Central Government Employees' Group Insurance Scheme 1980

This Scheme is applicable to all Central Govt. Employees and for IAS, IPS, IFS officers

Basic logic in this development is similar as 1987 Scheme

1. Date of effect: 01/01/1982
2. Applicable to the Service Types-(i) AIS (ii) Central Govt. Employees
3. Anniversary Date of the scheme: 1st January. It means all employees who enter service on or after 2nd January shall be enrolled as members of the scheme on the next anniversary of the scheme i.e. 1st January.
4. Subscription from 01/01/1982 to 31/12/1989 was Rs. 10/Unit p.m. after that w.e.f. 01.01.1990 subscription became Rs15/unit p.m. till the cessation of membership. **Govt. Offered employees to accept any of the two subscription type.**
5. Type of Subscription/contribution :

Group	No. of Units Allotted	Subscription@Rs.10/unit p.m. from 01.01.82 up to DOR (Amount of Subscription=No. of Unitx10)	Subscription @Rs.10/unit p.m. up to 31.12.89 and from 01.01.90@15/unit (Amount of Subscription=No.of unitx15)
D	1	10	15
C	2	20	30
B	4	40	60
A	8	80	120

6. Govt. issues two types of tables of benefits for each quarter for calculation of accumulated savings fund at the cessation of membership/DOR:

   - One is for the employees' who started contribution for Rs.10/unit p.m. from 01.01.1982 and remain in the same amount of contribution (Rs.10/unit) till the cessation of membership-**Let's call it a pure/single contribution table**.

   - 2nd is for the employees' who started contribution for Rs.10/unit p.m. 01.01.1982 and later opted for the contribution for Rs.15/unit p.m. w.e.f. 01.01.1990 till cessation of membership- **Let's call it the mixed/Dual contribution table**.

   - The 2nd table would also be utilised for the employee's who started contribution for Rs.15/unit p.m. from 01.01.1990 onwards till cessation of membership.

     So, we need to prepare two types of master table – (i) Mixed Table (ii) Pure Table-with year of entry from 1982. In both the tables start month is **January** and end month is **December**.

7. Amount of Insurance payable only on death in service: This has two patterns:-

Group	Employees belong to Pure table	Employees belong to Mixed table
D	10000	15000
C	20000	30000
B	40000	60000
A	80000	120000

   *** In case there is no change in GISS Group in entire service life the claim amount shall be=Table value X no. of units allotted p.m. for that group

8. There may be 3 case types:
   (i)   Retirement
   (ii)   Death
   (iii)   Other

9. Two check boxes (namely Table Types) required: (i) **Contribution @ Rs.10 p.m. up to 1989 thereafter @ Rs.15 p.m.(ii) Contribution @ Rs.10 p.m. throughout**

10. CGEGIS Details Entry:

Pure Table: Contribution @ Rs.10 p.m. per unit throughout

Group	Units Allotted P.M.	Rate of Subscription	Check if Subscribed	Subscription Started From	
				Month	Year
D	1	Rs.10 Per Month		January	1982
C	2	Rs.20 Per Month		January	1983
B	4	Rs.40 Per Month		January	1992
A	8	Rs.80 Per Month		January	2010
Last Month of Subscription				October	2020

Calculation Sheet	Approve	Reject	Sanction Generation	Refresh	Forward	

Mixed Table: Contribution @ Rs.10 p.m. per unit upto 1989 thereafter @ Rs.15 p.m.per unit throughout

Group		Units Allotted P.M.	Rate of Subscription	Check if Subscribed	Subscription Started From	
					Month	Year
D	⇩	1 Auto populated /Gr	Rs.10/15 P.M.⇩		January	1982
C	⇩	2 Auto populated/Gr	Rs.20/30 Per Month⇩		January	1983
B	⇩	4 Auto populated/Gr	Rs.40/60 Per Month⇩		January	1992
A	⇩	8 Auto populated/Gr	Rs.80/120 Per Month⇩		January	2010
Last Month of Subscription					October	2020

+Add Row facility is required after each row

Calculation Sheet	Approve	Reject	Sanction Generation	Refresh	Forward

There may be data entry for a same group in more than one row with more than one Entry Year due to change in per month contribution. In that case the earliest Entry Year in the same group is to be considered for determining the value from the mixed table along with Last Contribution Month. The new contribution shall have no effect on calculation of claim as there is no change in the units allotted.

e.g Case Study 1:

Mr. X Ex-IFS, Group A (Retired on 30th April 2018), has been enrolled as a member of the Central Government Employees Group Insurance Scheme, 1980 **with effect from 1st January 1987 and contributed Rs. 80/- from January 1987** to **December 1989 and Rs. 120/- p.m. from January 1990 to April 2018** i.e. up to the date of his retirement from Govt. service on Superannuation. He is entitled to the Group Insurance Final Payment of Rs. 174109/- (Rupees one lack seventy four thousand one hundred nine) only.

Entry and claim amount will be:

CGEGIS Detail Entry:

Mixed Table: Contribution @ Rs.10 p.m. per unit upto 1989 thereafter @ Rs.15 p.m.per unit

Group	Units Allotted P.M.	Rate of Subscription	Check if Subscribed	Subscription Started From	
				Month	Year
A	8	Rs.80 P.M.	Y	January	1987
A	8	Rs.120 P.M.	Y	January	1990
Last Month of Subscription				April	2018

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980

Contribution @ Rs. 10/- P.M upto 31.12.89 and Rs. 15 throughout after 1.1.90

Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of cessation of membership - **2018**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	33372.14	33592.67	33814.59	34037.91	34262.63	34488.77	34716.33	34945.32	35175.75	35419.21	35664.28	35910.98
1983	30423.13	30625.11	30828.35	31032.87	31238.68	31445.79	31654.19	31863.91	32074.95	32297.88	32522.28	32748.16
1984	27767.76	27953.02	28139.45	28327.05	28515.83	28705.80	28896.96	29089.33	29282.91	29487.34	29693.13	29900.27
1985	25380.77	25551.01	25722.32	25894.71	26068.18	26242.74	26418.40	26595.17	26773.05	26960.86	27149.92	27340.22
1986	23246.37	23403.18	23560.97	23719.75	23879.54	24040.33	24202.13	24364.95	24528.79	24701.74	24875.83	25051.08
1987	21326.68	21471.40	21617.03	21763.58	21911.05	22059.46	22208.79	22359.06	22510.28	22669.86	22830.50	22992.20
1988	19612.21	19746.14	19880.92	20016.54	20153.02	20290.35	20428.56	20567.63	20707.57	20855.21	21003.83	21153.43
1989	18061.93	18186.11	18311.06	18436.81	18563.34	18690.67	18818.80	18947.74	19077.49	19214.34	19352.09	19490.75

So, the amount of Claim from savings fund =21763.58X8=174108.64=174109(rounded off)

The above logic shall also apply for the below mentioned case:

Case Study 2:

CGEGIS Detail Entry:

Mixed Table: Contribution @ Rs.10 p.m. per unit up to 1989 thereafter @ Rs.15 p.m. per unit

Group	Units Allotted P.M.	Rate of Subscription	Check if Subscribed	Subscription Started From	
				Month	Year
B	4	Rs.40P.M.	Y	January	1984
A	8	Rs.80 P.M.	Y	January	1987
A	8	Rs.120 P.M.	Y	January	1990
Last Month of Subscription				April	2018

So, the amount of claim=28327.05x4+21763.58X (8-4) =1133080.20+87054.32=200363
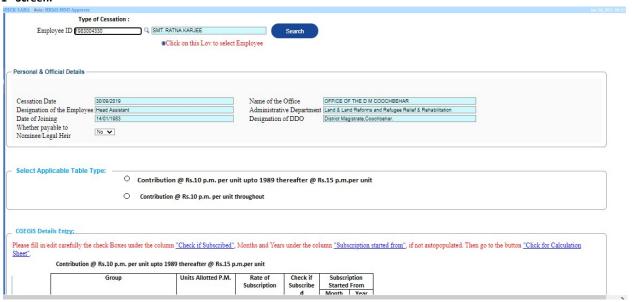
11. **Calculation Logic for Pure table:** Same as 1987 scheme

Group	Unit Allotted	Check if Subscribed	Subscription Started		Difference in Unit Allotted	Calculation: Table Value x Diff. Of Unit	Total Claim
			Year	Month			
D	1	Y	1982	Jan	1	Direct Table Value	Direct Table value
C	2	Y	1992	Jan	2-1=1	Table Valuex1	Product
B	4	Y	2002	Jan	4-2=2	Table Valuex2	Product
A	8	Y	2010	Jan	8-4=4	Table Valuex4	Product
Last Month of Subscription						Dec2020	XXXX

12. **Calculation Logic for Mixed Table:** Same as 1987 scheme with variation as per the case study Point 10

Group	Unit Allotted	Check if Subscribed	Subscription Started		Difference in Unit Allotted	Calculation: Table Value x Diff. Of Unit	Total Claim
			Year	Moth			
D	1	Y	1982	Jan	1	Direct Table Value	Direct Table value
C	2	Y	1992	Jan	2-1=1	Table Valuex1	Product
B	4	Y	2002	Jan	4-2=2	Table Valuex2	Product
A	8	Y	2012	Jan	8-4=4	Table Valuex4	Product
Last Month of subscription						Jan 2020	xxxxxxxx

1ˢᵗ Screen:

*Latest Changes:

Govt. has decided to enhance the monthly subscription to the erstwhile Group D employees placed in Pay Band 1 with grade pay of Rs.1800 and classified as Group C @Rs.30 p.m. from 01.01.2011 as per the recommendation of the 6ᵗʰ CPC.