

**NOTE TO: ALL MANAGEMENT STAFF**

**REVISIONS IN MEDICAL BENEFITS SCHEMES**

We are pleased to inform you that the following revisions have been effected in the Medical Benefits Schemes applicable to all Management Staff of the Corporation.

**All changes are applicable effective from 01.10.2017.**

**1. DOMICILIARY MEDICAL EXPENSES:**

The Schedule of Rates (SOR) is based on different class of cities i.e. 'X', 'Y' & 'Z'. Classification of cities will be based on city classification applicable for HRA. If an employee based at 'Y' OR 'Z' class of city receives treatment at a location classified as 'X', then the rate list applicable to 'X' class of city shall apply and also vice-versa.

**A. CONSULTATION CHARGES:**

DESCRIPTION	EXISTING RATES		REVISED RATES	
	METROS (Rs.)	NON METROS (Rs.)	'X' Class city (Rs.)	'Y' & 'Z' Class city (Rs.)
	Limited to	Limited to	Limited to	Limited to
<b><u>ALLOPATHY</u></b>				
GENERAL PRACTITIONER (M.B.B.S.)	550	495	750	675
GENERAL PRACTITIONER / PHYSICIAN (MD)	800	720	1200	1080
SPECIALIST	1400	1260	1750	1575
<i>Note: Reference from a general practitioner for consulting any specialist of concerned ailments has been dispensed with.</i>				
<b><u>HOMEOPATHY</u></b> – First / Follow up	200	180	500	450
<b><u>AYURVEDA</u></b> – First / Follow up				
B.A.M.S	250	225	500	450
SPECIALIST M.D (AYURVEDA)	500	450	750	675

**B. SPECTACLES REIMBURSEMENT:**

	<b>EXISTING (Maximum of)</b>	<b>REVISED (Maximum of) w.e.f. 01.04.2017</b>	
		For Employee & all eligible dependents	Rs.20,000/- per block year
JG E-I	Rs.50,000/- per block of two years		

Unspent balances will lapse at the end of the periods. For computation of Block Year, period considered is April 2017 – March 2019.

**C. DENTAL REIMBURSEMENT:**

	<b>EXISTING (Maximum of)</b>		<b>REVISED (Maximum of) w.e.f. 01.04.2017</b>	
	For Employee & all eligible dependents	JG A-B	Rs.40,000	JG A-D
JG C-D		Rs.60,000		
JG E-F		Rs.65,000	JG E-I	Rs.90,000 per block of two years
JG G & ABOVE		Rs.80,000		

Unspent balances will lapse at the end of the periods. For computation of Block Year, period considered is April 2017 – March 2019.

No separate reimbursements for Orthodontic treatments.

**2. HOSPITALISATION EXPENSES:**

The Schedule of Rates (SOR) is based on treatment undertaken in different class of cities i.e. 'X', 'Y' & 'Z'. Classification of cities will be based on city classification applicable for HRA. If an employee based at 'Y' OR 'Z' class of city receives treatment at a location classified as 'X', then the rate list applicable to 'X' class of city shall apply and also vice-versa.

**A. ROOM RENT:**

	<b>EXISTING RATES</b>			<b>REVISED RATES</b>			
	<b>METROS (Rs.)</b>		<b>NON METROS (Rs.)</b>	<b>'X' CLASS CITIES (Rs.)</b>		<b>'Y' &amp; 'Z' CLASS CITIES (Rs.)</b>	
For Employee & all eligible dependents	SPL JG A-F	DLX JG G-I	SPL JG A-F	SPL JG A-F	DLX* JG G-I	SPL JG A-F	DLX* JG G-I
	Limited To	ACTUALS	Limited To	Limited To	ACTUALS*	Limited To	ACTUALS*
	6150		5535	8500		7650	

\*DLX : Deluxe class of rooms or equivalent thereof.

If a Management Staff takes treatment for self & eligible dependants with higher room tariff, the room tariff and all other associated costs will be reduced proportionately for reimbursements. However, if the associated costs like Surgeon charges, Asst. surgeon charges, OT charges, etc. are within the limits mentioned in SOR, then only the higher room tariff charges to be deducted.

Other Hospitalisation charges have been revised upwards. All Management Staff are advised to consult their Benefit Administration Section and obtain their in-principle approval for all planned hospitalization / surgeries and associated hospital treatment, to understand the extent of reimbursement they may get. In their own interests, Management Staff are also advised to obtain treatments in Income Tax notified hospitals.

**B. HOSPITALISATION FOR AYURVEDIC TREATMENT :**

Hospitals covered under 'AYUSH' will only be considered for inpatient Ayurvedic Treatment. (**Note: Any form of "SIDHA" treatment will not be considered**).

**3. HOME NURSING:**

a. Reimbursement towards Home Nursing is applicable only to avoid Hospitalization and **NOT** for availing services of an Attendant for taking care of day to day activities. However, extremely critical cases may be considered wherein home nursing care is given to avoid hospitalization.

**b. Home Nursing should be considered only in cases of Post Hospitalisation: -**

- i) Post-Surgical Care including respiratory Management and Fluid Management
- ii) Urine catheterization and bladder wash
- iii) Handling post –operation surgical wounds, infected wounds and pressure sores.
- iv) Oxygen administration in acute and chronic conditions like trauma, hemorrhage, shock, breathlessness, pulmonary disease etc.
- v) IV Infusions and regular injections.

**c. Qualification for Home Nurse :** The home Nurse should be :-

- i) engaged through any registered Hospital or through registered Agencies such as 'Portea', Home Health Solution or such agencies specialized for providing home nursing facility **OR**
- ii) Should be registered with State Nursing Council for.
  - RANM: (Registered Auxiliary Nurse Midwifery), Course Duration: 2 years **OR**
  - RGNM: (Registered DIPLOMA in General Nursing and Midwifery), Course Duration: 3½ years **OR**
- iii) B.Sc. Nursing: Course Duration: 4 Years

**d. Reimbursement limits for Home Nursing will be as under:**

Cadre	"X" Class City	'Y' & 'Z' Class city	Remarks
Management	Day Care : Rs.750	Day Care : Rs.650	<b>Maximum permissible amount in a block of 2 years: Rs.1,50,000</b>
	Night Care: Rs.900	Night Care: Rs.800	

**4. THERAPY CHARGES FOR SPECIALLY ABLED CHILDREN (AUTISM, CONGENITAL DOWN SYNDROME, ETC.):**

- i) In cases where therapies are given to children with Autism, Congenital down syndrome, etc., reimbursement will be considered as follows:-

Therapy	Amount reimbursable / sitting		Remarks
Speech Therapy	750	650	Maximum permissible amount in a block of 2 years: Rs.1,50,000
Occupational Therapy	750	650	
HBOT therapy (hyperbaric oxygen therapy)	1000	750	
Special Education interventional Therapy	750	650	
Pre-vocational intervention Therapy	750	650	

**5. COVERAGE OF DEPENDANTS:**

**A. COVERAGE OF PARENTS:**

Dependant parents are eligible for reimbursement subject to the condition that they are fully dependant on the Management Staff & their combined monthly income from all sources should not be greater than Rs.9,000/- per month. Necessary income proof such as copy IT returns, PAN Card, Aadhar Card, etc. wherever applicable, are to be submitted along with the Dependant declaration forms.

If any of the parents are covered under medical insurance schemes, only the portion not covered under insurance schemes shall be considered for reimbursement.

The reimbursements to eligible dependant parents will be limited to ninety percent (90%) of reimbursable amounts for domiciliary as well as hospitalization expenses.

**B. COVERAGE OF SPOUSE:**

The current process of reimbursements to continue, that is, based on the employee's declaration about the Spouse, whether employed or not.

If Spouse is covered under medical insurance schemes, only the portion not covered under the schemes shall be considered for reimbursement.

If his/her employer certifies that he/she is fully insured then no reimbursements are to be extended.

**C. COVERAGE OF CHILDREN:**

i) Currently, in all Medical Schemes & for all cadres, reimbursements for children are limited to age limit of 25 years, provided they are not already employed or married. Exceptions made are for those pursuing studies (till completion of course, which he / she was pursuing on/before attaining age of 25 years) on a full time basis &-those who are specially abled, based on certificates produced. This arrangement is to continue.

ii) **Re-inclusion of dependant children within 25 years of age:**



Once a dependant child is employed, he/she is no longer considered dependant for medical reimbursement. In some cases, children, subsequently quit employment for pursuing higher studies or for preparing for competitive exam etc. In such cases, request for re-inclusion of child as dependant for medical reimbursement can be considered provided following conditions are met:

- Child is below 25 yrs. of age at the time of re-inclusion.
- Copy of release letter/resignation acceptance letter from the employer stating the date of release would be must. The date of release should be prior to completion of 25 years of age.
- If child is pursuing studies on a full time basis, he / she will continue to be a dependant till the scheduled completion of the said course which he / she had enrolled. The course should have also commenced before completion of 25 years of age.
- **Re-entry will NOT be considered after completion of 25 yrs. of age.**

**D. INDIVIDUAL DECLARATIONS:**

All Management Staff have to submit declaration forms every block year (Apr 2017-Mar 2019, Apr 2019-Mar 2021 and so on) in the required format (format attached) along with required proof such as Copy of Bonafide Certificate, PAN Card, Aadhar Card, IT Returns, etc. wherever specifically mentioned. Reimbursements will be effected by Benefit Administration Sections only based on receipt of completed declarations with required proof and the same being acceptable.

The declarations are subject to verification at any point of time. If any of the declarations are found to be false, such Management Staff would be liable to face disciplinary action for misconducts in this regard, in addition to any other consequences such as Dismissal from Service. Additionally, the Corporation reserves the right to recover any amounts reimbursed to such Management Staff besides stopping further reimbursements of any nature.

  
  
**R. R. NAIR**  
**ED (HRS)**