



ಪ್ರಜ್ಞಾ ಪಿಪ್ಪಿ ರಕ್ಷಣಾ ಯೋಜನೆಯ
“SURAKSHA” Student Insurance Scheme

අධ್ಯಾಪನಾ අමාත්ಯಾಂಗಣ
Ministry of Education

VISION

Protect forever- The children of the
Nation

**THE FREE INSURANCE COVER FOR ALL
SRI LANKAN SCHOOL STUDENTS
FROM THE GOVERNMENT.**

objective

- 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.

Beneficiaries

**4.5 million Sri Lankan school children
(Age 5 to 19)**

- Government Schools
- Government Approved Private Schools (Aided/
Non-Aided)
- Special Education Schools
- International Schools
- Pirivenas

Time Period

From 1st of October 2017

Benefits of Insurance Cover

- 1. Health benefits**
- 2. Accident covers**
- 3. Special Bonus Allowances**

Health Benefits



- ❖ Hospitalization- Rs, 200,000
- ❖ outdoor coverage-
Rs. 10,000



1. Benefits include for in-ward patients and supply of medical services. -
Hospitalization- Rs, 200,000

1.1 Aprivate hospitals, paying wards of government hospitals (Including Ayurvedic treatments)

1.1B. Nonpaying wards of government hospitals (including Ayurvedic treatments)

1.1.A. Benefits include for in-ward patients and supply of medical services. -private hospitals, paying wards of government hospitals (Including Ayurvedic treatments)		Rupees.
Annual insurance cover for an individual		200,000.00
Maximum limit for one occasion		100,000.00
i	Room/hall of hospital (for maximum room charge per day, Rs5000.00) (Rs. 30,000 limit per one admission)	60,000.00 (annual limit)
ii	Maximum payment for services of a surgeon,doctor, doctor who has MBBS or DAMS or above qualifications, consultant doctor, specialist doctor (Rs. 30,000 per occasion)	60,000.00 (annual limit)
iii	Different hospital services and supply. Maximum limit for one occasion(pharmaceutical drugs, surgery payments, testing, special treatments) (Rs. 40,000 per occasion)	80,000.00 (annual limit)

1.1.B.In-ward patients- Nonpaying wards of government hospitals(including Ayurvedic treatments)

i	Daily allowance (maximum 30 days for a year)	1,000.00
ii	Pharmaceutical drugs, testing,s canning, X-ray copies, for one occasion or a year that cannot be provided by the hospital	10,000.0

1.1A and 1.1B for extra conditions/facilities.

a	Expenses of pharmaceutical drugs, for in-ward patients, under the post hospital service for a duration of one week after the being discharged from the hospital will be covered. (Doctor's prescription is essential)	
b	According to 1A-iii cost for the following can be re-imbursed even without admittance to the hospital. 1.EEG, 2.MRI, 3.CT Scan 4.MSA Scan 5.DTPA Scan, 6. Ultra Sound Scan, 7.NIS dengue antigen test, 8.Endoscopy , 9.Colonoscopy, 10.Broncheoscopy, 11.Sigmoidoscopy	
c.	Doctor fee for 1 to 11 of testing of above 1.1A.b-maximum cost for one occasion	7,500.00
d.		

DOCUMENTS THAT SHOULD BE SUBMITTED TO RECEIVE THE INSURANCE BENEFIT ALONG WITH THE CLAIM FORM

- **For private hospitals**
- The diagnosis card
- The payment receipt(final and other payments)
- The detailed bill
- Insurance claim form- Annex 4

- **(B) For government hospitals**
- -Bed head ticket,diagnosis card or clinic card
- - For drugs or investigations ordered from outside the prescription of the doctor with the official seal
- - Payment receipts
- - Dully filled claim form certified by the principal of the school with the official seal- Annex 4

Outdoor coverage

1. OPD Treatment cover Maximum amount per year.	Rs. 10,000.00
Cover expenses of the following identified, special diseases for their expenses including pharmaceutical drugs, testing and diagnosis. <ul style="list-style-type: none">- Cancer- End state renal failure- Major organ transplant.- Paralysis- Blindness- Multiple-sclerosis- 3rd degree burns	
Extra conditions for 1.1A,1.1B and 1.2	
a All medical expenses and medical service expenses are calculated according to the present market prices/sector prices.	
b All payments will be reimbursed only upon the presentation of the valid bills.	

DOCUMENTS THAT SHOULD BE SUBMITTED TO RECEIVE THE BENEFITS

The following documents should be handed over with a valuable note to the Sri Lanka Insurance Corporation or a branch of the Sri Lanka Insurance Corporation along with claim form

- The doctor's prescription with the signature and official seal
- The bills for payments
- Dully filled claim form certified by the principal of the school with the official seal -Annex 4 **It is not compulsory for the students to sign the application form.**

2. Accident covers

2.1. accidental death

a) Student accidental death –Rs.
100,000

(to parents or legal guardians)

b) Parent accidental death Rs.
75,000

(only for one parent per year.)



DOCUMENTS THAT SHOULD BE SUBMITTED TO RECEIVE THE BENEFITS

- **(A) In the event of a death of a student**

- Death certificate
- Post Mortem Report
- Copy of the birth certificate
- Coroner's report

Dully filled claim form certified by the Parivenadhipathi/principal of the school with the official seal- Annex 4

- **b) Accidental death of the mother/father**

- Death certificate
- Post Mortem Report
- Copy of the birth certificate of the student
- Coroner's report

- Dully filled claim form certified by the Parivenadhipathi/principal of the school
- with the official seal- Annex 4

- Please note: student clergy can claim under 2A b. The mother/father is their lay parent

Total & Permanent Disability



2. Accident Benefits

2.2. Total & Permanent disability

Only for students.

2.2A	Permanent total disability	Rs. 100,000
2.2B	Permanent partial disability	
	i. Loss of sight/vision in both eyes	₹. 100,000
	ii. Loss of 2 limbs	₹. 100,000
	iii. Loss of one limb and an eye	₹. 100,000
	iv. Loss of an eye or one limb	₹. 50,000

***DOCUMENTS THAT SHOULD BE SUBMITTED TO RECEIVE
THE BENEFITS***

(c) Disability of the student

- Medical report
- Diagnosis card
- Dully filled claim form

3.Special Bonus Allowances

- **3.1** Discount of hospital bill- 20%
 - Hospital charge
 - Doctor fee
 - Investigation cost and Registration fee
- **3.2** 20% deductions of expenses/ charges from consultant doctors or specialist doctors.

Suraksha-student insurance card

- All students will receive a Suraksha-student insurance card free of charge.
- This Suraksha-student insurance card should be submitted when claiming any benefit from this insurance scheme.
- During the validity period of the insurance students could claim the relevant insurance by providing a certificate from the Parivenadhipathi (Head of the Privena)/ Principals until an insurance card issued to the student or until the 31stDecember
- For students who would gain admission to grade 01 in 2018 this grace period would be valid until 31st of March 2018.
 - **Instance the school census number,**
 - **student admission number**
 - **the grade in which the student is presently studying should be certified by the principal**

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 Insurance Corporation 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.

Responsibility of the committee

- 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

Handing over documents.

- 1. Hand over documents to a branch of Sri Lanka Insurance Corporation.**
- 2. Hand over documents to head office of Sri Lanka Insurance Corporation.**
- 3. Mail/post to address below mentioned.**

The Manager,

Sri lankan Insurance Corporation, "Suraksha"

13th Floor, Rakshana Mandiraya,

No.21,Vauxhall Street,

Colombo 02

Reimbursing bills

All bills would be reimbursed within 7 days of submitting correctly filled application forms along with the necessary documents

Obtaining further information regarding insurance

Sri Lanka Insurance Corporation **011-2357357**

Ministry of education- **011-3641555**

In a case of misplaced or lost card

This should be immediately informed in writing to the nearest branch of the Sri Lanka Insurance Cooperation without any delay. If not, inform, through hot line 011-2357357. A new card would be issued with a fine of Rs.50.00 payable to the Sri Lanka Insurance Cooperation.