



**FACULTY ASSOCIATION**  
**Indian Institute of Science, Bangalore-560 012**

(Registered under Karnataka Societies Registration Act: 1960, with  
Registration SI. No: 120/79-80)

**President** : Prof. J Nagaraju  
**Vice President** : Prof. G. Mohan Rao  
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**Joint Secretary** : Dr. Manojit Pramanik

August 16, 2013

To  
The Associate Director  
Indian Institute of Science  
Bangalore – 560 012

Dear Sir,

Sub: Separate Health Scheme for Faculty

The Faculty Association (FA) had several meetings with its general body regarding the health scheme, including the recent one held on July 4, 2013. There is an overwhelming concern that the current health scheme adopted by the Institute is not beneficial for the faculty.

The executive committee (EC) of the FA has discussed this extensively and proposes a reform of having a separate health scheme for the Faculty. The following facts are provided for your reference to substantiate this.

- 1). The current health scheme serves total of 4,085 employees and pensioners, out of which only 446 (roughly 10%) are faculty. The contribution amount of the faculty in the current health scheme is around 72% (please see the attached annexure-I).
- 2). Last year the total amount that was settled as claims is Rs. 1.82 crores through the insurance agency, the faculty claims are estimated to be less than Rs. 30 Lakhs (< 16.5 % of total amount). [Annexure-II and Annexure-III is provided for your reference].
- 3). Even in total number of claims of 529 that are settled through the insurance agency, the faculty claims are only 59 (< 11.5 %) [annexure-II and III].
- 4). In any insurance scheme, the benefits are proportional to the paid premium. Into the current health scheme, the faculty are contributing minimum of Rs. 380 per month to a maximum of Rs. 800 per month, on the contrary the pensioners and other staff members contribute Rs. 135 to Rs. 360 per month, but get the same benefit of Rs. 50,000 floater insurance per year per family.

In this regard the FA requests you to initiate the process of having a separate health scheme for the faculty as well as having a uniform contribution of Rs. 500 per month (as with the Central Government Health Scheme, CGHS) for all faculty members, irrespective of position or payscale.

Thanking you,

Sincerely,  
The Executive Committee  
Faculty Association, IISc.

*Recd.*  
*SW*

Office of the Associate Director  
Indian Institute of Science  
BANGALORE-560 012.