

ELIGIBILITY AND ESSENTIAL CONDITIONS FOR INSURANCE

- “Jharkhand State Journalist Health Insurance Scheme, Rules 2021” shall be applicable in the form of group insurance for the media representative of Jharkhand State. In this insurance scheme, the wife / husband of the media representative and two unmarried and dependent children up to the age of 21 years
- Will be covered. Under the said insurance scheme, all the previously known / unknown diseases of the insured will be included for coverage and there will be no condition of waiting period..
- This insurance will be valid for one year. There will also be a provision for renewal every year.
- Maternity related matters will not be covered under medical claim in this insurance scheme.
- It will be necessary to provide cashless facility to the insured during the treatment under rule-14 of these rules.
- In this insurance scheme, for group medical claim policy, 5,00,000 (five lakhs rupees, which will be on floating basis and in case of personal accident, 5,00,000 (up to five lakhs rupees) will be required and necessary to be insured.
- The age limit of the media representative holding the insurance shall be 21-60 years.
- The minimum educational qualification of the Media Representative holding the insurance shall be graduation or its equivalent.
- A copy of the appointment letter/affiliation certificate issued in favor of the insured media representative, signed by the editor/employer/bureau chief, by the applicant media representative, shall be attached with the application.
- Applicant must attach stamp size photographs and attested copy of date of birth certificate (countersigned by Editor/Employer/Bureau Head) by media representative to the application.
- If the media representative of the applicant is covered by any other insurance scheme or medical claim policy, then full details thereof will have to be attached with the application form.
- For the insured media representative, a certificate of minimum 5 (five) years of work experience in formalism from the editor/employer/head of the bureau will be necessary.
- A photocopy of a valid press certificate (issued by the Information and Public Relations Department) by an independently recognized journalist at the time of application should be attached with the application.
- The applicant will have to enclose the crossed/canceled blank check (for ECS facility, MICR and IFSC code information) issued by the media representative under his/her signature from the check book of his/her bank account.
- Receipt relating to deposit of insurance contribution by the applicant media representative A copy of the receipt must be attached with the application.

- If the applicant media representative is accused/accused in any criminal/judicial case, full particulars must be attached with the application. If not, an affidavit in this regard will have to be attached through a notary in the prescribed form.
- The applicant media representative will have to give full details of his dependents.
- The applicant media representative will have to give full details while announcing the information.
- If the applicant media representative leaves the institution / firm, then it will be necessary to give immediate information to the information and public relations department and the insurance company by the editor/planner/bureau head disciplining the application. If you leave journalism, the benefit of insurance will not be payable and the premium contributed by the insured will be spent.
- The premium amount fixed under the Jharkhand State Journalist Health Insurance Scheme Rules 2021 will be paid by the State Government and the insured media representative in the ratio of 80 and 20 respectively.
- Any amendment regarding the eligibility of a media institution for insurance and the determination of the maximum number of media personnel who can get insurance from any media institution, if necessary, will be done by the Principal Secretary/Secretary, Information and Public Relations Department through executive order. Can go.