

**GOVERNMENT OF ANDHRA PRADESH**  
**ABSTRACT**

Health Care – Employees Health Scheme – Modifications / Amendments to the Scheme  
– Orders – Issued.

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**HEALTH, MEDICAL AND FAMILY WELFARE (I.1) DEPARTMENT**

**G.O.Ms.No.134**

**Dated:29 -10-2014.**  
**Read the following:**

1. G.O.Ms.No.174 HM&FW (M2) Dept dated 01-11-2013.
2. G.O.Ms.No.175 HM&FW (M2) Dept dated 01-11-2013.
3. G.O.Ms.No.176 HM&FW (M2) Dept dated 01-11-2013.
4. G.O.Ms.No.26 HM&FW (M2) Dept dated 05-02-2014.
5. G.O.Ms.No.117 HM&FW (I.1) Dept dated 12-08-2014.
6. CEO, AHCT Letter No.3641 /P&C /EHS /2014-1, dated 14-08-2014.
7. CEO, AHCT Letter No.3661/Accounts/EHS/2014-1, dated 14-08-2014.

**-oSo-**

**ORDER:**

1. In the G.O. first read above, that has been amended in the G.Os., 4<sup>th</sup> and 5<sup>th</sup> read above, the then Government of pre organised Andhra Pradesh State launched “Employees Health Scheme” with effect from 05-12-2013, to provide cashless treatment to the employees, pensioners and their dependent family members in empanelled network hospitals for the listed therapies notified in G.O.Ms.No.176 HM&FW (M2) Dept dated 01-11-2013, duly replacing the reimbursement of expenditure incurred for inpatient care subject to the provisions of APIMA Rules, 1972.

2. Consequent on reorganization of Andhra Pradesh, Government has reviewed the implementation of the Employees Health Scheme. After careful consideration of the matter, Government hereby issue the following orders in modification of the orders issued in the Government Orders first to fourth read above, with reference to the “Employees Health Scheme”

- A. The Scheme, which was originally launched with effect from 05-12-2013, shall be implemented with all the following modifications, in a full-fledged manner, with immediate effect. Health cards to all the remaining beneficiaries shall be issued immediately.
- B. In the first phase the following categories of beneficiaries will be covered.
  - a) Serving employees:
    - (i) All regular State Government Employees, as defined under the Fundamental Rules (FR), including Provincialised work charged employees; and
    - (ii) Provincialised employees of Local Bodies
  - b) Retired employees:
    - (i) All Service Pensioners;
    - (ii) Family pensioners and;
    - (iii) Re-employed service pensioners
- C. The Employees / Pensioners health cards shall be seeded with Aadhar data, which shall be the basis for Biometric identification under Employees Health Scheme .
- D. Steering Committee under the chairmanship of Chief Secretary, as envisaged in the G.O., first read above, shall be constituted immediately by including ten (10) members of the recognized associations of the NGO's, Pensioner's Gazetted Officers Association and proportionate number of officers to be nominated by the Government. The General Administration (Services) will issue specific orders defining the composition Steering Committee.

(p.t.o)

- E. The Steering Committee shall review the implementation of the scheme periodically and make appropriate recommendations for improving the effectiveness and efficiency of the scheme to the Government.
  - F. Out of one thousand eight hundred and eighty five (1885) procedures notified in G.O.Ms.No.176 HM&FW (M2) Dept dated 01-11-2013, three hundred and forty seven (347) procedures, which were earlier reserved exclusively for Government network hospitals, shall be permitted for treatment in all Network hospitals i.e., both Government and private hospitals. This, will, however, be reviewed after 6 months of implementation for taking a suitable decision on reservation of these procedures for Government hospitals.
  - G. The following rates are accepted for the Percutaneous Transluminal Coronary Angioplasty (PTCA) procedure with Stent:
    - (i) PTCA with bare metal Stent – Rs.55,000/-
    - (ii) PTCA with drug eluting Stent – Rs.65,000/-
  - H. The empanelled hospitals which have National Accreditation Board for Hospitals and Healthcare Providers (NABH) accreditation will be paid 25% over and above the package prices fixed for non-NABH Hospital, for surgical and medical procedures, which shall include pre-admission OP evaluation.
  - I. The deductions from the salary / pension of the employees / pensioners towards contribution under the Scheme, shall be effected from the salary / pension pertaining to November, 2014 payable on 01-12-2014. Medical reimbursement under APIMA Rules, 1972 will not be allowed for the treatment undergone on and after 01-12-2014. Finance Department will issue instructions to all the Drawing & Disbursing Officers, Pension Payment Officers / Sub-Treasury Officers accordingly.
  - J. The benefits enumerated above shall be implemented within the estimated annual budget of Rs.220 crores, which is derived from 40% contributions from employees / pensioners and 60% contribution by the Government.
  - K. The Finance Department will issue separate orders outlining the procedure and for advancing funds to the Aarogyasri Health Care Trust from the monthly contributions based on the utilisation and settlement of claims.
  - L. The Finance department will issue orders for reimbursement of expenditure incurred by Aarogyasri Trust towards claims payment and administrative expenditure under Employees Health Scheme between 1-11-2013 and 31-10-2014.
  - M. The expenditure incurred shall be reviewed by the Steering Committee headed by Chief Secretary after six months of implementation, and the Committee shall make recommendation on revision of contributions or any other changes if found necessary.
3. The General Administration Department, the Finance Department and the Chief Executive Officer, Aarogyasri Health Care Trust shall take necessary further action in the matter.
4. This Order issues with the concurrence of Finance Department vide their U.O.No.304/A1/EBS.V/2014, Dated .29-10-2014.

**( BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)**

**L.V.SUBRAHMANYAM  
PRINCIPAL SECRETARY TO GOVERNMENT**

To  
The Principal Secretary to Government, General Administration  
(Services &HRM), Department.

The Secretary to Government , Information Technology & Communications Department  
The Commissioner, Civil Supplies, AP, Hyderabad.

The Commissioner, of Printing, Stationery & Stores (Printing wing), AP, Hyderabad  
(with a request to furnish 500 copies of the G.O. to Government and Chief  
Executive Officer, Aarogyasri Health Care Trust, Hyderabad .

The Chief Executive Officer, Aarogyasri, Health Care Trust, Hyderabad  
All the District Collectors .

The Pay and Accounts Officers

All Heads of the Department.

**Copy to:**

The Principal Secretary to C.M

OSD to M (HM&FW)

All the Special Chief Secretaries to Government /Prl. Secretaries in secretariat,  
Hyderabad

All the employees and pensioners associations through GA (Services Welfare)  
Department , AP, Secretariat, Hyderabad.

The Accountant General (A&E), AP, Hyderabad

The Director of Treasuries and Accounts, AP, Hyderabad

The Commissioner of Information and Public Relations, Hyderabad

The Finance (EBS.V) Dept.,

PS to Principal Secretary to Governor .

SF/SC

**// FORWARDED :: BY ORDER //**

**SECTION OFFICER**

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**No.725**

AMARAVATI, WEDNESDAY, MAY 11, 2022

**G.293**

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## **NOTIFICATIONS BY GOVERNMENT**

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**GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT**

PUBLIC SERVICES – Employees Welfare Scheme – Andhra Pradesh State Employees Group Insurance Scheme – 1984 – Revised Rate of Interest (7.1% p.a) w.e.f 01-07-2021 to 31-12-2021 on accumulated Savings Fund Communication of Tables of Benefits for Savings Fund for the Period from 01-01-2021 to 31-12-2021 – Revised Tables – Orders – Issued.

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**FINANCE (ADMN-III-DI, DSA) DEPARTMENT**

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**G.O.MS.No.94**

**Dated:09.05.2022.**

**Read the Following:-**

- 1) G.O.MS.No.293, Finance & Planning (Finance.Wing-Accts.II) Department, Dated:08.10.1984
- 2) G.O.MS.No.312, Finance.&Plg.(Fin.Wing.Accts.II)Department,Dated:06-11-1984
- 3) G.O.MS.No.367, Finance&Planning(FW-Admn.II)Department,Dated:15-11-1994
- 4) G.O.MS.No.8, Finance (Admn-III.DI, DSA) Department. Dated:22-02-2021
- 5) G.O.RT.No.3060, Finance (HR-III-Pension,GPF) Dep., Dated:29-12-2020
- 6) G.O.RT.No.337, Finance (HR-III-Pension,GPF) Dep., Dated:26-02-2021
- 7) G.O.MS.No.43, Finance (Admn-III.DI, DSA) Department. Dated:25-06-2021
- 8) G.O.RT.No.1590, Finance (HR-III-Pension,GPF) Dep., Dated:01-07-2021
- 9) G.O.MS.No.74, Finance (Admn-III.DI, DSA) Department. Dated:17-09-2021
- 10) G.O.RT.No.1936, Finance (HR-III-Pension,GPF) Dep., Dated:29-09-2021
- 11) G.O.RT.No.2025, Finance (HR-III-Pension,GPF) Dep., Dated:23-12-2021

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**ORDER:**

In the reference 1<sup>st</sup> read above, orders were issued for introducing Group Insurance Scheme to the State Government Employees in place of Family Benefit Scheme with effect from 01-11-1984. According to Para 9 of the reference 1<sup>st</sup> read above, the accumulations of Savings Fund part and Insurance Fund part shall carry interest at the rates prescribed by Government from time to time.

2. In the reference 2<sup>nd</sup> read above, orders were issued for apportioning the subscription of each unit of Rs.10/- between Insurance Fund and Savings Fund in the ratio of Rs.3.125/- and Rs.6.875/-respectively.

3. In terms of the recommendation of the Committee constituted to review the working of the Andhra Pradesh State Employees Group Insurance Scheme in Government orders 3<sup>rd</sup> read above, orders were issued for revision of rate of subscription of each unit from Rs.10/- to Rs.15/- with effect from 01-11-1994. The apportionment of the subscription of each unit Rs.15/- between Insurance Fund and Savings Fund was fixed in the ratio of Rs.4.50/- and Rs.10.50/- respectively with effect from 01-11-1994. The amount of Insurance coverage will be Rs.15, 000/-for each unit of subscription.

4. The rate of interest on accumulations of Savings Fund of the Member of the Scheme and the interest on the Insurance Fund from time to time is as follows:

Financial Year	Rate of Interest	Government Order
01-04-2013 to 31-03-2016	8.7%	G.O.RT.No.2142, Finance (Pen-II) Department, Dated: 30-04-2013
01-04-2016 to 30-06-2016	8.1%	G.O.RT.No.1638, Finance (HR-5-Pension,GPF) Department, Dated: 27-06-2016
01-01-2017 to 31-03-2017	8.0%	G.O.RT.No.318, Finance (HR-5-Pension,GPF) Department, Dated: 22-02-2017
01-04-2017 to 30-06-2017	7.9%	G.O.RT.No.1171, Finance (HR-5-Pension,GPF) Department, Dated: 17-05-2017
01-07-2017 to 31-12-2017	7.8%	G.O.RT.No.2087, Finance(HR-5-Pension,GPF) Department, Dated: 31-10-2017
01-01-2018 to 31-03-2018	7.6%	G.O.RT.No.96, Finance (HR-5-Pension,GPF) Department, Dated: 24-01-2018
01-04-2018 to 30-06-2018	7.6%	G.O.RT.No.1204, Finance(HR-5-Pension,GPF) Department, Dated: 22-05-2018.
01-10-2018 to 30-06-2019	8.0%	G.O.RT.No.2119, Finance(HR-IV- Pension.II,GPF) Department, Dated: 17-12-2018, G.O.RT.No.110, Finance(HR-IV- Pension.II,GPF) Department, Dated: 24-01-2019, G.O.RT.No.950, Finance(HR-IV- Pension.II,GPF) Department, Dated: 01-05-2019
01-07-2019 to 31-03-2020	7.9%	G.O.RT.No.1319, Finance ( HR-IV- Pension.II,GPF) Department, Dated: 20-08-2019 and G.O.RT.No. 2134, Finance ( HR-III-Pension) Department ,Dated: 24-12-2019, G.O.RT. No .1689,Finance(HR-III-Pension) Department., Dated: 22-06-2020
01-04-2020 to 31-12-2021	7.1%	G.O.RT. No .1690,Finance(HR-III-Pension) Department., Dated: 22-06-2020, G.O.RT. No .2403, (HR-III-Pension,GPF) Dep., Dated: 22-09-2020 G.O.RT.No.3060, Finance (HR-III-Pension,GPF) Dep., Dated:29-12-2020 G.O.RT.No.337, Finance (HR-III-Pension,GPF) Dep., Dated: 26-02-2021 G.O.RT.No. 1590 , Finance (HR-III-Pension,GPF) Dep., Dated: 01-07-2021 G.O.RT.No.1936, Finance (HR-III-Pension,GPF) Dep., Dated:29-09-2021 G.O.RT.No.2025,Finance (HR-III-Pension,GPF)Dep.,Dated :23-12-2021

5. Government has constituted a committee for preparation of Tables for calendar year 2016 onwards on par with CGEGIS tables. The Committee has prepared a simplified table for maturity value of one unit for the calendar year 2016 and in Continuation of the government orders the table for 3<sup>rd</sup> & 4<sup>th</sup> Quarter of Calendar Year 2021 is prepared at the applicable interest rates 7.1% per anum.

6. The Sanctioning Authorities / Drawing and Disbursement Officer / Treasury Officers /District Audit Officers / Pay and Accounts Officers / Director of Works and Accounts are requested to keep in view of the appended Table while sanctioning and making the final payments under Group Insurance Scheme for proper implementation of the Scheme. Further, the following instructions shall also be scrupulously followed:

- 1) The Head of the Department / Drawing and Disbursement Officer shall be held responsible for sanctioning the Group Insurance Scheme final payments. If any excess Payments are found, the difference amount shall be collected from the sanctioning authority and such Officers are liable for disciplinary action.
- 2) The Drawing and Disbursement Officer shall recover the correct rate of subscription according to the eligible group of employees. For any excess/less recovery, the Drawing and Disbursement Officer concerned shall be held responsible.
- 3) The Director of Insurance, Andhra Pradesh, Amravati, and Ibrahimpatnam shall conduct a regular Audit of all claims paid under Group Insurance Scheme and send a report to the Head of the Department concerned.
- 4) The Head of the Department concerned shall take action against the erring officials who are responsible for the excess / less recoveries wherever they are detected
- 5) Any excess payment made, if found during the Audit by the Directorate of Insurance, the same shall be immediately recovered from the concerned and remitted through e-challan to the Head of Account i.e. 8011-107-01 by the Drawing and Disbursement Officer and the fact of remittance shall invariably be communicated to the Directorate of Insurance.
- 6) If an employee's subscription at any period if not recovered during his Service the total subscription along with interest shall be recovered from the payments admissible to him.
- 7) All the Heads of Offices should take prompt action for recording the necessary subscription entries in the Service Registers of the employees under proper attestation every year at the close of March and a Certificate shall be recorded in the Service Book of each employee that subscription to the Scheme at the appropriate rates have been recovered for the period from April to March. The entries shall be attested by the Drawing and Disbursing Officer.



- 8) As per G.O.Ms.No.910, Finance (Admn.II) Department, dated: 28.10.2002 "Sanctioning authority shall send a copy of sanction orders of the Group Insurance Scheme Payment including calculation slip to the Directorate of Insurance for verification".
- 9) As per G.O.Ms.No.225, Finance (Admn.II) Department, dated:22-06-2010 the revised pay slabs as per RPS 2010 and its Corresponding Slabs in the Revised Scales of Pay, 2015 for Classification of Groups and Compulsory deduction of subscription units applicable to the corresponding groups as shown below.

S. No.	Slabs of Pay under Revised Scales of Pay 2010 as per G.O.MsNo.225	Corresponding Slabs in the Revised Scales of Pay,2015	Classification of Groups	Units of Subscription (Rs 15/- per each unit)
1	Rs.18030-55660	35120-110850	A	8 Units Rs.120/-
2	Rs.11860-42590	23100-84970	B	4 Units Rs 60/-
3	Rs.8440-33200	16400-66330	C	2 Units Rs 30/-
4	Rs.6700-23650	13000-47330	D	1 Units Rs 15/-

7. In view of the above circumstances stated above and after careful examination of the matter, Government hereby order that the revised rate @7.1% p.a. 1st July 2021 on the Andhra Pradesh Group Insurance Savings Funds shall be allowed to continue up to 31-12-2021. Further, it is ordered that instructions prescribed should be followed scrupulously. The revised Table is annexed in Annexure I and some illustrations are also given in Annexure-II.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH )

**Dr. K.V.V. SATYANARAYANA**  
**SECRETARY TO GOVERNMENT**

To,  
All the Heads of Departments in A.P, through Director of Insurance, A.P.  
All the Heads of Departments in A.P. Secretariat, Velagapudi, Amaravathi.  
The Principal Accountant General (Audit) A.P, Vijayawada  
The Principal accountant General (A&E) A.P, Vijayawada  
Copy to  
The Nodal officer, ap e-gazette, Finance Department.  
SF/SCs(110010).

// FORWARDED:: BY ORDER//

  
SECTION OFFICER



## ANNEXURE-I

APGIS Maturity values are one unit for the First, Second, Third and Fourth quarter of 2021 Cumulative of saving Portion + quarterly compounded interest)

unit start year	Andhra Pradesh State Employees Group Insurance Scheme											
↓	Accumulated Saving Fund of one unit up to Dec 2021											
	↓ closing month in the year 2021 ↓											
	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
1984	27279.78	27451.71	27623.69	27795.75	27970.73	28145.77	28320.87	28498.96	28677.11	28855.32	29036.57	29217.88
1985	25025.65	25184.25	25342.89	25501.61	25663.02	25824.49	25986.02	26150.29	26314.62	26479.02	26646.21	26813.46
1986	22983.52	23130.04	23276.61	23423.24	23572.35	23721.52	23870.75	24022.51	24174.33	24326.21	24480.66	24635.17
1987	21133.46	21269.02	21404.65	21540.33	24678.30	21816.33	21954.42	22094.84	22235.32	22375.87	22518.78	22661.75
1988	19457.39	19583.04	19708.75	19834.51	19962.39	20090.33	20218.33	20348.47	20478.68	20608.95	20741.41	20873.93
1989	17938.96	18055.62	18172.34	18289.13	18407.86	18526.65	18645.51	18766.35	18887.25	19008.22	19131.20	19254.25
1990	16563.33	16671.85	16780.44	16889.08	16999.53	17110.04	17220.61	17333.02	17445.50	17558.03	17672.44	17786.90
1991	15317.08	15418.23	15519.44	15620.71	15723.65	15826.66	15929.73	16034.50	16139.33	16244.23	16350.86	16457.56
1992	14188.04	14282.51	14377.04	14471.63	14567.77	14663.98	14760.25	14858.10	14956.02	15053.99	15153.59	15253.24
1993	13165.18	13253.60	13342.08	13430.62	13520.60	13610.65	13700.76	13792.34	13883.99	13975.70	14068.91	14162.18
1994	12203.25	12285.96	12368.72	12451.55	12535.72	12619.95	12704.25	12789.92	12875.65	12961.44	13048.62	13135.88
1995	10934.30	11009.50	11084.75	11160.07	11236.60	11313.19	11389.85	11467.74	11545.69	11623.70	11702.98	11782.31
1996	9806.85	9875.38	9943.96	10012.61	10082.35	10152.15	10222.02	10293.00	10364.04	10435.15	10507.39	10579.69
1997	8805.12	8867.73	8930.39	8993.11	9056.82	9120.59	9184.42	9249.26	9314.16	9379.13	9445.12	9511.18
1998	7915.11	7972.44	8029.83	8087.29	8145.64	8204.05	8262.53	8321.91	8381.36	8440.87	8501.31	8561.82
1999	7124.34	7176.99	7229.71	7281.95	7335.53	7389.18	7442.89	7497.43	7552.03	7606.69	7662.19	7717.76
2000	6420.47	6468.96	6517.51	6566.12	6615.47	6664.88	6714.36	6764.58	6814.87	6865.22	6916.34	6967.52
2001	5787.70	5832.44	5877.25	5922.11	5967.65	6013.25	6058.92	6105.27	6151.68	6198.15	6245.32	6292.56
2002	5211.70	5253.04	5294.44	5335.90	5377.97	5420.10	5462.30	5505.11	5548.00	5590.94	5634.52	5678.16
2003	4684.95	4723.17	4761.45	4799.79	4838.69	4877.65	4916.67	4956.26	4995.92	5035.63	5075.93	5116.28
2004	4202.16	4237.52	4272.94	4308.43	4344.42	4380.47	4416.59	4453.22	4489.92	4526.67	4563.95	4601.30
2005	3756.44	3789.17	3821.96	3854.81	3888.11	3921.48	3954.92	3988.82	4022.78	4056.80	4091.30	4125.87
2006	3344.67	3374.96	3405.32	3435.79	3466.56	3497.45	3528.40	3559.78	3591.21	3622.71	3654.65	3686.65
2007	2964.26	2992.30	3020.40	3048.57	3077.10	3105.70	3134.36	3163.41	3192.52	3221.69	3251.25	3280.87
2008	2612.82	2638.78	2664.80	2690.89	2717.31	2743.79	2770.34	2797.23	2824.18	2851.20	2878.57	2906.00
2009	2288.15	2312.18	2336.28	2360.45	2384.91	2409.44	2434.03	2458.93	2483.90	2508.92	2534.27	2559.67
2010	1988.19	2010.46	2032.78	2055.17	2077.83	2100.55	2123.34	2146.40	2169.53	2192.71	2216.19	2239.72
2011	1711.09	1731.71	1752.40	1773.14	1794.14	1815.19	1836.30	1857.67	1879.10	1900.58	1922.33	1944.14
2012	1455.85	1474.97	1494.14	1513.38	1532.83	1552.35	1571.93	1591.73	1611.59	1631.52	1651.67	1671.89
2013	1221.82	1239.55	1257.34	1275.19	1293.24	1311.35	1329.51	1347.88	1366.31	1384.80	1403.49	1422.25
2014	1007.10	1023.56	1040.08	1056.67	1073.41	1090.23	1107.11	1124.16	1141.27	1158.44	1175.80	1193.22
2015	810.09	825.39	840.74	856.16	871.72	887.35	903.04	918.88	934.79	950.76	966.88	983.07
2016	629.13	643.35	657.64	671.98	686.46	701.00	715.60	730.33	745.13	759.98	774.98	790.04
2017	462.08	475.31	488.61	501.97	515.44	528.97	542.56	556.27	570.04	583.88	597.83	611.85
2018	307.38	319.70	332.08	344.52	357.06	369.66	382.32	395.08	407.91	420.79	433.78	446.83
2019	164.23	175.70	187.24	198.83	210.51	222.25	234.05	245.93	257.88	269.89	281.99	294.15
2020	31.69	42.37	53.12	63.94	74.81	85.75	96.76	107.83	118.96	130.16	141.43	152.76
2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.50	21.06

**Annexure-I continuation)**

INTEREST RATES		
FROM	TO	%
1-Nov-1984	31-Oct-1994	10
1-Nov-1994	31-Mar-2000	12
1-Apr-2000	31-Mar-2001	11
1-Apr-2001	31-Mar-2002	9.5
1-Apr-2002	31-Mar-2004	9
1-Apr-2004	30-Nov-2011	8
1-Dec-2011	31-Mar-2012	8.6
1-Apr-2012	31-Mar-2013	8.8
1-Apr-2013	31-Mar-2016	8.7
1-Apr-2016	31-Dec-2016	8.1
1-Jan-2017	31-Mar-2017	8
1-Apr-2017	30-Jun-2017	7.9
1-Jul-2017	31-Dec-2017	7.8
1-Jan-2018	30-Sep-2018	7.6
1-Oct-2018	30-Jun-2019	8
1-July-2019	31-Mar-2020	7.9
1-Apr-2020	31-Dec-2021	7.1

up to 31/10/1994 one Unit =Rs.10 (saving6.875+insurance3.125) and from 1/11/1994 unit size increased to Rs.15( saving 10.5+insurance4.5). This change is considered while arriving to maturity value of saving portion of one unit. The month November in a calendar year is taken as starting month.

  
SECTION OFFICER



**ANNEXURE –II (Illustrations)**

- ❖ A unit starts at Rs 10 pm .before 1994 and it increases to Rs 15 pm from 1994 but there is no extra unit only one unit is to be taken for arriving maturity value with starting year before 1994.

Employee retires in Dec 2021 GIS particulars	Year of Start	No of Units added	One unit maturity on Dec 2021 based on its starting year	Total of Maturity
From 11/1990 to 10/1994 Rs 10 pm and from 11/1994 Rs.15 Per month	1990	1	17786.90	17786.90
From 11/2000 to 10/2010 Rs 30 pm	2000	1	6967.52	6967.52
From 11/2010 to 10/2014 Rs 60 pm	2010	2	2239.72	4,479.44
From 11/2014 to 12/2021 Rs 120pm	2014	4	1193.22	4,772.88
Total No of units at his Retirement.		8	Total Maturity with interest Dec 2021	34,006.74

Note: All units put together shall not exceed 8 in any case.

Employee Retires in Nov ,2021 GIS Particulars	Year of Start	No of Units added	One unit maturity on Nov 2021 based on its starting year	Total of Maturity
From 11/1984 to 10/1989 Rs 10 pm	1984	1	29036.57	29036.57
From 11/1989 to 10/1994 Rs 20 pm	1989	1	19131.20	19131.20
From 11/1994 to 10/2006 Rs 30 pm	1994	No Extra Units	--	7,309.30
From 11/2006 to 11/2021 Rs 60 pm	2006	2	3654.65	
Total No of units at his Retirement		4	Total Maturity with interest on Nov, 2021	55,476.77

Employee Retires in Oct ,2021 GIS Particulars	Year of Start	No of Units added	One unit maturity on Oct,2021 based on its starting year	Total of Maturity
From 11/1993 to 10/1994 Rs 80 pm	1993	8	13975.70	1,11,805.60
From 11/1994 to 10/2021 Rs 120pm	1994	No Extra Units	--	--
Total No of units at his Retirement		8	Total Maturity with interest on Oct,2021	1,11,805.60

*D. S. S. S.*  
SECTION OFFICER



## **GOVERNMENT OF ANDHRA PRADESH**

### **A B S T R A C T**

Public Services – Andhra Pradesh Government Life Insurance Scheme – Endowment Policies – Enhancement of Age of superannuation from 58 to 60 years and introduction of AP Revised Scales of Pay 2015 - Enhancement of Maximum Insurable Age under AP Government Life Insurance Scheme from (53) years to (55) years and Revision of Rates of Compulsory Premium with reference to Revised Pay Scales, 2015 – Orders – Issued.

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### **FINANCE (ADMN.DI&IF) DEPARTMENT**

**G.O.Ms.No.36**

**Dated: 05-03-2016**

**Read the following:-**

1. G.O.Ms.No. 16, Finance (Admn.II) Department, dt: 17.2.2011.
2. G.O.Ms. No.147, Finance (HRM IV) Department, dt: 30.6.2014.
3. Lr.No.10/Genl/2014dt:11.08.14, of Director of Insurance, A.P., Hyderabad.
4. Govt. Memo.No.738/90/A1/Admin-II/2014, dt: 26.12.2014.
5. G.O.Ms.No.368, Fin&Plg (FW:Admn.II)Department, dt: 15.11.1994.
6. G.O.Ms. No.423, Finance (Admn.II) Department, dt: 29.11.2005.
7. G.O.Ms.No.231,Finance (Admn.II)Department, dt: 28.6.2010
8. G.O.Ms.No.46, Finance (HRM.V-PC) Department, dt:30-04-2015.
9. Lr.No.26/Genl/2015 dt: 06.08.2015 of Director of Insurance, AP, Hyderabad.

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### **ORDER:**

Under the existing rules, the Andhra Pradesh Government Life Insurance Department issues the Endowment Insurance Policies to the Government employees based on the maximum insurable age of 53 years and these policies will mature at the age of 58 years. In the Government orders fifth to seventh read above, the compulsory premium under the policy has been revised as and when the Revised Pay Scales were implemented to the State Government Employees based on the recommendations of the successive pay revision commissions and the existing rates are prescribed in the G.O. seventh read above.

2. In the reference 2<sup>nd</sup> cited, the Government enhanced the age of superannuation of the State Government employees from (58) years to (60) years.

3 In the G.O. eighth read above, the Government has issued orders introducing the Revised Scales of Pay 2015.

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4. Consequent to enhancement of age of superannuation from (58) years to (60) years and introduction of the Revised Scales of Pay, 2015, the Director of Insurance, in his letter 3<sup>rd</sup> cited, has sent proposals for enhancement of the maximum Insurable age from 53 years to 55 years and to revise the rates of compulsory premium based on the Revised Scales applicable to various categories of employees. The Government in the memo fourth read above, permitted the Director of Insurance to take necessary further action and submit detailed proposals after consulting the Actuary and the Accountant General, A&E, Andhra Pradesh.

5. Accordingly, the Director of Insurance has submitted necessary proposal in his letter ninth read above.

6. After careful examination of the proposal of the Director of Insurance, Government hereby order that the maximum Insurable age under the Andhra Pradesh Government Life Insurance Scheme be raised from 53 years to 55 years and the rates of compulsory premium under the scheme shall be revised as detailed below and accordingly issue the following instructions:-

<b>Existing Slab Rates (Pay Slabs)</b>	<b>Monthly Premium (Rs.)</b>	<b>Revised Slab Rates (Pay Slabs)</b>	<b>Monthly Premium (Rs.)</b>
Pay from Rs. 6700 to Rs. 8440	250/-	Pay from Rs. 13000 to Rs. 16400	500/-
Pay from Rs. 8441 to Rs. 10900	350/-	Pay from Rs. 16401 to Rs. 21230	650/-
Pay from Rs. 10901 to Rs. 14860	450/-	Pay from Rs. 21231 to Rs. 28940	850/-
Pay from Rs. 14861 to Rs. 18030	600/-	Pay from Rs. 28941 to Rs. 35120	1150/-
Pay from Rs. 18031 to Rs. 25600	750/-	Pay from Rs. 35121 to Rs. 49870	1400/-
Pay from Rs. 25601 and above	1000/-	Pay from Rs. 49871 and above	2000/-

- 7) (a) All the employees shall increase their premium as per the revised rates specified above and submit requisite 'Proposal Form', after recovery of first premium from the salary at the revised rates and take an Insurance Policy from the Insurance Department.
- (b) Unless proposal form is submitted and policies are obtained, the employees will not get Insurance coverage for the enhanced premium paid.
- (c) An employee who is already a subscriber of the Fund having Policy / Policies, and is aged below (55) years can enhance the premium for additional policies. However, he should submit his application in the prescribed *proforma* before he actually attains the age of 55years. Under any circumstances proposal shall not

**(PTO)**

be accepted if the applicant has already attained the age of 55 years on the date of submission of his application, notwithstanding the fact that the amount was already deducted in the monthly pay bills. Such amounts shall be treated as unauthorized amounts and refunded to the individual following the usual procedure.

- d) An employee who is already a subscriber of the Fund but is aged above (55) years cannot increase the Premium for additional Policies. However, in respect of those employees, recovery shall continue at the existing rates of Premium for the existing policies till the original date of maturity of the said policies (Last Premium due).
- e) The minimum term of Policy should be (5) years i.e., Maximum age at entry shall not be more than (55) years.
- f) The 'Sum Assured Table' issued in the G.O. first read above be replaced by a new table Annexed to this order. The Director of Insurance, Andhra Pradesh shall take necessary action in this regard.
- g) The Sum Assured table Annexed to this order shall be reviewed at least once in every (5) years. The Director of Insurance, Andhra Pradesh shall take timely action in this regard.
- h) Necessary amendments to the Andhra Pradesh Government Life Insurance Fund Rules shall be issued separately.

8. These orders shall come into force with effect from 01.04.2016 and the above revised premium rates shall be recovered from the pay of March, 2016, payable on 01.04.2016.

9. The Drawing and Disbursing Officers concerned are solely responsible for effecting the recovery of revised premium from all the eligible employees (i.e. who are below 55 years of age) from the pay of March, 2016 payable in April 2016 duly forwarding the requisite proposal forms and obtaining the requisite policies from the Insurance Department intact. If the fixation is delayed for any reason, the premium shall be recovered only from the month of drawl of pay fixation arrears and in such case, no arrears of premium shall be collected.

10. To ensure proper implementation of the Scheme, the HODs / DDOs are requested to follow the above instructions scrupulously.

11. The Director of Treasuries and Accounts, A.P., Hyderabad and the Director of Works Accounts, Andhra Pradesh shall issue suitable instructions to all the District Treasury Officers/Treasury Officers/ Pay & Accounts Officers under their control, to ensure that the above revised premium rates with reference to new pay slabs are implemented from the pay of March, 2016 payable on 1.4.2016 and ensure cent percent coverage of eligible employees under Andhra Pradesh Government Life Insurance Scheme. The District Treasuries and Sub-Treasuries / Pay & Accounts Officers (works), and the Pay and Accounts Officer, A.P., Hyderabad should verify the collection of premium as per the slab rates before passing the salary bills.

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12. The Director of Insurance, Andhra Pradesh, shall ensure that policies are issued to all the subscribing employees expeditiously after the applications are received in his department duly following the normal procedure.

13. All the Departments of Secretariat / Heads of Departments are requested to issue suitable instructions to their subordinate offices to ensure that all eligible employees are brought under the Andhra Pradesh Government Life Insurance Scheme.

14. Copy of this order is available on Internet and can be accessed at address <http://www.ap.gov.in.goir>.

**(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)**

**DR. P.V.RAMESH  
PRINCIPAL SECRETARY TO GOVERNMENT**

To

The Accountant General, A.P., Hyderabad.

The Pay & Accounts Officer, Hyderabad.

The Director of Treasuries & Accounts.

The Director of State Audit.

The Director of Works & Projects.

The Secretary to Governor, A.P., Hyderabad.

The Private Secretary to the Chief Minister

The Private Secretaries to all Ministers.

All the Heads of Departments

(Including Collectors and District Judges)

All the Departments of Secretariat.

The Registrar, High Court of A.P., Hyderabad.

The Registrar, A.P.A.T., Hyderabad.

The Secretary, A.P. P.S.C., Hyderabad.

The General Manager, A.P.S.R.T.C., Hyderabad.

The Chairman, Tribunal for Disciplinary Proceedings, A.P., Hyderabad.

The Chairman, A.P., Housing Board, Hyderabad.

The Secretary, A.P.G.E.N.C.O./T.R.A.N.S.C.O.

All the District Treasury Officers.

All the District Development Officers,  
ZillaParishads.

All District Panchayat Officers.

All Mandal Development Officers.

All Secretaries of ZillGrandhalayaSamsthas through  
Director of Public Libraries, Hyderabad.

All Secretaries of Agricultural Market Committees through  
the Director of Marketing, Hyderabad.

All the Commissioners/Special Officers of  
Municipalities.

All the Registrars of Universities.

All the Director of Accounts.

All the Recognized Service Associations.

**// FORWARDED:: BY ORDER //**

**SECTION OFFICER**



**ENDOWMENT ASSURANCE POLICY MATURING AT THE AGE OF (60) YEARS(WITH PROFITS).**

**TABLE SHOWING THE SUM ASSURED UNDER THE POLICY**

<b>Age next birth day at entry in Years</b>	<b>Sum Assured Rs.</b>
21	401.70
22	381.91
23	363.04
24	345.06
25	327.91
26	311.55
27	295.95
28	281.06
29	266.85
30	253.30
31	240.36
32	228.02
33	216.23
34	204.96
35	194.20
36	183.91
37	174.06
38	164.62
39	155.58
40	146.90
41	138.55
42	130.52
43	122.78
44	115.29
45	108.05
46	101.01
47	94.15
48	87.44
49	80.86
50	74.36
51	67.91
52	61.45
53	54.94
54	48.32
55	41.50

**SECTION OFFICER**