

JBY (Janashree Bima Yojana) / AKBY (Anganwadi Karyakartri Bima Yojana)

The Group Insurance Scheme for Anganwadi Worker and Helper has been finalized with the department of Women & Child Welfare, Ministry of Human Resource Development. The scheme is implemented all over India from 1st April 2007. It is called "ANGANWADI KARYAKARTRI BIMA YOJANA". A centralized Master Policy bearing no AKJBY 693250 has been allotted for this scheme.

Objectives :-

- ❖ To provide life insurance protection along with certain female critical illness benefits to the AWWs and Helpers aged between 18 to 59 years upto their attaining age 60 through a one year renewable group term assurance.

Eligibility :-

- ❖ All Anganwadi works and Helpers joined under ICDS on or before 31st March 2011 will be eligible to become member under Group Insurance w.e.f 1.04.2011

Nodal Agency / Master Policy Holder :-

- ❖ Each State Government / Union Territory Administration will identify and nominate the appropriate Nodal Agency to act for and on behalf of the insured members in all matters relating to the scheme. Here, all the DPOs / CDPOs will act as nodal agent for the scheme.

The normal duties & responsibilities of the Nodal Agency :

1. Enrollment of the Member by collecting Application – cum – Nomination Form (Annexure – III) from the eligible persons along with age proof.
2. To submit a 'Soft copy of members' details to the nearest P&G unit in Excel File with list format only for settlement of claim.
3. Assisting the claimant in getting the benefits from LIC by forwarding to LIC the claim requirements.

Premium :- Premium will be paid by

- ❖ Govt. of India – Rs.100/-
- ❖ Social Security Fund – Rs.100/-
- ❖ Member (Now waived by LIC) – Rs. 80/-

Total Premium - Rs.280/-

- ❖ No premium is payable by the member or by the Govt. of WB for the period from 01.04.2002 till 31.03.2013

Benefits under JBY :-

- ❖ Natural Death – Rs.30000/-
- ❖ Accidental Benefit on death – Rs.75000/-
- ❖ Accidental Benefit for Total Permanent Disability* – Rs.75000/-
- ❖ Accidental Benefit for Partial Permanent Disability – Rs.37500/-

Female Critical Illness (FCI) Benefits :

- ❖ For treatment – Rs.20000/-
- ❖ After Diagnosis of invasive cancers (Malignant Tumors) in –
 - i. Breast
 - ii. Cervix uteri
 - iii. Corpus uteri
 - iv. Ovaries
 - v. Fallopian Tubes
 - vi. Vaginal / vulva

A Malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue that originates in one of the above anatomical sites is covered. However the following are excluded

1. All tumors that are described histologically as pre – malignant.
2. All tumors that are described as Carcinoma in situ.
3. Dysplasia of Cervix (CIN I, CIN II, CIN III)

Survival Period : To claim the benefits under FCI, the life assured should be alive for a minimum period of 2 months from the date of first diagnosis of the critical illness.

Shiksha Sahayog Yojana :

Eligibility :

- ❖ Students studying in 9th to 12th standard (including ITI courses)
- ❖ Parents covered under Janashree Bima Yojana.
- ❖ If student fails and is detained in the same standard, he will not be eligible for scholarship for the next year in the same standard.

Benefits :

1. Scholarships of Rs.600/- per half year per child will be paid for a max period of 4 (four) years.
2. Benefits restricted to 2 (two) children per family.
3. Scholarship Payable : 1st July & 1st January.

Claim Procedure :

❖ For Scholarship under SSY

- i. Application duly fill up along with attested copy of last year's Mark Sheet is to be submitted to the Nodal Agency as per Proforma A – I
- ii. A list of beneficiary students has to be submitted to the concerned P&GS unit for disbursement of scholarship by the Nodal Agency with full details such as Name of student, School's name, Class, Member's Name, Master Policy No., Membership No. as per Proforma – A – II
- iii. LIC will send the A/c Payee Cheque in the name of the Nodal Agency with the list of beneficiary students who will pass on the same to the eligible students every quarter.
- iv. Nodal Agency has to maintain records and submit U.C every half – year to P&GS unit of LIC as per proforma A – III.

For Accidental claims : In case of accidental death the following additional requirements will have to be submitted

- i. Copy of FIR
- ii. Post Mortem Report
- iii. Police Inquest Report
- iv. Police Conclusion Report

In case of disability :

- ❖ Certificate of doctors certifying permanent / partial disability & documentary evidence of the accident from the appropriate authority.

Requirements for Critical Illnesses :

- ❖ A report from the appropriate Medical Practitioner and diagnostic report [Histopathological Report, Report from the attending Physician & Report from Oncologist and / or other test which the corporation may prescribe from time to time along with claim form for critical illness and other documents]

Claim Procedure :

- ❖ To be reported within 6 months
- ❖ If reported within 6 months – 1 year – enquiry.
- ❖ No claim to be entertained after 1 (one) year of death.

Documents to be enclosed for claim :

- ❖ Claim cum discharge form, attested copy of the death certificate (Annexure – V)
- ❖ Application cum Nomination form (Annexure – III Revised) in original, filled up by the member at the time of joining into the scheme & age – proof.

Procedure for Settlement of Death / Disability Claims:

Death Case :

- Application by the nominee along with documents for payment of claims amount to the Nodal Agency
- Nodal Agency shall verify the claim papers and submit it along with the following requirements :
 1. Claim Form dully completed in all respects as per Annexure V in part 'A', 'B', 'C', & 'D'. Revenue stamp of Rs.1/- affixed on the claim form in part 'C'
 2. Application cum Nomination Form Annexure – III in original or Certificate from concerned DPO / CDPO of ICDS Cell / Project certifying the date of joining into the Project as AWW / AWH as well as Nominee Particulars (i.e. Name of Nominee Relation with the member etc) of the deceased member.
 3. Age Proof – (School certificate, extract from the Birth Register Certificate from Primary Health Centers, Ration Card, Voter ID Card & copy of Voter List etc)
 4. Doctor's Certificate for Cause of Death.
 5. Copy of Death Registration Certificate duly attested by Prodhan or Class – I Officer of LIC or any Nationalised Bank. The attestation should be original.
 6. Copy of Bank Pass Book of nominee or beneficiary.

Permanent Total Disability Benefit :

Requirement

- Documentary evidence of the accident
- Medical Certificate from the appropriate authority certifying permanent total / partial disability due to accident , standing loss of limb (s) of the member covered under the scheme.

SALIENT FEATURES

1. The scheme is applicable to the persons in the age group of 18 – 60 years.
2. Death other than by accident – Rs.20000/-
3. On death due to accident - Rs.50000/-
4. Permanent total disability due to accident – Rs.50000/-
5. Loss of 2 eyes or 2 limbs or one eye and one
Limb in any accident - Rs.50000/-
6. Loss of one eye or one limb in any accident - Rs.25000/-
7. Scholarship of Rs.300/- per quarter per child in the 9th to 12th standard (restricted to 2 two) children). If a student fails, he will not be eligible for a scholarship for the following year in the same standard.
8. Add – on – Benefit of Critical Illness : Rs.20000/- on the occurrence of any of the following Critical Illness :
 - Breast Cancer
 - Ovarian Cancer / Fallopian Tube Cancer.
 - Cervical Cancer
 - Uterine Cancer
 - Vaginal / vulval Cancer.