

MEDICAL REIMBURSEMENT RULES

M.D.'S ORDER NO. 17/78 DATED 12.11.78

RULES FOR REIMBURSEMENT OF MEDICAL EXPENSES

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RULES FOR REIMBURSEMENT OF MEDICAL EXPENSES

In exercise of the powers vested in the Managing Director as per Bye-Laws 4 and 5 of Part III of Chapter IV of the Staff Bye-Laws, the following Rules are issued governing the reimbursement of medical expenses to the employees of this Corporation. All rules and orders issued earlier on the subject stand modified to the extent provided for in the rules given under.

1. Eligibility:

All employees of this Corporation to whom the Staff Bye-laws should apply (vide bye-law 2 of Part I) other than temporary and provisional employees (as defined in the Staff Bye-laws) and employees who are not covered under E.S.I. Scheme are eligible for reimbursement of medical expenses. Employees on deputation to the Corporation may opt to be governed by the rules applicable to them in their parent organisation or to be governed by these rules but the option once exercised shall be final during the entire period of deputation. Option in this case may be given on plain sheet to the Secretary & Admn. Officer.

2. Definition of Family:

The term of family will mean family as defined in the staff bye-laws. However, if any member of the family is employed in Govt./quasi Govt./other organisation, public or private, which provides medical facilities to its employees, the medical expenses incurred for such member will not be eligible for reimbursement. Any additions or deletions to the family should be reported in Form 'B' appended to these rules immediately.

3. Medical Attendance:

Medical attendance means the professional advice and care during sickness or injury whether at an approved medical institution or at the residence of the employee or at the consulting room of the authorized Medical Attendant. It includes such pathological, bacteriological, radiological or other methods of examination for the purpose of diagnosis as are available in any of the approved medical institution and are considered necessary by the authorized Medical Attendant and also such consultation at any place with a specialist or other medical officer as the authorized medical attendant certifies to be necessary to such extent and in such manner as the specialist or medical officer may in consultation with the authorized medical attendant determine.

4. Authorised Medical Attendant:

For the purpose of the rules, authorised medical attendant includes:

- (i) All medical officers in Govt. Service.
- (ii) All medical officers attached to the approved medical institution.
- (iii) All 'A' class registered medical practitioners in Allopathic, Ayurvedic and Homeopathic medicines.

5. Approved Medical Institution:

(1) All Government Hospitals, Government Ayurvedic and Homeopathic Institutions, Public Health Laboratories and special institutions like T.B. Sanitorium, Leprosy Asylum and other hospitals and medical institutions maintained by Government for providing medical relief, diagnosis or relief. (list attachd) and such other medical institutions as may be approved by Managing Director from time to time.

6. Autherised purposes of reimbursement:

Under these rules reimbursement will be made for the following purposes:

1. Fee for consultation/medical attendance
2. Cost of medicines etc.
3. 50% of the rent paid for pay ward in an approved medical institution.
4. Fee for pathological, bacteriological and other clinical tests paid to laboratories.
5. X-ray charges
6. Operation charges
7. Charges for extraction/filling/fitting of teeth etc.

7. Medicines cost of which are reimbursable:

Medicines do not include proprietary preparations for which equally effective alternative preparations are available, primary foods, tonics, dentures, spectacles, toilet preparations or disinfectants. Items which are not considered as medicines by the State Govt. will also not be considered as medicines for the purpose of these rules.

8. Fee for consultation:

Consultation fee for authorised medical attendant shall not exceed Rs.15/- per consultation. For continued medical treatment the fee paid to the medical attendant shall not exceed Rs.60/- for one ailment.

9. Availing of medical attention/treatment:

Though medical attention/treatment will be permitted under allopathic, homeopathic and Ayurvedic system no employee will be entitled to such attention/treatment under more than one system for one ailment.

10. Consultation with specialists:

(1) If the authorised medical attendant is not in a position to diagnose or to treat any ailment, the employee/his family may consult or take treatment from a specialist on proper certification from the authorised medical attendant. The certification should be in the form given under:

CERTIFICATE

It is hereby certified that Dr. Specialist in was consulted by the patient on my advice and that the consultation was essential for the speedy recovery of the patient.

Signature of authorised medical
Attendant.

Date:

(ii) The medical expenses made for such consultation/treatment including cost of medicines purchased for that purpose will be reimbursed to the employee subject to other rules.

11. Financial limit:

Total medical reimbursement in a financial year to an employee will be limited to Rs.500/- provided that Managing Director may at his discretion sanction the claims towards reimbursement of medical expenses over and above the normal limit mentioned above in appropriate warranting cases. The unutilized portion of the amount in the financial year will not be carried over to the next financial year.

12. Hospitalised treatment:

- (i) In case of hospitalised treatment of the employees as well as his family in an approved medical institution, reimbursement of medical expenses be allowed in excess of the normal limit indicated above. The claim preferred in this behalf should be supported by evidence to prove hospitalisation for the period of claim preferred in respect of the person on whose behalf the claim is preferred. If deemed necessary, the competent authority for passing the claims may call for further proof or certification or make a reference to the hospital concerned.
- (ii) But separate limits for non-hospitalised treatment is not admissible. The financial limit of Rs.500/- can be exceeded only for hospitalised treatment. In case a claim preferred initially by an employee is for hospitalised treatment and he has availed of the amount within the limit, his further claim for non-hospitalised treatment exceeding the financial limit of Rs.500/- will not be admitted.
- (iii) The limits and restrictions laid down regarding reimbursement of fee paid for consultation, hospital rent paid, cost of primary foods, tonics, dentures, spectacles, toilet preparations or disinfectants etc. applicable in the case of reimbursement of medical expenses for non-hospitalised treatment would be equally applicable in the case of hospitalised treatment also.

13. Limit for preferring claims:

Claims for reimbursement of medical expenses under these rules should be presented before the expiry of one month from the last date of treatment. The last date of treatment for the purpose of preferring claim will be the last date of purchase of medicines, shown in the cash bills produced in support of the claim bills. If treatment spreads over two financial years, the claim shall be preferred separately for expenses in each financial year and the claim for the period ending 31st March, shall be presented before 30th April following. No relaxation of this rule will be allowed in any case, except when the employee is able to prove that it was physically impossible for him to prefer the claim within the time limit above prescribed.

14. Preferring of claims and method of passing the claim:

- (i) The claims for medical reimbursement under these rules shall be preferred in form No. 'A' appended to these rules. This should be supported by cash receipts/ cash bills for the purchase of medicines and other charges. The medical attendant who prescribed the medicines must countersign the cash bills/cash receipts and the essentiality certificate at the foot of the form should also be signed by him. Only cash bills/cash receipts in printed form will be entertained for medical reimbursement.
- (ii) The claim should invariably contain the details of medicines administered on the patient for scrutinising the admissibility as per the stipulations laid down in the medical reimbursement rules.
- (iii) The claim bills preferred as per the above rules should be presented to the Admn. Dept. by the concerned employee. The Admn. Dept. will scrutinise the bills regarding the admissibility of the claims preferred and will forward the same to the Internal Audit for audit. The internal Audit Dept. will audit the claim preferred and return the same to the Admn. Dept. The

audited claim bills will be passed by the officer authorised by the delegation of powers and the same will be forwarded to the Accounts dept. for effecting payment.

15. Reference to claimant/medical attendant:

If any doubt arises to the admissibility of a claim on account of the kind of medical attention/treatment availed or as regards reimbursement of the cost of any item of medicine, the same shall be referred by the officer passing the claim to the claimant/medical attendant regarding the bonafides of the claim, or he may ask the employee to give such further information or details as he may require for such purposes.

16. Interpretation:

If there is any doubt regarding the meaning or scope of any of these rules arises, the decision given by the Managing Director shall be final.

Sd/-
MANAGING DIRECTOR.