The link for online application may be available on the website of this Corporation.**
7. **In the event of resignation or termination without rendering minimum six (06) months' service of any Contractual Employee the entire amount of subscription to be borne by the Corporation shall be recovered from the concerned employee.**

Nov 29/09/21
Chief Personnel & Administrative Officer
West Bengal Police Housing &
Infrastructure Development Corporation Limited

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Infrastructure Development Corp. Ltd