

**KI GUIDE LINES (KYNDON) Na ka bynta ban pyntreikam ia ka "Health Insurance Scheme (HIS)" – Kawei na ka bynta "Ka Handloom Weavers Comprehensive Welfare Scheme".**

**1. Ka jingsdang :-**

Ka sorkar India kala pyntreikam ia ka Health Package Scheme naduh u snem 1992-93 na ka bynta ka jingbha jingmiat bad jingioh-jingmyntoi ki nongthaiñ jaiñ. Ka sorkar India kala pynrung ia ka Health Insurance Scheme na ka bynta ki nongthaiñ jaiñ ha u snem 2005-2006 bad la pyntrei kam ia ka lyngba ka ICICI Lombard General Insurance Company Ltd. Ia kane ka skim la pyntreikam haka rukom ba la pynthymmai ha u snem 2007-2008 bad 2008-2009. Ka jingthmu bad kiwei pat ki mat ba kongsan jong kane ka Health Insurance Scheme ki long kumne harum :-

**1. Ka jingthmu :-**

Ka Health Insurance Scheme ka thmu ban pynioh ia ki kynhun nongthaiñ jaiñ jong ka Ri ia ki lad jingsumar na ka bynta ka jingkoit jingkhiah jong ki. Kane ka skim kam ai jingiarap ym tang ia u nongthaiñ jaiñ shimet hynrei ia ka lok bad arngut ki khun jong u, ban iarap ia baroh ki jait jingpang bad ruh kumjuh ia ki jingpang thymmai bad ruh da kaba buh bad pynioh ia ka lad ban ioh jingsumar ei nabar.(OPD). Ki nongtrei kiba iarap ia ki nongthaiñ jaiñ kum kito kiba teh ksai, kyllain ksai wiah rong, shon ia ki dur, kiba pynbiang kat kum ka jingheh ki jaiñ, kiba leh ia ka Jhala; pynbiang ia ka Jacquard bad kiwei kiwei la kynthup lang hapoh kane ka skim.

**2. Ka mat ba kongsan jong ka skim :-**

**2.1. Ka rukom siew pisa.**

i. Kaba siew da ka sorkar India : Rs 642.47/- shisnem ( shisien siew Rs 556.50) ka khajna trei Rs 85.97 @ 12.3%(na ka bynta u snem2007 – 2008)

ii.Kaba siew da ki nongthaiñ jaiñ/  
ka sorkar jylla : Rs 139.13/- (shisien shisnem).

Ka dor kaba rit eh ban siew da ki nongthain jaiñ ka dei ka Rs 50/- kawei-kawei ka iing wat lada ka sorkar jylla ruh ka siew na ka bynta jong u.

iii. Ka jing siew kyllum ryngkat ka  
(ryngkat ka khajna trei) : Rs 781.60/- (shisnem).

**2.2. Kaba pyllait pisa :-**

1. Ka pisa kaba dei ban siew da ka sorkar kmie yn pyllait beit sha ka ICICI Lombard ban iarap ia ki nongthaiñ jaiñ kiba ioh ia kane ka skim ha ka jing siew kaba khyndiat-khyndiat (instalment). Ka pisa kaba dei ban siew da ka sorkar bad ruh ka khajna trei (service tax) kaba poi haduh 30 % na ka jingsiew jong baroh ki nongthaiñ jaiñ ba la ioh jingiarap yn pyllait sha ka company. Ha kano kano ka por ba la poi 66% jong katei ka pisa

ba la kdew, haneng kaba la pynlut na ka bynta ban thep kyrteng ia ki nongthaiñ jaiñ, ka company kan sa phah ia ka progress report (jingiaid shaphrang ka jingtrei) sha ka ophis u Development Commissioner for Handloom kaba pyni ia ka jingdon jong ki briew ba la thep kyrteng bad ia ka pisa bala pynlut na ka bynta kane. Haba la ioh pdiang ia ka progress report, kaba pynshisha shuh shuh da ka Certificate na ka sorkar jylla, ka ophis jong u Development Commissioner for Handloom kan sa pyllait ruh ia ka pisa ba 30 % na ka jingsiew (premium). Nangta shuh kan pyllait khyndiat-pa-khyndiat haduh ban da poi 90%. Haba la ioh ia ka UCS (ka jingshisha jong ka jing pynlut) na ka bynta ka 90% kumta yn pyllait ruh ia ka 10% kaba dangsah.

2. Ka khajna bai trei (Service tax), kaba dei ban siew, na ka jingsiew insurance ba shisnem jong ka Rs 695.63/- kan siew da ka sorkar India.

3. Ka ICICI Lombard kan pyniaid sha ka snem kaba bud ia ka pisa kaba tam, lada ia ka jingpan ne dawa kaba la dep siew, ka jingpan ne dawa ba dang pynkhreh ban siew kaba kynthup ruh ia ka dor jong ka IBNR bad TPA kaba duna ia ka 70% na ka jingsiew ba shisnem bala mynjur.

4. **Ki bor ba pyntreikam :-**

Ia ka skim la pyntreikam da ka ophis jong ka DCHL lyngba ka ICICI Lombard General Insurance Company Ltd. U State Director of Handloom/Director of Industries/nongpeit ia ki nongthaiñ jaiñ un kit khlieh na ka bynta ka jingiaid beit jong ka jingpyntrei kam ia kane ka skim hala ki jong ki jylla.

4. **Kiba bit ban ioh :-**

Na ka bynta ban ioh jingmyntoi na kane ka "Health Insurance Scheme jong ki nongthaiñ jaiñ" (kata ka mut ka ktien "nongthaiñ jaiñ" kan kynthup ia ki nongiarap jong ki nongthaiñ jaiñ kiba teh ksai, kyllain ksai, wiah rong, shon ia ki dur, kiba pynbiang kat kum ka jingheh ki jaiñ, kiba leh ia ka Jhala, pynbiang ia ka Jacquard bad kiwei kiwei ki nongthaiñ jaiñ ki dei ban don ia kine ki kyndon harum :-

- Ki nongthaiñ jaiñ ki dei ban pynmih 50% ka kamai na ka kam thaiñ jaiñ.
- Baroh ki nongthaiñ jaiñ, shynrang ne kynthei ki long kiba bit ban ion ia kane "ka Health Insurance Scheme". Ka skim ban iarap haduh sawngut na kiba haiing- hasem jong u nongthaiñ jaiñ i.e, ia lade hi, ka lok bad arngut ki khun. Ka skim ka ai jingiarap ia ki briew kiba don hapdeng ka kyrta ba 1 sngi haduh 80 snem.
- Ka dei ka jingkitkhlieh jong ki State Director ba dei peit bad ka ICICI ban pynthikna ba ki nongthaiñ jaiñ kynthei, nongthaiñ jaiñ barit paid bad ki nongthaiñ jaiñ ba shatei lam mihngi (Arunachal, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura bad Sikkim) la ai bynta marbiang ha kiba pyntrei kam iakane ka skim.
- Ki nongthaiñ jaiñ kiba dei na ka State Handloom Development/Apex/Primary Handloom Weavers' cooperative societies kin hap hapoh kane ka skim. Ki nongthaiñ jaiñ bym don ha ki cooperative ki lah ban ioh ia kane ka skim tang lada ki don ka Certificate na u State Director of Handlooms ba la pynbiang kat kum ki kyndon ba la ai.

3.

- Ka dei ka jingkit khlieh jong ki State Director ba dei peit ia ka kam thain jain ban pynshisha ia ki nongthain jain ba bit ban jied bad ki nongiarap thain jain ki ban ioh nong na kane ka Skim.

5. **Ka jing pyndap pynbiang :-**

- Ka ICICI Lombard kan siew/siew pat ia ka jinglut jingsep bala ba la pynlut da ki nongthain jain ha kaba sumar ha kino kino ki hospital ne iing sumar ha la ka Ri, kat kum ka dor bala buh ne hapoh ka dor ba la buh

6. **Ka jingsiew khlem ka pisa Nokot :-**

Ka ICICI Lombard kan ai bor lyngba ki nongmihkhmat (ka kynhun ba lai) ban ai jing sumar ha ki hospital ba la ioh jingbit/iing sumar khlem da siew pisa nokot ha ki jylla bapher bapher jong ka ri baroh kawei. Kane ka mut ba u nongpang un ioh jingsumar ha kano kano ka hospital ba la ioh jingbit khlem da siew ia ki bills (jinglut jingsep). Lada u nongpang u dei ban leit doctor ne clinic, bym don ha ka list ba la mynjur, u dei ban phah ia ki prescription bad ia ki kot ki sla ba thied dawai sha ka ICICI Lombard ne sha ki nongmihkhmat jong ka (TPA) u ban pynthikna ban siew lut ia ki jinglut jingsep hapoh 15 nngi hadien ba la ioh ia ki kot ki sla bad ki jingpyntip.

7. **Ka por :-**

- 7.1. Ka jingpyniaid (policy) kan trei kam hapoh 12 bnai na ka tarik ba ki ioh pdiang ia ka jingsiew (premium) na u nongbuh Insurance.
- 7.2. Kawei ka iing jong u nongthain jain kin ioh nong na ka bynta shisnem kaba ki la dep siew ia u/ka bynta jong ka jingsiew jong ki. Kane ka long kaba la bit ban pynthymmai pat sa shisnem haba ki la dep siew ia la ka bynta manla u snem.
- 7.3. Ka jing pynthymmai ka dei ban long kaba ha khmat tam.kaba rit eh ka long haduh 80% ban pynthymmai ha ka snem ka ba 2. Ka jingbymkot ia ka jingpynthymmai kaba 80% ha ka snem kaba 2 kan ialam sha ka jingkhang noh ia ka company.

8. **Ki jingmyntoi :-**

• Ka jingioh shisnem kawei ka iing ha	(in Rs.)
• ki kyndon ba la buh (1+3) ka kyndon	15,000/-
• ba kham poh na ka bynta kawei ka iing.	
Baroh ki jingpang bad jingpang thymmai.	15,000/-
Ban kha khun (u wei u khun na ka bynta arngut kiba sha khmat).	2,500/-
Ba sumar bniat	250/-

Ba sumar khmat	75/-
Thied iit khmat	250/-
Kaba shah sumar ha ki hospital	4,000/-
Ayurvedic/unani/Homeopathic/Siddha	4,000/-
Kaba ha shuwa bad hadien ba la shah sumar ha hospital	15,000/-
Kaba sumar khyllung	500/-
Kaba phah sumar nabar	7,500/-
Ka dor ba la buh man ba pang	7,500/-

**Ki bai lait bad ki bym kynthup lang:-**

Kaba puid ban pynbhabriew (Cosmetic Surgery), HIV, AIDS, pynduh khun, jingpang ñiangkulia, pynmysaw ialade, dih drok ne kyiad, ki thma, jingiakhih, ki strike, ki jingpynhiar thma ki kai khlaw bad na ka jingbthei bomb.

**9. Ka rukom trei kam ba ju bud :-**

- 9.1. U Ståte Director u ba dei peit ia ka kam thaiñ jaiñ un ia pynbeit khatduh bad ka ICICI Lombard ban jied ia kino ki ban ioh jingiarap.
- 9.2. Ka skim ka trei kam naduh ka tarik bala pyllait ia ki kyndon (guidelines) jong ka "Health Insurance Scheme" na ka bynta ki nongthaiñ jaiñ da ka Sorkar India.
- 9.3. Ka ophis jong u State Director u ba dei peit ia ka kam thaiñ jaiñ bad ki ophis hapoh jong u ki dei ki nongpyniaid bad nong pyntreikam ia kane ka skim.
- 9.4. Ia ka bynta ka jingsiew (premium) jong ka sorkar kmie yn pyllait beit sha ka ICICI Lombard na ka bynta ki nongthaiñ jaiñ ha kane ka skim da kaba siew khyndiat khyndiat. Ka jingsiew sha ka sorkar kaba ia ryngkat ha ka jingsiew (premium) bad ka khajna trei (service tax) kaba kot haduh 30% na ka bynta ka jingsiew (premium) jong baroh ki nongthaiñ jaiñ kiba ioh jingiarap yn pyllait sha ka company. Ha kano kano ka por kaba 66% na katei ka pisa ba la kdew la pyllut ha kaba thep kyrteng ia ki nongthaiñ jaiñ, ka company ha kane ka por kan hap phah ia ki progress report (ka bui jong ka jing iaid shaphrang) sha ka office u Development Commissioner for Handlooms da kaba pyni ia ka jing don jong ki briew bala thep kyrteng wat ia ka jingpynlut-pynsep naka bynta kane – haba la ioh pdiang ia ka bui jong ka jingiaid shaphrang (progress report), kaba la pynshisha shuh shuh da ka Certificate bala ai da ka sorkar jylla, nangta ka ophis jong u Development Commissioner for Handlooms kan sdang ban pyllait noh ia ka jingsiew kaba 30%. Bad yn sa nang pyllait shuh-shuh

ha ka juh ka rukom haduh ban da poi 90%. Haba la ioh ia ka UCS (ka kot jingpynshisha ia ka jing pynlut) na ka bynta ka 90% kumta ia kaba sah 10% yn sa pyllaif.

- 9.5. U nong ioh jingiarap ba khmih lynti un hap ban pyndap ia ka form thep kyrteng bad un sa phah ia ka sha ka State Director of Handlooms ryngkat bad u/ka bynta ka jingsiew (premium). Ia ki application ki form thep kyrteng yn ai sha ka State Directorate of Handlooms ne sha ki nongthaiñ jaiñ da ka ICICI Lombard.
- 9.6. Ka State Directorate of Handlooms kan khmih bniah ia ki applikeshon bad lada ki shem ba ki la biang kin pdiang ia ka jingsiew (premium) bad kin phah ia ki list kita ki nong ioh jingiarap ryngkat ki jingsiew sha ka ICICI Lombard.
- 9.7. Haba la ioh pdiang ia ka jingsiew ryngkat ki list jong ki nong ioh jingiarap na ka State Directorate of Handlooms, ICICI Lombard kan ai ia ki Health Cards sha ki State Directorate of Handlooms ryngkat ki jingthoh kiba pyni ia ki kyrteng ki briew ki ba juh insurance. Ka State Directorate of Handlooms ryngkat ki bor pyniaid kin phah jingtip sha uwei-pa-uwei u nong ioh jingiarap ia kane ka skim.
- 9.8. Lada u nongthaiñ jaiñ u kynriah jaka trei haba u dang shim ia ka insurance na kawei ka Society ne Corporation sha kawei pat, u/ka, kum u nongiohnong jong ka skim, u dei ban da pyntip sha ka Sorkar jylla.
- 9.9. Ki Sorkar jylla bad ki State Handlooms Corporation/ki Apex/ki Primary Handloom Weavers Cooperative Societies/ki Unions/ki Association kin shim bynta ban pyntrei kam ia kane ka skimda kaba pynsgewthut ia ki nongthaiñ jaiñ ba ki dei ban snoh kti lang ha kane ka skim.
- 9.10. Ka ICICI Lombard kan sa phah ia ki progress report shibnai-shibnai ia ka jingdon ki nongthepkyrteng sha u State Director/Commissioner of Handlooms, ki ban pynshisha ia ka jingdon ki nongthepkyrteng bad kin sa ai ia ki health card haba la dep bishar bniah.
- 9.11. Ka State Directorate of Handlooms kan phah ia ki report ha ka 10 tarik man la u bnai kaba batai bniah ia ka jing ai jingiarap bad ka jingsiew ia ki jing-pan sha u Development Commissioner for Handlooms, Ministry of Textiles.

**10. Ka rukom ban bud da u nong pan :-**

1. Kaba phah sumar sha hospital da kaba la tip lypa.
  - a. U nongpang u lah ban leit sha kino kino ki hospital ba la ioh jingbit/ki iing ai jingsumar, u/ka jied hi. Ia ka list jong ki hospital yn ai da ka ICICI Lombard bad la phah copy ia kajuha sha ka website [www.handlooms.nic.in](http://www.handlooms.nic.in).
  - b. Ia ka kyrteng jong u nongpang/ka policy no/ka jait jingpang/ka kyrteng jong ka hospital la pyntip sha ka ICICI Lombard ne sha ki nongmihkhmat jong ka da kita ki hospital bala ioh jingbit/ki iing ai jing sumar. Ia ka list jong ki nongmihkhmat jong ka ICICI Lombard (TPA) ne ki briew ki ba hap ban ia kynduh la ai da ka ICICI Lombard.

- c. Ia ki ID Card jong ki nongthaiñ jaiñ yn ai da ka ICICI Lombard sha ki briew ba buh insurance bad kim donkam ban siew nakot. Ka jingtip ba bniah ia ka ka ICICI Lombard ne ia ki nongmihkhmat jong ka, ki phone no, ki phone no kiba lah ban ai jingiarap dei ban da thoh ha ki ID Card na ka bynta ban suk hadien. Kumjuh ruh ki hospital kiba ioh jingbit kin phah da ka fax ia ki form ba la ai bor sha ka ICICI Lombard ne sha ki nongmihkhmat jong ka kin hap ai jingbit hapoh 12 kynta.
- d. U nongpang un hap shah sumar, un soi ia ka bill bad mih na hospital hynrei um donkam ban siew.

(iii) **Ka jingpan ia ka jingsiew pat :-**

U nongpang u lah ban phah sumar ha u doctor ne ha clinic /ne ki hospital ba la ioh jingbit. Ki nongthaiñ jaiñ ki lah ruh ban siew hi ia ki bill hospital. Ka Insurance Company pat ka siew/siew pat ia ki jinglut jingsep bala wanrah da ki nongthaiñ jaiñ ha kaba shah sumar ha ki hospital ne iing ai jingsumar ki bym shym la ai jing bit da ka company ha ka ri, bad kane ka shong eh lada ym pat palat ia u pud ba la buh ne ba kan ym tam ia ka dor ba la mynjur da ka CGHS. Ki nongthaiñ jaiñ ki lah ban phah ia ki prescription ne ki kot ki sla dawai sha ka company ne TPA ki ban pyntikna ba kin siew lut ia ka jinglut jingsep hapoh 15 sngi haba ki la ioh pdiang ia ki kot ki sla kiba biang bad ba ki la ioh jingtip.

iv. **Ka jingiarap :-**

1. Ban bynrap lang ia kano-kano ka jingai jingiarap jong ka State lah ban wad jingtip na ki ICICI Lombard kiba don ha ka Ri baroh kawei. Ia ki list jong kum kita ki Officer/ki briew ba dei ban iakynduh ka ICICI Lombard kan ai ha ka ktien tynrai jong kata ka jylla. Ia ka copy jong kata ka list lah ban ioh na ka website [www.handlooms.nic.in](http://www.handlooms.nic.in) bad na ki kot khubor.

2. Ryngkat bad ki list ba la phah shon, ka ICICI Lombard kan phah ruh ia ka jingtip ba bniah ia ki hospital/ki iing sumar, ki TPAS bad iaka ICICI Lombard sha ka website na ka bynta ban tip ia ka jing pyniaid ruh. Ia ka copy jong ka list lah ban ioh na ka website [www.handlooms.nic.in](http://www.handlooms.nic.in).

11. **Ka bynta jong ka jingtrei jong ka ICICI Lombard :-**

- 1. Ka ICICI Lombard ne ki nongmihkhmat jong ka (TPAS) kan ai ia ka list ki hospital kiba biang dor/ki iing jing ai sumar na ka bynta ban ai jingsumar ia ki nongthaiñ jaiñ sha ki sorkar jylla bad sha ka ophis u Development Commissioner for Handlooms. Ia ka list dei ban pynthymmai man la ka lai bnai (quarter).
- 2. Ka ICICI Lombard ne ki nongmihkhmat jong ka (TPAS) kin ai ruh ia ki list jong ki hospital kiba don hapoh ka Insurance Skim sha ki Sorkar jylla kiba don haduh 250 tylli ki handloom cluster ha ka Ri na ka bynta ban shah sumar nabar (OPD) da kaba khlem siew ia ka pisa nokot. Ki lah ban pynbun/pynduna kat kum ka jingangnud ki Sorkar jylla bad phah jingtipruh sha ka ophis jong u Development Commissioner for Handlooms.

3. Ka dei ka kamram jong ka ICICI Lombard ban pynlong ia ka skim kaba jop. Ka ICICI Lombard kan pyntip sha ki State Director kiba dei peit ia ka kam thain jain ba kin pynkreh ia ka jingpynthikna ia ki nong ioh jingiarap, ai ia ki form, ai jingbatai, bad kiwei-kiwei, na ka bynta ban ai jingiarap sha ki nongthain jain ha kane ka skim.
4. Ka ICICI Lombard ne ki nongmihkhmat jong ka (TPA) kin pynbna paidbah ia kane ka skim ha ki nongthain jain ki ba don ha ka ri baroh kawei da kaba phah khubor lyngba ki kot khubor, T.V, bad kiwei-kiwei.
5. Ka ICICI Lombard kan pyntip ia ki jingpynbna paidbah ia kane ka skim/nongioh jingiarap ha la ki ktien tynrai lajong. Bad ia ka kam kaba la dep leh dei ban da pyntip sha ka ophis.DCHL bad ka sorkar jylla.
6. Ban siew kham kloia ki pisa u nongthain jain haba u phah sumar na shabar, ka ICICI Lombard ne u nongmihkhmat jong ka un plie ia ka ophis ha ki jylla ba bun ki Handloom Cluster kibym duna ia ka 250 tylli na ka jingdon kaba 470 tylli ki Handloom Cluster hapoh shibnai bad ia kane ruh yn sa ai khusnam.
7. Ka ICICI Lombard ka phah ia ka progress report (ki bui ka jingiaid shaphrang) ha ka 20<sup>th</sup> manla u bnai sha ka ophis u Development Commissioner for Handlooms da kaba pyni ia ka jingdon ki briew kiba shim Insurance, ka jinglut jingsep bad ia ki jingpan kiba la dep leh.
8. Ka ICICI Lombard kan pynlong ia ka jingialang bad ki State Director/Commissioner kiba dei peit ia ka kam/thain jain haka 18<sup>th</sup> man la u bnai ban ia pyrkat ia ka rukom pyntrei ia ak Health Insurance Scheme, lada ka hap haka sngi shuti kan pynlong haka sngi long trei kaba bud ka Insurance Company kan pynbiang lypa ia ki jingkheia jingdiaha kaba ia dei bad ki jylla bad ia ki jingpan jong ki. Ka ICICI ka dei ban shim da ka rai kaba biang ha kaba iadei ha ka liang jong ka jingsiew noh ne jingsiew pat ia ka pisa.

**12. Ban peit bniah bad bishar :-**

- 12.1.Hapoh ki district level ka jingialang jong u Assistant Director Handlooms jong ka Sorkar jylla bad u nongmihkhmat jong ka ICICI Lombard dei ban pynlong man la ka taiew ba nyngkong jong u bnai ban peit bniah ia ka jingiaid shaphrang jong ka jingthep kyrteng ki briew bad ban siew ia ki jingpan kiba ha ka skim ha kata ka district bad ban shim rai khamtam ha ka liang ka jingpan (claim).
- 12.2.Ka ophis jong u Development Commissioner for Handlooms kan bishar bniah ia ka jingiaid shaphrang lyngba ki ophis kiba hapoh jong ka da kaba pynlong ia ki jingialang bad ki Sorkar jylla bad ka ICICI Lombard man la ka por.

Sd/-  
B.K.Sinha  
(D.C Handloom)

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