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OFFICE OF THE ACCOUNTANT GENERAL (A&E), WEST BENGAL
TREASURY BUILDINGS::KOLKATA-700 001.

Circular No. Pen. Co-ordn./Tamil Nadu/Vol.-VII/NHIS/166

Date : 16-01-2024

*Subject : (i) Implementation of New Health Insurance Scheme, 2022
for Tamil Nadu Government pensioners (including spouse)/
family pensioners through the United India Insurance
Company Limited, Chennai; and
(ii) Accreditation of additional hospitals, deletion of hospitals and
inclusion of additional specialties in the approved hospitals
under New Health Insurance Scheme, 2021 and
New Health Insurance Scheme, 2022.*

This is to state that the Government of Tamil Nadu in their GO Ms. No. 204 dated 30-06-2022 has implemented 'New Health Insurance Scheme, 2022 for Pensioners (including spouse)/Family Pensioners' 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 the order dated 30-06-2022 ibid in Annexure-A.

2. The Commissioner of Treasuries and Accounts, Tamil Nadu 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 of the 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 30-06-2022.

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 pensioners (including spouse)/family pensioners covered under this scheme shall avail the medical assistance up to the limit of rupees five lakh in a block period of four years commencing from 01-07-2022 to 30-06-2026 as a CASILESS model for the approved treatments/surgeries listed in the Annexure-I to the said order in the hospitals approved by the United India Insurance Company Limited/Third Party Administrator(s) and listed in the annexure-II in the said order.

i) However, the assistance shall be up to rupees ten lakh for specified illnesses listed out in Annexure I-A to the order.

ii) 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/-.

iii) 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.

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iv) 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.

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

vi) Kidney dialysis and Covid-19 (Critical ICU Management) are covered under specified illness category up to ten lakh.

vii) The Contributory Pension Scheme retirees and Village Assistant pensioners and family pensioners are covered under this scheme.

8. 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 of the order. 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)/karuoolam) 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.

9. 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 lump sum 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 even though they exhaust the benefit of total sum assured in the first year itself.

10. Besides, The Government of Tamil Nadu in their GO Ms. No. 289 dated 09-09-2022 has decided to include and approve 16 new Tamil Nadu Medical Service Corporation operated Radiotherapy Centres under New Health Insurance Schemes, 2022 for Pensioners (including spouse)/Family Pensioners as detailed in the Annexure to that order.

11. Moreover, the Government of Tamil Nadu in their GO Ms. No. 376 dated 26-12-2022 has decided to include and approve 55 new additional hospitals as network hospitals, additional specialities in 42 hospitals and for deletion 4 hospitals under New Health Insurance Scheme, 2022 for Pensioners/Family Pensioners as detailed in the Annexure I, II and III to that order.

12. The GO dated 30-06-2022 *ibid* is available in the Government of Tamil Nadu website https://www.tn.gov.in/karuoolam/pdfs/fin_e_204_2022.pdf and GOs dated 09-09-2022 and 26-12-2022 mentioned above are available in the Government of Tamil Nadu website https://www.tn.gov.in/go_view/dept/9.

13. Having been authorized by the Accountant General (A&E), Tamil Nadu in their authority Nos. AG(A&E)/Pen-29/V/MAIL/2022-23/4463 dated 26-04-2023 and AG(A&E)/Pen29/I/Mail/2023-24/26621 dated 09-10-2023, it is requested to make necessary arrangement for display this circular in their notice boards for the benefit of all eligible Tamil Nadu Government pensioners/family pensioners.

Receipt of the circular may please be acknowledged.


Sr. Accounts Officer

Copy to :

1. Accountant General (A&E), Tamil Nadu, 361, Anna Salai, Chennai – 600 018.
2. General Manager/Manager of all concerned Link Branches of Public Sector Banks in Kolkata.
(Under Special Seal)
3. All Treasury Officers in West Bengal.
4. Director of Treasuries and Accounts, Government of West Bengal, Mitra Building, 3rd floor, 8, Lyons Range, Kolkata-700 001.
5. OSD & Ex-officio Joint Secretary, Finance (e-governance group) Department, Government of West Bengal, Nabanna, 12th floor, Room No. 1205, 325 Sarat Chandra Chatterjee Road, PO – Shibpur, Howrah – 711 102.
6. Chief Accountant, Reserve Bank of India, Department of Govt. & Bank Accounts, Byculla Office Building, 4th floor, opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008.
7. Director General of Audit (Central), Kolkata, G.I. Press Building, 8, Kiran Sankar Roy Road, Kolkata-700 001.
8. BO-in-charge : PPA PP Pen-VI Pen-IV PPParty & PFC of this office.
9. AAO-in-charge : PPA PP Pen-VI Pen-IV PPParty & PFC of this office.
10. BO & AAO-in-charge of PenEDP with the request to send a scanned copy of the circular to DTA, West Bengal at dtawestbengal@gmail.com and ifms-wb@gov.in.
11. BO & AAO-in-charge of Admn. Hindi Cell with the request to translate the circular in Hindi.
12. BO & AAO-in-charge of AM, Legal Cell, ITSC & TIParty (uploaded in this office website in employees' login).