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 ED/01/21/03/07 . 04.2019

Circular No: - 24 / 2019

All Provincial Secretaries of Education

All Provincial Directors of Education

All Zonal Directors of Education

All Parivenadipathis of Pirivenas

All Principals of Government Schools

All Principals of Private Schools

All Principals of Government aided Schools

All Principals of International Schools

**“Suraksha” Student Insurance Scheme-2018/2019**

The circular numbered 35/2017 and dated 29.09.2017 issued by Ministry of Education pertaining to the above subject is hereby by cancelled.

***“SURAKSHA”*** Student Insurance Scheme is a programme conducted by the Government of Sri Lanka according to the budget proposal of 2017, under the theme ***“Protect forever – The Children of the Nation”.***

The main objective of the Ministry of Education is socialization of children empowered with skills and knowledge, and the existence of a protective environment is an essential factor for students in all age levels in order to achieve this objective.

Ministry of Education has taken necessary steps to ensure physical and psycho-social well-being of students and has introduced a Health Insurance Scheme to cover diseases, accidents and disabilities experienced in schools or outside the school premises.

***Suraksha*** Student Insurance Scheme introduces to fulfill its objectives such as increase school attendance by providing quick health services in case of diseases, accidents and disabilities, to increase contribution for the 13 years schooling initiative and support to obtain required treatments in a disability condition covering all Sri Lankan school students.

All Sri Lankan students in the age limit between 5-21-years of age who are registered in all government schools, private schools with government aid or not, Pirivenas, semi-government schools and international schools are the beneficiaries.

Insurance cover will be provided for a one-year period from the given date of the agreement signed annually between the Ministry of Education and Insurance Company or an institute. Accordingly, Ministry of Education has signed an agreement with Allianz Insurance Lanka Limited in 2018 to provide insurance cover for a year from 2018 December 01 to 2019 November 30, for 24-hour coverage for 365 days of the year.

Benefits of Insurance Cover consist of the provisions of the 4 sections given below:

 1.Health benefits

 1.1 In-door treatment benefits-Rs 200,000 (Government/Private hospital)

 1.2 Out-door treatment benefits-Rs 20,000

 1.3 Critical illness benefits-Rs 200,000 or more than the amount

 2. Accidental benefits

 2.1 Permanent total disability- Rs 200,000

 2.2 Permanent partial disability - Rs 150,000 to Rs.200,000

 3. Depart/Death

 3.1 Death of parents Rs 200,000 (for one parent)

 a. benefit for both parents

 b. benefit for all schooling children of the family

 3.2 Death of student-for funeral Rs 150,000

 4.Special bonus benefits

 4.1 Private hospitals-20% deduction from in-door hospital charges

It must be proved that the applicant (patient) is a beneficiary of Allianz Insurance Lanka Limited Insurance Scheme-***Suraksha*** by presenting the insurance card.

Following details are included in the instruction and guideline manual attached here to..

Details and information regarding the insurance scheme such as limitations of insurance cover, conditions, documents to be presented, places where the claim documents are to be submitted and instances where insurance cover is not valid.

Following duties should be fulfilled by officials of education sector and heads of schools when obtaining student insurance cover.

1. Appointing a committee under the patronage of Provincial secretary of Education and carry out necessary monitoring and interventions.
2. Appointing an officer/a teacher vested with duties on this matter in the Provincial department of Education, Zonal education office and in school.
3. Providing details and information of students of the school.
4. Certification of information when claiming benefits of the insurance cover.
5. Maintaining information file (both physical records or computerized database) on beneficiaries and issuing this information for needed parties when necessary.
6. Reporting new admissions to the relevant parties and authorities without any delay.
7. Informing the Allianz Insurance Lanka Limited or a branch of it all the details of the dropout students of the school system in writing without delay.
8. Make aware all students, parents and school community about benefits of the insurance scheme.
9. Act as a mediator and a facilitator when acquiring benefits from the scheme if the applicant faces any difficulties in the same.
10. Providing opportunities to obtain benefits of the insurance scheme.

Responsibilities and actions of each education authority are given in the instructions and guidelines manual.

Education authorities should be responsible for educating the community about the benefits, conditions and expected responsibilities of the “Suraksha” Insurance Scheme introduced by The Ministry of Education and Allianz Insurance Lanka Limited.

You are kindly requested to assist the students to obtain all the benefits from the educational opportunities given and to use the “Suraksha” Insurance Scheme to build a healthy generation.

In case of disputes of interpretation of the terms in the circulars issued in different languages the meanings/interpretations of the circular issued in Sinhala language should be considered valid.

M.N. Ranasinghe

Secretary

Ministry of Education

**Copies**:

1. Secretary to the President
2. Secretary to the Prime Minister
3. Auditor General
4. Secretary, Ministry of Finance and Mass Media
5. Secretary, Ministry of Health, Nutrition and Indigenous Medicines.
6. Secretary, Ministry of Child and Women’s Affairs and Dry Zone Development
7. All Provincial Chief Secretaries

**MANUAL OF INSTRUCTIONS ON “*SURAKSHA”* STUDENT INSURANCE COVER**

**CHAPTER 01.**

**“*SURAKSHA”* STUDENT INSURANCE COVER**

Insurance cover, insurance institute/company, beneficiaries, become a beneficiary, obtain SURAKSHA insurance card are described in this chapter.

**1.1 Insurance Cover.**

***“SURAKSHA”*** is the insurance cover introduced by the Ministry of Education

**1.2 Insurance Institute/Company.**

The institute/company/authority which signed the official agreement with the Ministry of Education is defined as the ***insurance provider*** and the said institute, Allianze Insurance Lanka Limited will provide insurance cover to the Ministry of Education from 01st December 2018 to 30th November 2019.

**1.3 Beneficiaries.**

All lay and clergy Sri Lankan students aged 5-21 years studying in government schools, government aided private schools, non-aided private schools, Pirivenas, semi government schools and International schools are the “***beneficiaries”.***

In this circular and guideline, all government schools, government aided private schools, non-aided private schools, semi government schools and International schools are defined as ***“Schools”,*** *Mulika Pirivena, Maha Pirivena* and *Vidyayathana Pirivena* are defined as “***Pirivena”.***

All lay and clergy male and female students are defined as “***Students”.***

**1.4 A beneficiary.**

Within the validity period of the agreement, all lay and clergy Sri Lankan students within the age limit of 5-21 years registered in the school admission registers, studying in government schools, government aided private schools, non-aided private schools, Pirivenas, semi government schools and International schools are the “***beneficiaries”*** of this insurance scheme***.*** Dropouts and School leavers are not considered as the beneficiaries.

 The Allianz Insurance Lanka Ltd will issue a Suraksha student insurance card to identify the beneficiary

The number indicated in the Suraksha-student insurance card is the insurance number of the student. Accordingly, all students will acquire a unique insurance number and this number should be used as an identification number, when claiming benefits.

**1.5 “Suraksha” Insurance cards**

All students will acquire a suraksha insurance card free of charge. During the period of the insurance students could claim the relevant insurance by providing a certificate from the Parivenadhipathi (Head of the Privena)/ Principals along with the claim form until an insurance card is issued to the student or until the 31st March 2019 whichever comes first. In such an instance the school census number, student admission number and the grade in which the student is presently studying should be certified by the principal and submitted.

**1.6 Obtaining the student insurance card**

-Parivenadipahti/Principals’ should computerize the accurate details of students presently studying in his/her school according to the format provided in annexure 01. This should be forwarded to the Ministry of Education immediately. The Allianz Insurance Lanka Ltd would issue the **Surakha insurance** card based on this information.

Information that are sent to the Ministry as annexure would be tallied with the information which are entered in annexure 01 and annexure 02

-Insurance cards of students within the age limit of 5-21 years recorded in the admission register of the Pirivena/school would be handed over to the *Parivenadipahti*/Principals of Pirivena/schools by the Allianze insurance Lanka Ltd

-Distributing the student insurance cards to the students and maintaining registers and records pertaining to it is the sole responsibility of the *Parivenadipahti*/Principals of Pirivenas/schools.

- If any male or female student of Pirivena /school does not receive student insurance card, it is the responsibility of the *Parivenadipahti*/Principal to inform this in writing to the Allianz Insurance Lanka Ltd or the nearest branch as soon as possible and make necessary arrangements to obtain a student insurance card for that student.

-New entrants or registrations of students should be informed in writing as soon as possible, directly to the Ministry of Education and The Allianz Insurance Lanka Ltd or nearest branch of it also stating the previous school studied by the student. *Parivenadipahti*/Principals should take necessary action to obtain a new student insurance card.

- In the event a student leaving Pirivena /school, this should be informed without delay to both the Ministry of Education and The Allianz Insurance Lanka Ltd.

**1.7 In a case of misplaced or lost card**

 This should be immediately informed in writing to The Allianz Insurance Lanka Ltd without any delay. If not, inform, through hot line 011-2369369

**CHAPTER 02**

**INSURANCE INSTANCES AND BENEFITS/COVERS**

**Instances of health benefits, accident benefits, death benefits, additional benefits special benefits and their amounts are included in this chapter.**

**2.1 Health Benefits**

**2.2.1. Indoor treatment benefits-Rs 200,000**

1. Indoor treatments and cost of medicines (Paying ward of government hospital, private hospital, private ayurvedic hospital)
2. Doctor fee/ Specialist consultant doctor fee
3. Government hospital/government ayurvedic hospital non-paying wards-Rs 3000 per a day.(patient care, patient visit, food supplements and other needs)
4. Expenses of surgeries, Diagnosis testing, Pharmaceutical drugs and medicine, expenses of surgery tests, special treatments
5. Expenses of surgeries without hospitalization
6. Without hospitalization, expenses for followings are reimbursed ( EEG, MRI, CT Scan, DMSA Scan, DTPA Scan, Ultra Sound Scan, and NSI Dengue antigen test )
7. Expenses of special food supplements recommended by doctors for critical illness and high risk diseases.
8. Suffering cost for prolonged diseases/surgeries/accident
9. Allowances for 7 days before hospitalized- with doctor recommendation
10. Allowances for 14 days after discharging the hospital-suffering cost, treatments
11. Treatments obtained overseas as per the doctor recommendation
12. Expenses of instruments and materials for prolonged diseases/surgery/accidents
13. (TED/stockings/air mattress/water mattress/rehabilitation accessories/ special shoes/walking aids/clutches ect.)
14. Expanses of plastic surgeries to correct marks or signs after an accident or due to an accident.
15. Supply free ambulance service based on requirements.

**2.1.2 Outdoor treatments-Rs 20,000**

a) Cover expenses for medicines and pharmaceuticals, testing, investigations of identified special diseases which cause life risk

1. Cancer
2. Paralysis
3. Blindness
4. Third degree burns
5. T.B.-Tuberculosis
6. Epilepsy
7. Thalassemia
8. Psychiatric disorders
9. Congenital diseases
10. Kidney diseases
11. Heart diseases
12. Pneumonia
13. Diabetes
14. Young hypertension
15. Obstructive sleep apnoea
16. Endocrine problems
17. Hypothyroidism
18. Vitamin deficiencies
19. Liver diseases…………….ect
20. Equipments for special needs.

b) Treatments for disabilities of eye/optic, ear and hearing and accessories for correcting those problems

c.) treatments, testing and medicines for epidemic diseases Eg. Influenza

d.). Treatment for dental carriers-Filling and uprooting

e) Expenses for ayurvedic treatments

f) Expenses to obtain treatments from specialist doctor/consulter. Payments done by bills /bank transactions/web based transactions / special institutes/mobile phone payments will be reimburse

g) Expenses of immunization vaccines and expenses to prevent accidents during sports.

2.1.3 Critical illness cover Rs 2,00,000.00 or more than the amount.

Direct payments and reimbursements are available for treatments obtain from local hospitals and only reimbursements for treatments obtain from foreign country

**Critical illness cover is available for the followings**

1. Heart surgery
2. Cancer treatments
3. Kidney transplantation/Dialysis
4. Dialysis
5. Bone marrow transplantation
6. Hip, shoulder, knee replacement
7. Brain surgery
8. Scoliosis
9. Cochlear implantation
10. Spinal cord compression
11. Liver transplantation
12. Eye surgeries
13. Artificial limbs
14. Nutrition supplements for critical illnesses
15. Other critical illness identified

**2.2 Accidentals cover**

**Total and permanent disability cover**

2.1 Permanent total disability Rs. 200,000

2.2 Permanent partial disability Rs 150,000 to 200,000

2.2.1 Loss of sight/vision in both eyes Rs 200,000

2.2.2 Loss of 2 limbs Rs 200,000

2.2.3 Loss of one limb and an eye Rs 150,000

2.2.4 Loss of an eye or one limb Rs 150,000

**2.3 Depart/Death**

2.3.1 Death of parent (only for one parent per year) Rs 200,000

 a. for both parents throughout the year

 b. covers available for all students of the family. In case of death of parents/guardians, payments are made only for the student. For clergy students, payments are made only for legitimate parents.

2.3.2 Death of the student (for funaral) Rs.150,000

**2.4 Special Bonus benefits**

This is not included in the insurance cover provided by the Allianz Insurance Lanka Ltd to the Ministry of Education but provided under the agreement of the private hospital council of the Ministry of Health and the colleges of the various medical specializations

**2.4.1 Reducing 20% from inpatient hospital bills**

When receiving inpatient treatment in private hospitals registered under the Ministry of Health a 20% reduction of the total bill is provided excluding the cost of drugs.

-Hospital charges

-Doctor fees

-Medicines and cost of testing

-Registration fees

In order to receive the above mentioned benefits in 2.4.1 of 2.4 you should prove that you have a “Suraksha” insurance by providing your insurance card.

Benefits not mentioned in 2.4.1 of insurance policy of Allianz Insurance Lanka Ltd are available for students.

These benefits available for indoor patients of hospitals or clinics registered under the Ministry of Health under the laws and regulations imposed by them. The list of registered hospitals and dispensaries are attached in Annex 02.

**CHAPTER 03**

**CLAIMING BENEFITS**

Inability to claim benefits, cost that would not be covered, documents that should be submitted to receive the insurance benefit, instances where benefits would not be covered, reimbursement of bills are described in this chapter.

**3.1 Inability to claim benefits**

If the students received indoor treatment in a hospital not mentioned under Annex 2 he/she is not eligible to claim health benefits.

**3.2 Costs that would not be covered**

3.2.1 Cost that would not be covered during indoor treatment

Please take special note of the following instances that would not be covered.

1. Air ticket
2. Accidents during air traveling
3. Expense for SPA and massage
4. Expenses for removal of foreskin of males
5. Other than the expenses occurred during treatments Ex. Telephone bills
6. Accidents/Illness or damages due to illegal activities
7. Expenses of plastic surgeries/ beauty therapy treatments/surgery for correct obesity used to improve appearance or body image other than due to accidents
8. Pregnancy and delivery
9. Homeopathy treatments

**3.2.2 Critical/ high risk diseases/ illness which is not covered by the policy**

1. Intentional self-inflicted injury, attempted suicide, while sane or insane;
2. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic. substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner;
3. Failure to seek or follow medical advice;
4. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or
5. unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or

usurped power, riot or civil commotion, strikes;

1. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable
2. Participation by the insured person in a criminal or unlawful

**3.3 Documents that should be submitted to receive the insurance benefit**

The original copies of the following should be submitted once the student is discharged from the hospital. Photocopies of these documents should be retained with the patient. Following documents must be sent by registered post or by-hand to the Allianz Insurance Lanka Ltd or to their nearest branch. List of branches of The Allianz Insurance Lanka Ltd is included in Annex 3.

And claim form is included in Annex 4

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| --- | --- |
| Instances of benefits | Documents to be produced |
| 1. **Hospitalization in a Government hospital** | Claim form, Bed head ticket, diagnosis card or clinic cardFor drugs or investigations ordered from outside the prescription of the doctor with the official sealPayment receipts |
| 2. **Hospitalization in a private hospital****-Direct payments****-Reimbursement** | Claim formName of the patient, suraksha card number/school admission number, school censes number, name of the hospital, room number, telephone numberDiagnosis card, payment receipts(final and advance), detailed bill |
| 3. **OPD Treatment**  | Claim form, The doctor’s prescription with the signature and official sealThe bills for payment, detailed bills, payment reciepts |
| 4. **Death of the mother/father** | Claim form,Temporary Death certificateCopy of the birth certificate of the student |
| 5. **Death of a student** | Claim form, Death certificateCopy of the birth certificate of the student |
| 6.Total/partial disability | Diagnosis card, medical reports, Recommendations |
| 7.Critical illness benefit | Medical report, hospital bills, estimates from hospitals |

**3.4 payment for bills**

**3.4.1 Direct Payment facilities**

Direct payments are available for selected private hospitals. List is attached in annex attached in annex 05.For quick payments produce Suraksha student card or mention that the student is covered , by Surak.sha Insurance cover

**3.4.2 Reimbursement of bills**

All bills would be reimbursed within 3 working days of submitting correctly filled application forms along with the necessary documents.

**3.5 Handing over documents.**

1. Hand over documents to a branch of The Allianz Insurance Lanka Ltd.

2. Hand over documents to the School Health and Nutrition Branch of the Ministry of Education

3. Hand over documents to head office of The Allianz Insurance Lanka Ltd. or mail/post to address below mentioned.

The Manager, Director of Education

 The Allianz Insurance Lanka Ltd School Health and Nutrition Branch

 “Suraksha” Insurance cover Ministry of Education

No. 46/10, Nawam Mawatha, Isurupaya

Colombo 02. Battaramulla

**CHAPTER 04**

**ROLE OF DIFFERENT EDUCATION INSTITUTIONS**

**4.1 Ministry of Education**

* To implement the insurance scheme, establish a steering committee chaired by the Secretary Ministry of Education. This committee should also comprise officials from The Allianz Insurance Lanka Ltd and the Ministry of Health.
* To convene meetings once in every school term and maintain records
* To coordinate with The Allianz Insurance Lanka Ltd and other relevant authorities
1. The focal point would be the directorate of School Health and Nutrition at the Ministry of Education

* Establish an emergency hotline and the number is 1988 or 011-3641355 Any problem or clarifications can be made between 8.30AM to 4.15PM by calling the hotline.
* To create awareness among the community and provide necessary guidance to the school community.
* To educate provincial, zonal and divisional educational officers about the Insurance Scheme.
* To provide necessary information regarding students to The Allianz Insurance Lanka Ltd and updating the information.
* Mediate in the case of conflicts between insurance policy holders and The Allianz Insurance Lanka Ltd with regards to benefits.

**4.2 Provincial Education Ministry and Provincial Education Department**

* Provincial Secretary of Education and Provincial Director Education should co-chair a committee on the insurance program in which Zonal directors of education, Provincial Secretary of health, Provincial Director of Health, Regional Director of Health Services and members from the Insurance Corporation will be the other members of the committee.
* Committee meeting should be held once in every term and a separate file for the program should be maintained in the province.
* Provincial Education Ministry and Provincial Education Department should appoint one official from each office to take the responsibilities of the program.
* In the case of urgent issues the above committee can have special meetings in addition to the regular meetings held once a term
* To provide information regarding schools in the province to the authority.
* Educate school population and general population on the insurance program.
* Act as a mediator in the case of conflicts between students and The Allianz Insurance Lanka Ltdwith regard to benefits students will have.
* To develop links between branches of The Allianz Insurance Lanka Ltd in the province
* To provide information regarding students to the authority and updating information.
* Act as a mediator in the case of insurance claiming

**4.3 Zonal Education Office**

* Appoint a committee under the chairmanship of Zonal Director of Education. Deputy/Assistant Director of Education, and Medical Officers of Health who belongs to the zone can be appointed as members.
* Once a term this committee should be meet and maintain a separate file for the program.
* Each zone should have a responsible officer to implement the insurance program.
* Responsibility of implementing the program at divisional level should be given to the Deputy/Assistant Education Directors at Divisional Education Office.
* Should ensure that Information regarding schools in the zone are provided and updated.
* All students, Parents, Education Officials and School Community should be educated on benefits of the Insurance Scheme.
* Act as a mediator in the case of conflicts between students and Insurance Corporation with regard to benefits students will have.
* Develop links with the nearest branch of The Allianz Insurance Lanka Ltd and maintain information pertaining to these branches collaborate closely with them and have a separate file for it.
* Keep a separate file for documents on insurance benefits.

**4.4 Role of Pirivena/School**

* Head of the Pirivena/Principal will chair the committee established in the school on insurance program. Other members will be teachers, development society members, members of the past pupils association, non-academic staff, and any other decided by the school.
* Once a term this committee should meet and maintain records in a separate file for the program.
* Have a database with all the necessary information of students who are presently in the school.
* Handover the responsibility of the Insurance Program to the Deputy/Assistant Principal in writing in the absence of such an official, this responsibility should be handed over to a teacher.
* If a student gets admitted to the school or dropout from the school inform the relevant school authorities.
* Make sure all students or parents have received their insurance card.
* All students, Parents, Education Officials and School Community should be educated on benefits of the Insurance Scheme.
* Act as a mediator in the case of conflicts between students and Insurance Corporation with regard to benefits students will have.
* Develop links with the nearest branch of The Allianz Insurance Lanka Ltd and maintain information pertaining to these branches.
* Collaborate closely with them and have a separate file for it.
* Keep a separate file for documents on insurance benefits.
* School should take measures to send duly certified documents without delay when a child requests for benefits of the Insurance.

**CHAPTER 05**

**DIRECTING AND OBSERVING**

This chapter includes expected duties during directing, monitoring of different institutes and facts to be concern specifically and obtaining information.

**5.1Expected duties during monitoring**

To obtain accurate details of the students

To obtain timely information regarding the students who leave the school

To maintain records of remunerations received

To carry out committee meetings

Assist and direct students to obtain the insurance

**5.2 The way of functioning of institutions**

**5.2.1 At national level**

Will be carried out by both the School Health and Nutrition Branch of the Ministry of Education and The Allianz Insurance Lanka Ltd. These two institutions retain the authority to take action if any mistakes or fraud takes place.

**5.2.2 At province level**

Will be carried out by the Education Director of the province, the Education Secretary of the province and other officers to whom they confer their power.

**5.2.3 At zonal level**

Will be carried out by the Zonal Education Directors, all other officers to whom they confer this power, and by the assistant/additional Divisional education directors

**5.2.4 At school level**

Will be carried out by the school principal, and by teachers and other officials to whom the principals confer this power upon.

**5.3 Facts to be consider with special attention.**

* Before payments are made requesting extra /supplementary documents or conducting investigation, checking validity and accuracy of documents produced for claims is a right of The Allianz Insurance Lanka Ltd.
* Claims are considered only when the original documents or documents in the required form are furnished in accordance with the policy.
* Fraudulent claims will be rejected and will be subjected to removing from the insurance cover or any other suitable punishments.
* All bills should be produced within 03 months from billing date and payments are not done if bills are produced later than 03-month. Further no bills will be accepted two months after the expiry of the insurance cover i.e. after 01/12/2019.
* Drugs/testing should be done within 07 days from prescription date, except for long term treatments.
* Payments are not made for vitamins and other nutritional supplements.
* All consultations and treatments should be obtained from qualified doctors with MBBS/ DAMS or equivalents or above.
* If original documents are needed after submission of the claim, a photocopy of the same should be produced to a branch of The Allianz Insurance Lanka Ltd for certification. But originals of bills/vouchers cannot be obtained by providing copies.

**5.4 Collects information.**

Additional information can be collect from the web sites given below,

www.allianz.lk

[www.moe.gov.lk](http://www.moe.gov.lk)

Contact numbers.

Allianz Insurance Lanka Ltd - 0112 369369

Ministry of Education hotline - 011-3641355