

**A GLIMPSE ON
CONTRIBUTORY MEDICAL SCHEME
IIEST, SHIBPUR**



1. Beneficiaries and Eligibility Criteria

The regular employees and the retired employees and their dependant family members are the beneficiaries of the scheme.

2. Definitions

- 2.1 "Family" means spouse and dependants as defined in the Central Government Health Scheme (CGHS) rule.
- 2.2 "Treatment" means the use of all medical and surgical facilities available to the beneficiaries on OPD and IPD basis.
- 2.3 "Pay" for the purpose of entitlement would be defined as per the MoHFW O.M. dated 16.01.2012.
- 2.4 "Hospital" means any government hospitals / Institute empanelled hospitals.
- 2.5 "MO or Medical Officer" includes Institute Medical Officer or Institute empanelled doctors.
- 2.6 "Reimbursement" will be as per eligibility laid down in the rules.
- 2.7 "Fees" for consultation
 - 2.7.1 For empanelled doctors – Reimbursed as per guidelines
 - 2.7.2 For non-empanelled doctors – Reimbursed at 50% of actual.

3. Health Record Book

All beneficiaries of the scheme will be issued with a Health Record Book / Card embedded with chip after completing necessary formalities.

4. Recognition of Hospital / Consultants / Diagnostic Centres

The Director of IEST shall approve for recognizing the hospitals / doctors / diagnostic centres through an open selection process.

5. Reimbursement of Medicines

Reimbursement of admissible medicines will be as per CGHS rules.

6. Reimbursement of Diagnostic Tests.

- 6.1 For empanelled centres – Referral is to be obtained from MO and reimbursement will be as per guidelines.
- 6.2 For non-empanelled centres – reimbursement will be as per CGHS / AIIMS rates or 50% of actual.

7. Emergency Cases

- 7.1 In case of emergency any nearest medical facility can be visited and intimation may be sent to the institute MO later.
- 7.2 For non-recognised hospitals, essentiality certificate has to be furnished alongwith reimbursement claim

7.3 Such reimbursement would be restricted to CGHS / AIIMS rates or 50% of actual expenditure.

8. IPD (In Patient Department) / Hospitalisation through referral

8.1 The Medical Officer after examining the patient can recommend for referral for treatment at the empanelled hospitals.

8.2 Rates for such reimbursements would be as per the guidelines.

8.3 In case hospitalization is suggested based on OPD consultations by non-empanelled doctors, necessary referral should be obtained from Medical Officer.

8.4 For specialized treatment in non-recognised hospitals, claim would be restricted to CGHS / AIIMS rates or 50% of actual expenditure.

9. Homeopathy and Indian System of Medicine

Entitlement would be as per CGHS rules.

10. Entitlement of Room Rent

Accommodation charges for various categories of employees will be as follows :

S.No.	Pay Drawn in Pay Band	Ward Entitlement	Tariff Per Day
1	Upto Rs.13,950/-	General	Rs.1,000/-
2	Between Rs.13,951/- & Rs.19,530/-	Semi-Private	Rs.2,000/-
3	Rs.19,540/- and above	Private Ward	Rs.3,000/-
4	Same for all categories	Day Care (6 to 8 hrs.)	Rs. 500/-

During the treatment in ICCU (Intensive Cardiac Care Unit) / ICU (Intensive Care Unit), no separate room rent will be admissible.

11. Miscellaneous Provisions

11.1 Reimbursement of bills for special medical aids such as hearing aid, CPAP / BIPAP (Continuous Positive Airway Pressure / Bi-level Positive Airway Pressure) machines, orthopaedic and other appliances advised by specialist doctors must be approved by the Registrar / Director. Admissibility of the claim will be restricted to CGHS / AIIMS / 50% of actual cost.

11.2 Regular health check up for the beneficiaries will be conducted by the Institute.

11.3 For special cases, Registrar / Director will have the discretion to relax any of the above rules on a case to case basis.

12. Contribution

12.1 Rates of contribution for regular employees would be as per existing CGHS norms.

12.2 For retired employees the benefits would be extended on payment of the contribution at the same rate.

12.3 For deceased employees, regular or retired, the benefits would be extended to the dependants on payment of the same contribution.

13. Disclaimers

Any legal liability arising out of such services shall be the sole responsibility of the consultant and Hospitals and shall be dealt by the beneficiary with the concerned empanelled hospital / diagnostic centre services will be provided by the Hospitals / Diagnostic centres as per the standard terms of medical services.