



सत्यमेव परमो धर्मः

# INSTITUTE OF ECONOMIC GROWTH

University Enclave, University of Delhi (North Campus), Delhi-110 007, INDIA

File No. IEG/FA-01/2012/09

Dated: April 28, 2012

## CIRCULAR

### Sub: Implementation of the IEG's Retired Staff Health Scheme

It is for the information of all the employees of the IEG, that to provide health benefit to the retired staff of the Institute, the Board of Governors at its 156<sup>th</sup> meeting held on March 2, 2012, approved implementation of the '**IEG's Retired Staff Health Scheme**' on recommendation of the Committee set up to look at Medical Rules for retired staff. These rules will be effective from March 2, 2012. A copy of the rules is also enclosed herewith and will be also placed at the web site of the Institute for ready reference. These rules would apply for a period of one year and then reviewed.

Brief provisions of the rules are as under:

Sl no.	Subject	Rule
a.	Applicability of the Scheme: w.e.f. March 2, 2012	2
b.	Categories of staff to which the rules are applied: All staff as on March 2, 2012 subject to option & all new entrants after March 2, 2012 having more than 10 years service in the IEG.	3,4 & 7
c.	Rate of Contribution	8 (ii) & (iii)
d.	Beneficiaries under the Scheme : Member and spouse for OPD-Rs. 24,000/-per annum and IPD- maximum Health Insurance Premium of Rs.6,000/- pa.( covered claims of about Rs.5,00,000/-)	10 & 11

All the present eligible employees and the staff retired after March 2, 2012 (as per rule 3,4 & 7) are required to submit their option in the prescribed form (Annexure-I.) with in three months from issue of this Circular.

All head of the Units/Sections are requested to bring it to the notice of the staff working in their Unit/ Section.

  
(D.D. Kandpal)  
Finance Officer

To

1. All staff members
2. IEG's ex-staff retired after March 2, 2012
3. All Head of the Sections/Unit
4. Sr. Programmer - for placing rules and form of the Scheme in the website of the IEG
5. Notice Board

**FORM FOR MEMBERSHIP OF THE IEG'S RETIRED STAFF HEALTH SCHEME**

The Finance Officer,  
Institute of Economic Growth  
University of Delhi Enclave,  
Delhi-110007

Dear Sirs,

I,.....working as..... hereby submit my option as under for beneficiary of the **IEG's Retired Staff Health Scheme**. I have read and understood the rules of the scheme.

I hereby opt for the beneficiary of the IEG's Retired Staff Health Scheme for deduction w.e.f. August, 1, 2012.

OR

I am not willing to opt for the beneficiary of the IEG's Retired Staff Health Scheme.

(Please tick mark any one of the option- option exercised once will be final)

I give below the particulars about myself:  
( to be submitted by the employee opted for the Scheme)

1. Full Name : \_\_\_\_\_
2. Name of the spouse: \_\_\_\_\_  
(for married only)
3. Date of birth : \_\_\_\_\_
4. Dated of Joining the IEG: \_\_\_\_\_
5. Date of confirmation of service: \_\_\_\_\_
6. Date of Retirement: \_\_\_\_\_
7. IEG EPF a/c no. \_\_\_\_\_

I authorised the Director, IEG to deduct monthly contribution from my salary from the date of my enrollment as member of the scheme, as per Rule 8 (ii).

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_

(Signature of Member/Employee)

(For office use only)

Eligible/ not eligible for membership under the Rules.

Accounts Officer

Finance Officer

Allotted IEG's RSMS membership no.....

Noted for deduction of contribution of Rs..... p.m from salary bill w.e.f.....

Dealing Assistant

Accounts Officer

Finance Officer

# Institute of Economic Growth

## Rules of IEG's Retired Staff Health Scheme (IRSHS)

1. Short title:-

These rules may be called the rules for "IEG's Retired Employees Health Scheme".

2. Commencement :-

Rules shall be deemed to have come into force on the date of approval of the Board of Governors of the IEG.

3. Categories of staff to whom the rules apply:-

(a). Save as otherwise provided by or under these rules, these rules shall apply to the staffs of the IEG who are appointed on a regular service of the IEG subject to those who complete minimum 10 years of regular service on the date of retirement on superannuation/ date of death in service.

(b). All staff of the IEG on the date of implementation of this Scheme except of those as per provisos to Rule 4, subject to exercising option as per provisos to Rule 7 (a).

4. These rules shall not apply to : -

- (i) The temporary/project staff though may be drawing salary on regular pay scales.
- (ii) Contract staff.
- (iii) Part time staff.
- (iv) Persons paid out of contingencies.
- (v) Persons re-employed in service after retirement on superannuation.
- (vi) Person working through Out Sourcing Agency.
- (vii) Representative/Consultant serving to the IEG in whatsoever manners.
- (viii) Any other class or category of persons whom the Board of the Governors may, by order, specifically exclude from the operation of all or any of the provisions contained in these rules.

5. Definitions – In these rules, unless the context otherwise requires -

- (i) "IEG" means Institute of Economic Growth.
- (ii) "IEG staff" means the employees of the Institute of Economic Growth in term of proviso rule 3.
- (iii) "existing scale" in relation to a staff means the present scale applicable to the post held in the IEG (or, as the case may be, personal scale applicable to him) as on the date of implementation these Rules whether in a substantive or officiating capacity.



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- (iv) "existing emoluments" mean the sum of existing (i) basic pay in the pay band and (ii) Graded Pay/ Academic Grade pay.
- (v) "pay in the pay band" means pay drawn in the running pay bands.
- (vi) "grade pay/academic grade pay" is the fixed amount corresponding to the pay scales/posts.
- (vii) In the case of the Director in the pay scales of HAG+, apex scale, basic pay means the pay in the prescribed scale.
- (vii) "Year" for the purpose of reimbursement for expenses on OPD treatment shall be the financial year. However, in the first year of retirement reimbursement for OPD treatment will be entitled to that member on proportionate basis.
6. "Schedule" means a schedule annexed to these rules.
7. Exercise of Option -
- (a). The in-service employee shall have the option under the proviso of Rule 3 to exercise in writing on the form appended to the Rules to be a member of the IEG Retired Employees Scheme. The application has to reach the IEG within three months of the date of issue of order for implementation of these rules.

Provided that -

- (i) If the intimation regarding option is not received within the time mentioned in sub-rule (1), the staff shall be deemed to have not opted to be governed by this Scheme.
- (b). After implementation of these rules all new entrants having remaining service of more than 10 years shall be compulsory enrollee of this Scheme.
- (c). Members exercising the option under (a) and (b) above shall have an opportunity to review their option after every five years of enrollment in the Scheme.
8. **Source of fund for the Scheme**
- (i) Any contribution from the staffs /receipts/earning and expenditure of the Scheme will be accounted for in the name of the "IEG's Retired Staff Health Scheme" (IRSHS). In case of any shortfall in the fund of the Scheme, the IEG will manage/ provide additional grant to meet the deficit. Receipt of contribution from working/retired employees of the Institute of Economic Growth, grants-in-aid from the Institute of Economic Growth/ Government/s, Endowment fund, gifts, donations, benefactions and transfers of properties both movable and immovable from donors, benefactors, testators, charitable institutions, trusts, corporate world, companies, institutes, individuals etc., as the case may be.



Satyanandhi  
Director  
IEG

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J. Gupta

- (ii) Rate of contribution for the member of the Scheme covered under Rule 3 (a) of these rules:

S. No.	Academic Grade Pay / Grade Pay drawn by the staff	Monthly Contribution for the IREHS (Amount in Rupees)
1.	Rs.1800/-; Rs.1900/-; Rs.2000; Rs.2400/-; and Rs.2800/- per month	125/-
2.	Rs.4,200/-; Rs.4600/- and Rs.4800/-per month	225/-
3.	Rs.5400/-; Rs.6000/-; Rs.6600 and Rs.7000/- per month	325/-
4.	Rs.7600/- and above per month	500/-

- (iii) All staff of the IEG on the date of implementation of this Scheme covered under Rule 3 (b) of these having less than 10 years of service on the date of implementation of the Scheme shall have to pay contribution till the date retirement (lump-sum at the time of retirement or on installment basis till retirement) up to the amount mentioned below:

S. No.	Academic Grade Pay / Grade Pay drawn by the staff	Contribution to be completed till the retirement (Amount in Rupees)
1.	Rs.1800/-; Rs.1900/-; Rs.2000; Rs.2400/-; and Rs.2800/- per month	15,000/-
2.	Rs.4,200/-; Rs.4600/- and Rs.4800/-per month	27,000/-
3.	Rs.5400/-; Rs.6000/-; Rs.6600/- and Rs.7000/- per month	39,000/-
4.	Rs.7600/- and above per month	60,000/-

- (iv) The IEG shall contribute Rs.60,000/- for each retired staff who is the member of the Scheme at the time of retirement under the rules. This amount will be invested in safe securities/deposits available on the date of the receipt of the funds. Interest/income earned from this fund will be utilized to reimburse annual premium on health medical policy to be taken under Rule 11.

9. **Beneficiaries under the "IEG's Retired Staff Health Scheme Fund" (IRSHSF)–**

- (a). The reimbursement scheme will be applicable to the ex-staff member of the IEG enroll under the provisos and his/her spouse subject to submission of the claim in a prescribed form appended to the Rules. Any other family member will not be entitled for this scheme.
- (b). After the death of the member enrolled to the Scheme in terms of rule 3 (a) and (b) above, the spouse of the member will become the beneficiary of the scheme.

Salpandhi Khar  
J. Gupta

J. Gupta

- (c). In case the member of the scheme is employed after retirement from the service of the IEG and is on receipt of medical facility from the current employment than the scheme will stand suspended till the date of such employment.

10. *Reimbursement for treatment from Out – Patient Department (not involving hospitalization)*

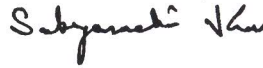
- (a). An amount of up to Rs. 24,000/- annually will be reimbursed for Out-Patient expenses (OPD) for the family (self and spouse) for the cost of medicine (which will not include bandages/ any instrument) as per CGHS/DU list of admissible medicines and consultation fee of registered Allopathic, Ayurvedic, Homeopathic and Unani practitioner.
- (b). In case there is no claim in the particular year for OPD, the amount will lapse.
- (c). In the first year of retirement the reimbursement will be on proportionate basis from the month following retirement to March of the next year.

11. *Facility for treatment from Indoor Patient Department (involving hospitalization)*

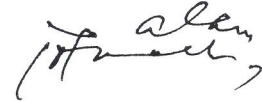
Subject to the provisos of these rules the retired employee who is a member of the scheme on the date of retirement / spouse of the member (in case of death of member in service) will get reimbursement of Rs.6,000/- (Rupees six thousand only) or actual premium per annum which ever is less paid on a health medical policy of the member and dependent subject to production of copy of the premium paid.



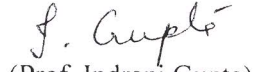
(Devi Datt Kandpal)  
Member



(Dr. Sabyasachi Kar)  
Member



(Prof. Moneer Alam)  
Member



(Prof. Indrani Gupta)  
Chairperson