

GROUP INSURANCE SCHEME – 2016 (GIS-16)

1. Taking into consideration the feedback received from all stakeholders, the Board of Trustees (BoT) of AFGIS has approved revision of GIS-11 Scheme by introduction of GIS-16 Scheme. The revised Scheme (GIS-16) will come into effect from 01 Jul 16. The salient aspects of GIS-16 Scheme are elucidated in the succeeding paragraphs.

Membership

2. All air warriors who are members of GIS-11 Scheme will automatically become members of GIS-16 Scheme. The Scheme will be compulsory (refer AFI 16/87) for all air warriors [offrs / airmen / NCs(E)] who are commissioned/ enrolled in IAF on or after 01 Jul 16.

3. Flight Cadets drawn from civil life will become members of GIS -16 Scheme from the date of their being taken on strength at the respective training establishments. Likewise, in -service airmen, who are selected to undergo training as Flt Cdts, will become members of revised GIS-16 Scheme as applicable to Flt Cdts during training period. Monthly contribution in respect of such in-service airmen Flt Cdts will be same as applicable to other Flt Cdts and the contribution will be recovered through the airmen's IRLA.

Monthly Contribution and Insurance Cover

4. The rate of monthly contribution and amount of insurance cover for different categories is tabulated below :-

Category	Death Cover	Monthly Contribution (₹)			
		Risk Element	Flying Extra	Saving Element	Total
(a) Flying branch officers					
(i) Service upto 20 years	75 Lacs	960	1970	3570	6500
(ii) Service above 20 years but upto 30 years	75 Lacs	960	520	3570	5050
(b) Flying branch officers with more than 30 years of service & Ground duty branch officers	75 Lacs	960	Nil	3570	4530
(c) Flight Cadets (incl Airmen Flt Cdts)					
(i) Flying branch	75 Lacs	960	1970	3570	6500
(ii) Ground duty branch	75 Lacs	960	Nil	3570	4530
(d) Airmen & AC(U/T)s	37.50 Lacs	460	Nil	1840	2300
(e) NCs(E)	18.75 Lacs	225	Nil	910	1135
Disability Cover. This is 50% of the death cover for 100% disability. For lesser percentage of disability the cover reduces proportionately upto minimum admissible disability of 20%.					

Recovery of Contribution

5. Monthly contribution at the rates mentioned above will be recovered from the IRLA of air warriors commencing from the pay for the month of Jun 16.

Survival Benefit (SB)

6. Survival Benefit (SB) comprises the "Saving Element (SE)" part of the monthly contribution and the interest that is credited / accrued on it [as per the rates notified by the Society] and bonus, if any, declared by the Society. The rate of interest on SB, which is notified once or more times during a financial year, will be as approved by the BoT of AFGIS. SB balances that was accumulated under the GIS-11 Scheme and earlier schemes will be retained to the credit of the air warriors by the Society till such time the same is payable to the members on account of his / her retirement/ release (on disability / other valid reasons) /superannuation or to the nominee(s) / legal heir (s) with the death claim. The accumulated balance of SB (excluding bonus) under the GIS-11 and earlier schemes will continue to earn interest as applicable to GIS-16 Scheme.

Death Benefit

7. Death benefit includes the amount of the death cover and the accumulated balance of SB upto the date of death. The increased amount of death cover under GIS-16 Scheme will be payable in case of all death claims arising on or after 01 Jul 16.

Disability Benefit

8. The disability benefit is paid to compensate an air warrior for loss in his/her earnings occasioned by truncated service by invalidment out of service. An air warrior who is invalidated out of IAF by an Invalidating Medical Board (IMB) [as distinct from a Release Medical Board (RMB) held at the time of retirement/ release/completion of term of engagement/ superannuation] which, consequentially, results in truncation of the air warrior's service on account of a disability, whether attributable or not-attributable to service, will be eligible for disability benefit. The maximum amount of disability benefit will be 50% of the amount of death cover for 100% disability and the amount of this benefit will reduce proportionately depending upon the lesser percentage of disability upto a minimum disability of 20%. In case of disability of less than 20%, the air warrior will not be eligible for any disability benefit. Disability benefit is payable in addition to the accumulated balance of SB on invalidment from service. The increased amount of disability cover under GIS-16 Scheme will be payable in cases of disability claims arising on or after 01 Jul 16.

9. Air warriors invalidated out of IAF due to reasons mentioned below will not be entitled to any disability benefit, irrespective of percentage of their disability:-

- (a) Alcoholism.
- (b) Drug addiction.
- (c) Self inflicted injuries.
- (d) Disability as a result of attempted suicide.
- (e) Any disability arising out of intentional acts resulting in criminal conviction.
- (f) Invalidment within one year of enrolment or of joining AF due to disability, which is not attributable to service.

10. It is important to note that the disability cover payable by AFGIS is distinct from the disability pension that is payable out of public funds. AFGIS does not take cognisance of the actions taken by govt agencies [CDA (Pension) / others] pertaining to allowing payment of disability pension from public funds or of revision/changes in the disability percentage. Once the disability benefit is admitted and paid by the AFGIS, it would be final and no further benefits shall be payable for any subsequent aggravation of disability. Disability benefit from AFGIS is not admissible in cases where the air warrior with disability is retained in service till his/her discharge on completion of term of engagement/release/retirement/superannuation/dismissal or in case of release from service consequent to the air warrior's refusal to accept a change in Branch/ Trade.

Withdrawals from Survival Benefit (SB)

11. GIS -16 Scheme allows air warriors the facility of making final withdrawal from their accumulated balance of Survival Benefit (including GIS – 11 and earlier schemes but excluding FPLI-81 / FPLI-14) subject to the conditions enumerated below:

- (a) Final withdrawal upto 50% of SB balance is admissible only once during entire service career after completion of 15 yrs of actual service.
- (b) Final withdrawal from SB will be allowed only for purpose of defraying expenditure on higher education/marriage of ward of air warrior.
- (c) Final withdrawal from SB will be allowed to re-pay (fully/partially)an outstanding loan availed from AFGIS.
- (d) Final withdrawal, if any, from SB availed of prior to 01 Oct 15 would be relaxed while applying the rule of “only once during the service career”.

Re-instatement in Service

12. In the case of air warriors who are reinstated in service in pursuance of a court order, the Survival Benefit received by him/her at the time of his retirement/ discharge has to be refunded by the air warrior to AFGIS in one lump-sum. Arrears of contribution from the month of retirement/discharge/dismissal/removal to the month of reinstatement will be debited by AFCAO (after confirmation from AFGIS) in the IRLA simultaneously with the credit of pay and allowances for the said period. The Society will not pay interest on Survival Benefit for the intervening period from the date of initial payment of SB to the air warrior and upto the date of it's refund to AFGIS.

Nomination

13. As stipulated in Chapter 7 para 3 of IAP 3601, the accepted nomination for DSOPF / AFPP Fund held at AFCAO will be treated as the valid nomination for payment of death claim. Air warriors can also nominate any person(s) other than the beneficiaries nominated in DSOPF / AFPPF by executing AFGIS-223 upto 100% of death benefit. In cases where the nomination is not revised by the air warrior after his/her marriage, the first beneficiary of the amount of death claim and SB would be the spouse / children of the deceased subscriber and subsequently the other family members.

14. All other Rules and Regulations governing GIS-11 Scheme stipulated in IAP 3601 will mutatis-mutandis apply to the GIS - 16 Scheme. The GIS-16 Scheme is subject to modification/ termination as decided by the Board of Trustees of AFGIS and such decision will be binding on all air warriors.