

INTRODUCTION OF GIS-20

1. Reference is made to this Society letter No xxx xx/xxxxx/xxx/xxx dated 10 Jan 20 and signal xx xx(xxx)/ 31 dated 26 Feb 20.

2. Following the feedback received from all stakeholders, the Board of Trustees (BoT) of AFGIS has approved revision of GIS-16 Scheme. The revised Scheme, i.e. **GIS-20** will come into effect wef 01 Apr 20. The salient aspects of GIS-20 Scheme are elucidated in the succeeding paragraphs.

Membership

3. All Air Warriors who are members of GIS-16 Scheme will automatically become members of GIS-20 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 Apr 20.

4. Flight Cadets drawn from civil life will become members of GIS - 20 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 - 20 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 their IRLA.

Insurance Cover and Monthly Contribution

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

Category of Members	Death Cover	Risk Element	Flying Extra	Saving Element	Total Subs
	(Figures in ₹)				
(a) Flying branch officers #					
(i) Service upto 20 years	1 Crore	1280	2200	5120	8600
(ii) Service above 20 years but upto 30 years	1 Crore	1280	500	5120	6900
(b) Flying branch officers with more than 30 years of service & Ground duty branch officers	1 Crore	1280	Nil	5120	6400
(c) Flight Cadets (incl Airmen Flt Cdts)					
(i) Flying branch	1 Crore	1280	2200	5120	8600
(ii) Ground duty branch	1 Crore	1280	Nil	5120	6400

(d) Airmen & AC(U/T)s	50 Lakh	640	Nil	2560	3200
(e) NCs(E)	25 Lakh	320	Nil	1280	1600
<u>DISABILITY COVER</u> (A) 50 % OF THE DEATH COVER FOR 100% DISABILITY (B) COVER REDUCES PROPORTIONATELY UPTO MINIMUM 20% OF DISABILITY (C) ASSESSED BY INVALIDATING MEDICAL BOARD (IMB) BY DGMS(AIR) / PMO HQ TRG COMMAND # INCLUDING OTHER BRANCH OFFICERS DRAWING FLYING PAY.					

Recovery of Contribution

6. Monthly contribution at the rates mentioned above will be recovered from the IRLA of Air Warriors commencing from the pay for the month of Mar 20.

Survival Benefit (SB)

7. Survival Benefit (SB) consists of two parts viz the "Saving Element (SE)" portion 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, is approved by the BoT of AFGIS. SB balance that has accumulated under the GIS-16 Scheme and earlier schemes will be retained to the credit of the Air Warrior 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-16 and earlier schemes will continue to earn interest as applicable to GIS - 20 Scheme.

Death Benefit

8. Death benefit includes the amount of the death cover and the accumulated balance of SB up to the date of death. The increased amount of death cover under GIS – 20 Scheme will be payable in case of all death claims arising on or after 01 Apr 20.

Disability Benefit

9. The disability benefit is paid to compensate an Air Warrior for loss of his/her earnings consequent to truncation in service as a result of invalidment.

10. Only those Air Warriors who are invalidated out of IAF by an **Invalidating Medical Board (IMB)** [as distinct from a Release Medical Board (RMB)], whether attributable or non-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 disability benefit will reduce proportionately depending upon the 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 accumulated balance of SB on invalidment from service. The increased amount of disability cover under GIS-20 Scheme will be payable in cases of disability claims arising on or after 01 Apr 20.

11. 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] regarding allowing payment of disability pension from public funds or of revision / changes / broadbanding 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 those cases where the Air Warrior with disability is retained in service based on assessment by Release Medical Board (RMB) 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 .

12. Air Warriors who are invalidated out of IAF on the following grounds 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 on joining AF due to disability, which is not attributable to service.

Withdrawals from Survival Benefit (SB)

13. GIS -20 Scheme allows Air Warriors the facility of making withdrawals from their accumulated balance of Survival Benefit (including GIS – 16 and earlier schemes but excluding FPLI-81 / FPLI-14) by members **without assigning any reason**. The maximum amount of withdrawal from Survival Benefit balances of GIS Scheme will be regulated as tabulated below :-

SL No	Service Completed	Maximum Permissible Withdrawal
(a)	After 10 years of service : First withdrawal will be permitted	50% of the balance outstanding to the credit of the member
(b)	After completion of 5 years from the last withdrawal availed	50% of the balance outstanding to the credit of the member
(c)	After 25 years of service	90% of the balance outstanding to the credit of the member

14. If a member has availed a loan (s) from AFGIS, the outstanding loan(s) will be adjusted first from the F/W eligibility amount and only the balance amount will be paid. Refund of final withdrawal will not be permitted.

Re-instatement in Service

15. 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 /date of reinstatement (whichever is later) to AFGIS.

Nomination

16. Vide Chapter 1, Section- B Para 41 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 beneficiaries nominated in DSOPF / AFPPF fund by executing AFGIS-223 upto 100% of death benefit. In cases, where the nomination has not been 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 other family members.

17. All other Rules and Regulations governing GIS - 16 Scheme stipulated in IAP 3601 will mutatis-mutandis apply to the GIS – 20 Scheme. The GIS-20 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.

18. Your HQ/Stn/Establishment/Office is requested to disseminate the contents of this letter for the information of all Air Warriors under your AOR.

19. IAP 3601 will be revised in due course.