**Civil Servants’ Welfare Scheme**

**FAQ - II**

1. **Would there be a refund (full/partial) of the accumulated amount upon separation other than superannuation?**

This issue of refund upon separation makes sense since the membership is severed without an option. Since the contribution made by them is in their personal capacities as members, they would be entitled to a refund when they are not given the option to continue as members. However, only 75% of the total accumulated amount can be given while 25% will be deducted for the risk covered during the membership period. Further, refund would be made only if they have not made a single claim.

1. **If there are multiple members to a common dependant, can all the members receive the ‘semso’ benefit against a common dependant’s death?**

It appears justified for all members to claim ‘semso’ payout for death of a common dependent since their contributions are not limited to or defined by a fixed number of dependents. But it must be understood by all that the very rationale for establishing this scheme is to benefit the bereaved family of the civil servant in times of need (by bearing some of the financial burden of death) and is not intended for any other purposes, incidental or otherwise. Also, all three kinds of dependents cannot be common at the same time.

1. **Membership should be optional, why is it compulsory?**

The reason why we think the membership should be compulsory is due to the simple fact that death is real and is expensive when it occurs in the family. When civil servants are made compulsorily members to the scheme, one of the biggest concerns of life would be taken care to a large extent without much effort. The sum contributed is by far much lesser than the benefit they would receive in times of death. The financial benefit notwithstanding, their family members’ social insurance is a major advantage.

This compulsory membership is in line with Clause 89 of CSAB 2010 by which we feel that the RCSC, as the central personnel agency, may be justified to advance ethical proposals/initiatives that are directed towards achieving a greater goal.

However, membership to the scheme will remain optional at the level of the Agency wherein the HRC of the Agency will have the final say on behalf of the civil servants of the Agency in opting to be part of the scheme or not. The RCSC will not be able to consider individual preferences but will definitely respect the decision of the HRC of the Agency. We will, therefore, expect the Agency (HRC) to take a definitive decision that is representative of the majority preference.

1. **Can the membership be extended to those civil servants exiting the Civil Service through involuntary resignation? E.g. the constitutional post holders**

It may not be possible as constitutional post holders are not regular civil servants. Perhaps a different scheme may be necessary to cover the welfare of the constitutional post holders. Moreover, it may not be the mandate of the RCSC.

1. **Why can’t the payout amounts be increased?**

It may not be possible to have a higher ‘semso’ payout than the proposed amount as we would require corpus to do so. It is also advisable to start small and then gradually increase/expand. But this is something that can be considered over the years by the Board/Committee.

1. **Why siblings and parents-in-law are not covered as dependants?**

The dependents of the scheme may become too big and the fund may not be sustainable unless the contribution is increased. But this is something that can be discussed and taken up in later stages.

1. **Will the birth certificate verified by the agency suffice to make claim when an infant passes away before the child is registered with DCRC?**

Yes, so long as the verification by the Agency is authenticated. It could be based on birth certificate issued by Hospital/BHU etc.

For the purposes of certification of death, death certificate or authentication from the Gup or head of Agency would suffice as no one would report false death, especially within a family.

1. **How transparent is the fund management?**

The accounts would be live-updated and maintained web-based with viewing rights to HR Officers. The Welfare Unit should submit bi-annual reports to the Commission or the Welfare Committee. The scheme is subject to audit.

1. **How would civil servants having census drop-out and other related issues make the claim?**

As far as possible, semso payment to a member or dependents would not be held up due to technical reasons. We will ensure this issue does not impede the claim process in any way. We will have discussions with DCRC and relevant Agencies for coming up with a proper system.

1. **Semso payment should be made on time, but how?**

We are mindful that it is absolutely important to make the payment as fast as possible. But it is also important on the claimant’s part to complete the required documentation formalities. We will, therefore, make part payment at the time of death to benefit the bereaved family. But a certain amount will be withheld for payment at the time of completion of the documentation formalities for record. It is unfortunate but true that unless we devise such a mechanism, the formalities will remain incomplete for a long time.

1. **Why is the payment not made upon launching the scheme?**

Initially, we planned for a corpus building period of 7 months so that we do not run short of payouts in the very first few months after launching the scheme. However, we have done a study on the number of deaths in 10 varied agencies for the last five years and we are now positive that we can make the payment from the day of the launch of the scheme.

1. **Why is payout amount not full in case of multiple deaths?**

We will have a full payout amount for all deaths irrespective of the period between deaths in the family as two deaths are by far more traumatic and expensive than one death.

1. **Why isn’t there any representative from the Dzongkhag as a member in the Welfare Committee and Board of Trustees?**

Composition of the Welfare Committee is solely of RCSC because the Committee is mandated to provide counseling services which would be availed by civil servants anytime. So it will be convenient to have members from within the RCSC so that decisions are rendered efficient and on time. However, we have a member from a Dzongkhag in the Board of Trustees.

1. **Is there a by-law in place?**

We are working on it at the moment. We need to receive feedback from all agencies and work on it to see what can be incorporated for a very comprehensive By-Law.

1. **Is there a form to become a member to the scheme?**

We have a one-time registration form for every regular civil servant. But no registration fees will be charged.

1. **Are there provisions on the strategies for future investment diversification?**

We cannot be definitive in this area at the moment as it will depend on the funds at our disposal and the decision of the Board. But we can have an indicative plan for the Board to work on.

1. **Can those members who do not have both parents and is also single be allowed to nominate at least two dependants?**

No, because most probably the civil servants would eventually get married. Also, s/he can adopt children who can be his/her dependents. Further, the membership is gratis upon superannuation.

1. **Will the scheme cover step parents/children?**

Not possible at this juncture. But it can be considered if there are cases that merit consideration. We will leave this avenue open for future deliberation as there may be genuine cases.

1. **Can the member avail loan from the scheme?**

It is definitely one of the future plans; loan would be made available when the corpus grows. The Board would make the decision.

1. **Why can’t GSP/ESP and contract employees become members of the scheme?**

Because they are short-term appointments and their service could be terminated at any given time. Having non-Bhutanese as members would add administrative burden to the scheme. Specifically, ESP/GSP is categorized as “outside the Civil Service”.

1. **How can it fulfil the objective of attracting, motivating, and retaining the best?**

This is only one way of attempting to attract, retain and motivate the best and the brightest into the civil service. It is only a generic attempt and may not be appealing or convincing to some sections of civil servants. But it can have appeal to others. It is this section over which we have made an impression that we are targeting to influence the other ‘bystanders’. But we will keep on trying all means so that we are able to meet the objective of helping ourselves sooner than later. It will remain a continuous process and some day along, hopefully soon, we will have all civil servants buying into it. But it is a marked effort from no effort at all in the past.

1. **Since the payout amount is same for all the civil servants, should the deduction be not equal as well?**

This scheme is founded on the principles of compassion, altruism, self help, civil service fraternity concept etc. wherein the objective is help to out the needy. Needy is generally understood in the context of ‘civil service wellbeing’ as people in the lower strata of civil service, determined by pay scales. But this may not necessarily be true for some people. But generally, the lesser the financial income, the needier one is. This is especially true in the event of death as the timing of death is not an option we can decide nor is death ceremony discriminatory. Certain minimum number of rituals is to be performed which is often beyond the reach of many. So when the civil servants receiving a higher salary contribute a higher amount, they are actually providing ‘more’ help which is altruistic and also in keeping with our culture and tradition. Keeping contributions same across the board would be based on a different principle which we do not espouse.

1. **Why can’t we seek one-time funding from the government for the start of the scheme?**

Soliciting government’s contribution would defeat the purpose of ‘by, of and for’ the civil servants. It would then be like the present GIS which the Govt. has put in place for all civil servants. Further, we cannot and should not expect the Govt. to do everything for us. The programme in its present form has been received well by a majority of civil servants.

1. **Can the civil servants be members during the probation period?**

Yes, membership starts the day one becomes a civil servant and gets an employee ID number allotted. But s/he is required to fill up registration form wherein nominees can be recorded.

1. **Should a member die leaving behind dependants, will the dependants continue to benefit from the scheme?**

No. The scheme revolves around the member through his/her monthly contribution. When the member is no more, the scheme will automatically cease its coverage of the dependants. This is unfortunate but continuing the coverage would be disastrous for the sustenance of the scheme.

1. **Could the superannuated civil servants be exempted from monthly contribution to the scheme?**

The scheme sustains on the membership fees. However, we are happy to exempt monthly collection for the superannuated civil servants, but then the coverage of the scheme can also be limited to the member and his/her spouse only.

1. **Why a civil servant upon superannuation is allowed to continue as member since he is no more a civil servant?**

One of the main objectives of the scheme is to cover a member for life, which helps in making civil service attractive. Since the superannuated civil servant has dedicated his/her entire life to the service of the Tsa-Wa-Sum, it is only ethical and morally correct that we express our gratitude to him/her by offering Lifetime Membership Certificate to the scheme. Moreover, the scheme is going to cover only the member and spouse and not his/her parents and children.

1. **Would the members be exempted from making the contribution once their contribution is more than the payout amount they are entitled to receive?**

The payout amount is subject to change as the whole scheme is a dynamic scheme designed to help each other in times of need. The advantage of the huge civil service number gives us the leverage of being able to perpetually receive more than what we contribute. The Welfare Committee will ensure that such a situation is always in place.

1. **Where one member is also the dependant of another member and when one of them dies, can both payment amounts admissible for member and dependants be paid?**

No. The overriding principle of only one payment against the instance of death would prevail. Therefore, we can make the payment admissible in the event of the death of the member which is Nu. 75,000/-. Moreover, the surviving member would have other sets of direct dependents.