



**OFFICE OF THE REGISTRAR**  
**INDIAN INSTITUTE OF ENGINEERING SCIENCE AND TECHNOLOGY, SHIBPUR**  
AN INSTITUTE OF NATIONAL IMPORTANCE  
(FORMERLY BENGAL ENGINEERING AND SCIENCE UNIVERSITY, SHIBPUR)

No: AT-14th BOG/19/227

Date: 4<sup>th</sup> October, 2019

Order

The BOG in its 14<sup>th</sup> meeting held on 9<sup>th</sup> September, 2019 vide Resolution no.14.13, has considered the recommendation of the Committee constituted by the BOG for framing a suitable Contributory Medical Scheme for the employees of IEST, Shibpur (constituted vide office order no. 10<sup>th</sup> BoG: AT/RDO/787/19 dated 08.02.2019 ) and approved the same along with the following clauses:

- i) All the terms and conditions of the Contributory Medical Scheme for the employees of IEST, Shibpur should be based on CGHS and CS(MA) Rules 1944 and Guidelines.
- ii) The Contributory Medical Scheme for the employees of IEST, Shibpur shall run on the contribution made by the employees and allotted by the Institute under IRG.
- iii) Treatments by private physicians not empanelled by CGHS or CSMA shall not be considered for reimbursements. However, OPD consultation with Doctors in the hospitals having tie up with the Institute shall be permitted and fees for such consultation shall be reimbursed as per the rates proposed in the report.
- iv) Reimbursements shall be done by the Institute as per CGHS rates and differences (if any) shall be borne by the employee.

The BoG also approved the enhanced monthly contributions of the employees and retired employees as per their pay Level for availing CMS facility from their salary w.e.f. 01.09. 2019 as per CGHS norms.

The Medical Scheme prepared by the Committee is enclosed for reference.

This is issued with the concurrence of the competent authority.

Sd/-  
(Biman Bandyopadhyay)  
Registrar, IEST, Shibpur &  
Secretary to BOG

Encl: As stated

Copy forwarded for information and necessary action to:

1. PS, Office of the Director
2. All Deans/ All HODs /All Heads of Schools and Centres- with a request to circulate among the respective faculty members and staff members
3. All Officers- With a request to circulate among the respective staff members
4. Prof. Gautam Bandyopadhyay, Chairman, CMS Committee and Professor, Dept. of Electrical Engg.
5. Institute Website

H  
4/10/19  
Registrar



**AUGUST  
2019**

**CONTRIBUTORY MEDICAL  
SCHEME FOR IEST, SHIBPUR**

**REPORT SUBMITTED BY THE COMMITTEE  
CONSTITUTED VIDE OFFICE ORDER NO.  
10TH.BOG-AT/RDO/787/1/19DT. 08.02.2019**

**ANNEXURE- 13**

Date: 14.08.2019

No.: CMS/I/2019-20/01

To  
The Director  
IEST, Shibpur  
Howrah-711103.

Sub.: A suitable Contributory Medical Scheme for the Employees of IEST, Shibpur

Ref.: Order vide no. 10<sup>th</sup> BOG -AT/RDO/787/1/19 dated 08.02.2019

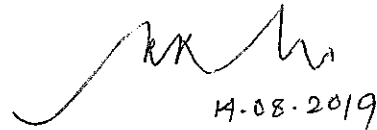
Sir,

Enclosed please find herewith a report on the Contributory Medical Scheme for the employees of the IEST, Shibpur, prepared by the members of the committee under guidance of CGHS experts Dr. Pralay Kr. Sen and Dr. Biman Bhattacharya.

The Committee constituted for this purpose initiated its work on 23.03.2018 and after series of meetings the report has been finalised on 14.08.2019.

The report is placed before the Hon'ble Director for his necessary consideration.

Yours faithfully,



14.08.2019

(Prof. Kalyan Kumar Chattopadhyay)  
Chairman of the Committee

Encl.: As above

*Register*  
*Pl. Place before*  
*BOG in the*  
*next mtg.*  
*[Signature]*  
*23.08.2019*

*A sign with D*

*[Signature]*

## INTRODUCTION

The Board of Governors of IEST, Shibpur, in its 2<sup>nd</sup> meeting held on 16.07.2015 resolved to extend medical facility scheme for the employees and pensioners of this Institute in line with the scheme followed in IISER, Kolkata. Since then, this Institute is following the same as well as Rules of CGHS and CS(MA) as the guiding principle for running the Contributory Medical Scheme (CMS).

While reiterating its earlier resolution, the Board of Governors of IEST, Shibpur in its 10<sup>th</sup> Meeting also advised for constituting a Committee for framing a suitable Contributory Medical Scheme following CS(MA) Rules 1944 as stated in the Statute under Section 24 (V). Accordingly, a Committee was constituted vide order no. 10<sup>th</sup>BoG-AT/RDO/787/1/19 dt. 08.02.2019 where two members are the retired CGHS Super-Time Administrative Grade Officers with a vast experience in the field of administration.

The Committee with the active participation of these two Medical Experts, has finalised the "CONTRIBUTORY MEDICAL SCHEME FOR IEST, SHIBPUR" after extensive deliberations and for submission of the same for necessary consideration of the appropriate authority for its adoption and implementation. All resolutions and correspondences developed during the tenure of the Committee are annexed to this Report.

It is worthwhile to mention that the scheme so prepared, is mostly based on CGHS Rules framed and followed by Ministry of Health and Family Welfare CGHS (Policy) section as well as CS(MA) Rules, 1944. However, situations where the same could not be followed because of administrative limitations, consensus and logical way out has been suggested.

The Scheme prepared by the Committee is presented in three parts:

Part-I : Out Patient Department (OPD) Treatment - (Pg 02 to 06)

Part-II : In Patient Department (IPD) Treatment -(Pg 07 to 10)

Part-III : Administrative Functions for Implementation of Contributory Medical Scheme -  
(Pg11 to 19)

Modern medical treatment and reimbursement is a vast subject which cannot be wholly covered in such a short space and time. Hitherto untouched subjects and issues will be dealt according to CGHS/CS(MA) Rules. This is equally applicable for different rates and names of approved institutions modified from time to time, by the concerned authority. Only the common and frequently required issues and information have been covered in the presentscheme, in view of the current status of the Institute, leaving scope for further refinement in future.

14<sup>th</sup> August, 2019, Kolkata

*Kalyan Kumar Chattopadhyay*  
Prof. Kalyan Kumar Chattopadhyay  
Chairman of the Committee

**PART I**  
**Out Patient Department (OPD) Treatment**

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**PART - I**

**Out Patient Department (OPD) Treatment**

**1. Authorised Medical Attendants (AMAs):**

Authorised Medical Attendants (AMAs) in respect of the employees of IEST, Shibpur, mean:

- (i) Medical Officer/ Doctor appointed by IEST, Shibpur
- (ii) Medical Officer/ Doctor appointed by Department of Health, Government of India
- (iii) Medical Officer/ Doctor appointed by Any other Department of Government of India
- (iv) Medical Officer of the State Government or Union Territories
- (v) Doctors recognised by the Chairman / General Secretary of the Central Government Employees' Welfare Co-ordination Committee (CGEWCC)
- (vi) Medical Practitioners registered with Medical Council of India (This is a temporary arrangement, till IEST-Shibpur is made fully residential).
- (vii) Doctors/Medical Officers of Private Hospitals recognised/tied up by State Government, Private Hospitals recognised/tied up by CGHS and Private Hospitals recognised / tied up by IEST, Shibpur.

**2. Authorised Health Care Providers:**

CMS beneficiaries of IEST, Shibpur, their spouse and their dependent family members having valid Health Card of IEST, Shibpur, may be permitted to avail medical facilities in any of the following:

- (i) Central Government Hospitals
- (ii) State Government Hospitals
- (iii) Private Hospitals empanelled/tied-up by State Government
- (iv) Private Hospitals empanelled/ tied-up by CGHS Rules
- (v) Private Hospitals empanelled/ tied-up by CS(MA) Rules 1944
- (vi) Private Hospitals empanelled/ tied-up by IEST, Shibpur.

Reimbursement will be full for serial no.(i) & (ii) and for the rest it will be as per CGHS/IEST rates.

**3. Other Approved Hospitals for Employees of IEST, Shibpur:**

- (i) Railway Hospitals
- (ii) Port Trust Hospital
- (iii) Hospital maintained by Public Sector Undertakings
- (iv) Hospitals maintained by Local Authority such as Municipality/Municipal Corporation

Reimbursement, in this regard, will be made in full.

**4. Collection/Reimbursement for the Cost of Medicines:**

All charges for attendance at the OPD should be reimbursed as per Institute approved rates or actual, whichever is less.

Admissible medicines prescribed by the OPD doctor(s) may be purchased from any registered pharmacy including the Institute approved pharmacy for maximum of 30 days at a time. Reimbursement will be made according to CGHS/CS(MA) rules.

The CMS beneficiaries of IEST, Shibpur, are also entitled to collect medicines from the Institute approved pharmacy on cashless basis for maximum of 30 days at a time as per prevalent system after getting the prescription endorsed by the Institute Medical Officer or doctor(s) engaged by the Institute from time to time.

When prescribed medicines are not available in the Institute approved pharmacy (in part or in whole) beneficiaries would be required to purchase the same from any registered pharmacy for which necessary reimbursement would be made in full.

**5. Opportunity for Treatment in Other Cities:**

If the treatment for a particular disease/procedure is available in the same city where the Institute employee is working, he may be permitted to avail of the medical services in any other city of his choice, but in such cases, he will not be eligible for sanction of T.A./D.A. The reimbursement in this regard will be made at CGHS rates.

In case the treatment for a particular disease/procedure is not available at the same station, the beneficiary will be eligible for sanction of T.A. of his entitled class for taking treatment in a different city. A case recommended by the specialist doctor of Government hospital thereof, duly forwarded through proper channel and approved by the Head of the Institution for this purpose is required.

**6. Validity of OPD Prescription:**

(i) Medical prescription issued by an AMA/specialist doctor prescribing diagnostic test, investigation etc. shall be treated as valid for a single use within a period of 2 weeks from the date of prescription, if no time period is specifically mentioned.

However, the medical prescription shall be valid beyond 2 weeks for undertaking such investigations if specifically prescribed by the AMA/Specialist doctor for a routine check-up or follow-up treatment.

The Medical prescription would require re-validation or issue of a fresh prescription from AMA/specialist doctor for getting the prescribed test done after expiry of the validity period of 2 weeks or as prescribed by AMA/specialist doctor.

(ii) Doctor's prescription will remain valid in regard to collection of medicines/reimbursement of bills for medicines purchased, for a maximum period of 6 months from the date of prescription or as advised by the concerned doctor, whichever is earlier.

Institute M.O/the doctors engaged by the Institute from time to time is competent to revalidate the prescription on the request of the patient after professionally satisfying himself/herself about the medical condition of the patient and repeat the medicine prescribed by Govt. Specialist doctors / Specialist doctors of private hospitals recognised/empanelled/tied-up by Central/ State Government/ IEST, Shibpur, or doctors/specialist doctors registered with the Medical Council of India (MCI), to beneficiaries for maximum another 3 months.



**7. Issue of Long-Term Medicine:**

For patients going abroad, the medicine can be collected/purchased for up to 6 months at a time, after getting prior approval of the In-Charge, CMS, on submission of proper records for travel programme.

**8. Approved Homeopathy / Ayurvedic Institute:**

The following Institutions/Centres are treated as recognised for Medical attendance / treatment of beneficiaries of IEST, Shibpur:

(i) Central Ayurveda Research Institute for Drug Development, Kolkata  
4 - CN Block, Sector - V, Bidhanagar, Kolkata-700091  
Ph: 033-23673808/1002, E-mail: [nriadd-kolkata@gov.in](mailto:nriadd-kolkata@gov.in)

(ii) National Institute of Homeopathy, Kolkata  
(An autonomous Institute under the Ministry of AYUSH, Govt. of India)  
Block-GE, Sector-III, Salt Lake, Kolkata-700106, West Bengal, India  
Ph: 23370969/70, Telefax: 23375295, E-mail: [admin@nih.nic.in](mailto:admin@nih.nic.in)  
Website: [www.nih.nic.in](http://www.nih.nic.in)

(iii) Any other such ayurvedic, homeopathy, Unani and Siddha Institutes approved by Ministry of Health and Family Welfare, Government of India or any State Government.

**9. Reimbursement of bills for Ayurvedic, Unani, Siddha and Homeopathic medicines:**

Reimbursement for the costs of Homeopathic medicine are admissible, if advised by the doctors having necessary professional qualification from Government registered University/Institute till IEST, Shibpur, is made fully residential. However, consultation fees will be reimbursed as per approved rate of the Institute.

Reimbursement for the costs of Ayurvedic, Unani and Siddha medicines are also admissible, if advised by the doctors of the Institutes approved by Government of India or by any State Government from time to time.

**10. Reimbursement / Payment of Advance for Purchase/Replacement of Artificial Appliances:**

Reimbursement / Payment of advance may be made, as per CGHS approved rate, to the beneficiary for the purchase / replacement /repair of admissible artificial appliances (hearing aid, orthopaedic, cardiology etc.,) provided it is certified 'essential' by two specialists in the concerned speciality of two different hospitals empanelled/tied-up with State Government/CGHS/IEST, Shibpur.

Such proposals should be submitted to the In-Charge, CMS, for subsequent approval by the Director of the Institute.

**11. Ambulance Service:**

(i) Institute's Ambulance Service is made available round the clock.

(ii) Institute's Medical Unit should be contacted for deployment of ambulance in emergency.

(iii) When the Institutes Ambulance is not available then ambulance service of Government or Locally funded or Social Service Organization, such as Red Cross Society, etc., may be utilised.

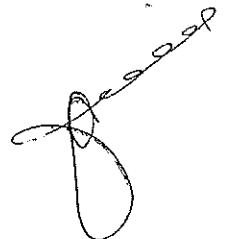
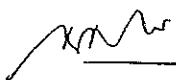
Fees paid for such ambulances would be reimbursed as per rules.

**12. OPD Consultation Fees:**

The OPD consultation fees for doctors will be reimbursed as follows or, on actual whichever is less:

(i) General Physician	-	Rs. 250.00
(ii) Specialist	-	Rs. 400.00
(iii) Super Specialist	-	Rs. 600.00
(iv) Ayurvedic	-	Rs. 150.00
(v) Homeopathic	-	Rs. 150.00

The consultation fees will be reviewed by this Institute from time to time.



**PART II**

**In Patient Department (IPD) Treatment**

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## PART II

### In Patient Department (IPD) Treatment

#### 1. Authorised Health Care Providers:

CMS beneficiaries of IEST, Shibpur are permitted to avail medical facility including indoor treatment in any of the following Hospitals:

- (i) Central Government Hospitals
- (ii) State Government Hospitals
- (iii) Private Hospitals recognised /empanelled / tied up by the State Government / CGHS/CS(MA)/IEST, Shibpur
- (iv) CGHS approved Private hospitals
- (v) Hospital maintained by Municipal Authority (Municipality/Corporation).

#### 2. Admission Procedure:

Institute Medical Officer/the doctors engaged by the Institute from time to time, treating physicians of the empanelled / tied-up hospitals of State Government/CGHS/ IEST, Shibpur and the doctors / specialist doctors registered with Medical Council of India (till IEST, Shibpur, is made fully residential), are the competent authorities to advise admission.

Accommodation after admission has to be arranged as per the entitlements mentioned in the Health Card of the patient issued by the Institute.

In the event of accommodation suited to the Institute beneficiary concerned being not available, accommodation of a higher class may be allotted, provided it can be certified by the Medical Superintendent or equivalent official of the Hospital specifically mentioning -

- (i) That accommodation of the appropriate class was not available at the time of admission of the patient and
- (ii) That the admission of the patient into the hospital could not be delayed without danger of his/her health until accommodation of the appropriate class becomes available.
- (iii) However, the patient should be shifted to his appropriate class of accommodation when the same is available.
- (iv) If on the request of the beneficiary, treatment is provided in a higher category of ward, then the expenditure over and above entitlement will have to be borne by the beneficiary.

**3. Authorisation Letter / Referral for Treatment:**

The IEST, Shibpur empanelled hospitals with whom bilateral agreement has been made shall provide treatment/procedure as per terms and conditions including the credit facility on the basis of (i) authorisation letter of In-charge, CMS, or (ii) referral letter issued by the Institute M.O/ the doctors engaged by the Institute from time to time, on production of valid Health Card of the Institute.

Such empanelled / tied up hospitals shall treat only for the condition for which he/she is referred with due authorisation/referral letter.

Permission of competent authority is required for any additional procedure, except under emergency.

**4. Credit Facility for IEST Beneficiaries:**

Credit facility may only be availed from CGHS/IEST/Government empanelled / tied-up hospitals, with whom bilateral agreement has been made by the Institute. The names of such hospitals will be available in Institute website for information to the beneficiaries.

**5. In-Patient Treatment in Hospital without Consulting AMA:**

During emergencies, eligible CMS beneficiaries are allowed to receive treatment as an in-patient, in a hospital as per rules, without prior consultation with AMA.

**6. Treatment in Hospitals Empanelled/Tied-Up with the Government/CGHS/IEST, Shibpur, without Following the Procedure:**

In emergencies where treatment is obtained in hospitals empanelled/tied-up with State Government/CGHS/IEST, Shibpur, or under the CS(MA) Rules 1944, without following the prescribed procedure, the reimbursement will be allowed in accordance with the CGHS rates based on the emergent situation duly certified by the hospital.

**7. Treatment from Non-Empanelled/Non tied-Up Medical Institution in Emergent Cases:**

In emergent cases involving accidents, serious nature of sudden ailment etc., the person accompanying the patient on the spot may use their discretion for taking the patient (CMS beneficiary) for treatment in a non-empanelled/non tied-up private hospital in case no hospital empanelled/tied-up with the State Government/IEST/CGHS/CS(MA) is available nearby.

In such cases, reimbursement will be made at CGHS/CS(MA) rules.

**8. Grant of Medical Advance for Indoor Treatment:**

In case of major illness requiring Bypass Surgery, Kidney Transplant, Major Cancer Treatment etc., the CMS beneficiaries are entitled to draw advance limited to 90% of the package deal (wherever applicable) or according to the estimate submitted by the competent authority of the concerned hospital and balance payable on the final adjustment.

Approved advance may be paid directly to the Hospital concerned.

For settlement of the advance, the employee may be required to submit the adjustment bills within a period of one month from the date of his/her discharge from the hospital.

In case, the entire advance has not been utilised for the treatment of the patient, the head of the office concerned will correspond with the hospital for refund of un-utilised balance of medical advance.

**9. Advances to Spouse/Legal Heir when Institute Employee Unable to Apply:**

In exceptional circumstances of serious illness of IEST, Shibpur-employee where the beneficiary is unable to apply for the advance, the advance may be sanctioned by the Institute authority on the basis of an application made in his/her behalf by the spouse of the employee or other legal heir in right.

**10. Reimbursement/Payment of Advance for Purchase/Replacement of Artificial Appliances:**

Reimbursement/Payment of advance may be made to the beneficiary for the purchase / replacement /repair of admissible artificial appliances provided it is certified essential by a specialist in the concerned speciality in the hospitals empanelled/tied-up with State Government/CGHS/IEEST, Shibpur, where the CMS beneficiary is admitted in IPD cases.

**11. Time Limit for Medical Claims:**

Final claims for reimbursement for medical expenses in respect of a particular spell of illness should be made within 3 months from the date of discharge of the patient. Any deviation would require prior approval of the In-Charge, CMS.

The controlling authorities shall also be empowered not to entertain a medical claim not preferred by the employee within 3 months of the completion of treatment, where they are not satisfied with the reasons put forth by the employee for late submission of the claim or where the claim prima facie is incomplete.

**12. Rejection of Reimbursement Claim and Appellate Authority:**

The Controlling Officer i.e., the In-Charge, CMS, may reject any claim if he/she is not satisfied with its genuineness on facts and circumstances, after giving an opportunity to the claimant of being heard in the matter. While doing so, the Controlling Officer i.e., the In-Charge, CMS, shall communicate the claimant the reason in brief for rejecting the claim.

Claimant may prefer an appeal to the Registrar of the Institute directly within a period of 30 days of the date of receipt of the order rejecting the claim.

**13. Documents to be submitted for reimbursement:**

Documents to be attached with Medical Reimbursement Claim Form are:

- (i) Photo Copy of the Health Card of the employee along with the patient's Health Card.
- (ii) Copy of permission letter, if any.
- (iii) Emergency Certificate (original), in case of emergency.
- (iv) Copy of the Discharge Summary.
- (v) Ambulance Certificate (original), if any.
- (vi) Original Bills/Cash Memo/ Vouchers etc., for the reimbursement amount claimed.
- (vii) Or as may be notified from time to time.

**PART III**  
**Administrative Functions for Implementation of**  
**Contributory Medical Scheme**

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## PART III

### Administrative Functions for Implementation of Contributory Medical Scheme

#### 1. Definition:

- (i) **CMS beneficiaries:** Employees and Pensioners of IEST, Shibpur, their spouse and their dependent family members as specified in the CGHS Rules having valid Health Card of the Institute.
- (ii) **Institute M.O:** Medical officer/doctor engaged by the Institute from time to time.
- (iii) **Package Rate:** It shall mean and include lump sum cost of IPD treatment/day care/diagnostic procedure for which the beneficiary has been permitted by the competent authority or for treatment under emergency from the time of admission to the time of discharge including (i) Registration charges (ii) Admission charges (iii) Accommodation charges including patient's diet (iv) Operation charges (v) Injection charges (vi) Dressing charges (vii) Doctor/consultant visit charges (viii) ICU/ICCU charges (ix) Monitoring charges (x) Transfusion charges and blood processing charges (xi) Pre-Anaesthetic check-up and Anaesthesia charges (xii) Operation theatre charges (xiii) Procedural charges/surgeon's fees (xiv) Cost of surgical disposables and all sundries used during hospitalization (xv) Cost of medicines and consumables (xvi) Related routine and essential investigation (xvii) Physiotherapy charges etc., (xviii) Nursing care charges etc.

All investigations regarding fitness for the surgery will be done prior to the admission for any elective procedure and will be a part of the package.

Package rate does not include cost of implants/stents/grafts which is reimbursable separately.

#### 2. Pensioner/Family Pensioner's Option for CMS Benefits:

Pensioners of IEST, Shibpur, have an option to get their CMS-Pensioner Card made by (a) either making CMS contribution on an annual basis (twelve months) or (b) making contribution for ten (10) years at a time or annually [one hundred and twenty (120) months] for getting a CMS-Pensioner Card with life-time validity. It is clarified that:

- (i) Contribution to be made by pensioners / family pensioners would be the amount that they were subscribing at the time of their retirement or at the time of death of the IEST, Shibpur employee/pensioner;
- (ii) Pensioner beneficiaries, who have already obtained CMS Card with life time validity by paying a lump sum amount equivalent to 10 years' contribution, will not be required to pay any additional amount as a result of the revision in the rates of contribution for availing CMS facility;
- (iii) Entitlement of pensioners / family pensioners, who have already deposited their contribution for life time CMS facility, will not be changed. For example, no change for entitlement of accommodation etc.



(iv) Pensioners / family pensioners who are contributing to the CMS on an annual basis and wish to continue to avail CMS benefits will have to contribute at the revised rates up to the time of contribution needed to cover a period of a total of ten years from the time CMS-Pensioner Card was issued for the first time to them. The revised rate of contribution for the remaining period would be with reference to the level of pay that he / she would have drawn in the post held by him / her (at the time of his/her retirement/death) had he/she continued to be in service now but for his/her retirement/death; and

(v) Any pensioner/family pensioner who is entitled to avail CMS facility has not so far got his/her Pensioner CMS Card made, the rate of contribution in such cases will be with reference to the level of pay that he/she would have drawn in the post held by him/her (at the time of his/her retirement/death) had he/she continued to be in service now but for his/her retirement/death.

**3. Fixed Medical Allowance (FMA) for Willing Pensioners:**

- (i) Outstation Pensioners of IEST, Shibpur, have the option to become beneficiary of CMS as they were during the service period.
- (ii) They also have the option to avail Fixed Medical Allowance (FMA) of Rs. 500/- per month and opt not to avail CMS facility.
- (iii) They also have the option to avail Fixed Medical Allowance (FMA) of Rs. 500/- per month for OPD treatment and obtain CMS Health Card bearing stamp 'not-valid for OPD treatment' after paying CMS contribution. In such cases, no OPD medicine shall be issued.

The rate of FMA will be revised by the authority from time to time.

**4. Pensioners' Option for Change of FMA:**

Once the option to receive Fixed Medical Allowance (FMA) has been exercised, a pensioner may be allowed only one change in option.

**5. Grace Period for Validity of Health Card:**

Pensioners, who are revalidating their Health Card on annual basis, will get only 30 days' grace period from the last date of validity with a fine of Rs.100/-.

*In case revalidation is not made within the grace period of 30 days, beneficiary will have no claim of treatment/reimbursement whatsoever made by the employee/pensioner and their dependent family members.*

**6. Mode of Payment of CMS Contribution:**

Contribution can be made through Demand Draft of nationalised bank payable to 'The Registrar, IEST, Shibpur' or through NEFT/RTGS.

**7. Eligible Members for CMS Benefits:**

(i)	Son	Till he starts earning or attends the age of 25 or gets married whichever is earlier
(ii)	Daughter	Till she starts earning or gets married irrespective of the age limit whichever is earlier
(iii)	Son suffering from any permanent disability	Irrespective of age limit
(iv)	Wholly Dependent, divorced/widowed daughters	Irrespective of age limit
(v)	Wholly dependent, divorced/widowed sisters	Irrespective of age limit
(vi)	Wholly dependent minor brothers	Till the age of becoming a major
(vii)	Wholly dependent parents	In case of female employees, parents OR her parent-in-laws at her option subject to condition of residence, etc., being satisfied

**8. Condition of Dependency:**

Dependent members should normally be residing with the IEST, Shibpur - employee/pensioner.

Dependency means their income from all sources including pension and pension equivalent to DCRG benefit/family pension not exceeding Rs.9000/- per month plus dearness allowance declared from time to time.

The condition of dependency is not applicable to the spouse. In other words, spouse is automatically included.

**9. Deletion of Name:**

It is the responsibility of the IEST, Shibpur-employee/pensioner to apply for a deletion of the name of the dependent from the CMS benefit when the ward is no more entitled to the benefit eligible under the scheme.

*Failure on the part of the card holder to do so may invite initiation of disciplinary proceedings.*

**10. Nomination Facility for the IEST Beneficiaries:**

Principal IEST Card holder beneficiary may nominate a person to claim reimbursement of medical expenses in the event of his/her unfortunate death.

Beneficiaries who wish to exercise this option shall submit their declaration of nomination to the CMS Office in the prescribed 'Nomination Form' (available in the Institute website)

duly filled up and complete in all respect and the same has to be maintained in the CMS office database.

Only one person shall be allowed to be nominated as the original nominee or First nominee. In addition, another person can also be nominated as alternate nominee or Second nominee, who can claim reimbursement in case of unfortunate death of the First nominee.

The Principal IEST Card holder beneficiary can nominate any natural or juristic person as his/her nominee for this purpose whether related or unrelated to him/her.

**11. Validity of Doctors' Prescription:**

Doctor's prescription will remain valid in regard to collection of medicines/reimbursement of bills for medicines purchased, for maximum 6 months from the date of prescription or as advised by the concerned doctor but not beyond 6 months.

**12. Payment/Reimbursement of Medical Expenses from Insurance Agencies and IEST, Shibpur:**

Beneficiaries who have subscribed to the Medical Insurance Policies in addition to availing CMS facilities are allowed to claim reimbursement from both the sources subject to the condition that the reimbursement for such sources should not exceed the total expenditure incurred.

The beneficiary will make the first claim to the Insurance Company on the basis of original voucher/bills. The Insurance Company would issue a certificate indicating the amount reimbursed to the Registrar, IEST and retain the original voucher/bills. The beneficiary would then prefer his/her medical claim along with photocopies of voucher/bills duly certified and stamped by the Insurance Company.

Reimbursement from IEST, Shibpur, will be restricted only to the admissible amount as per approved rates subject to the condition that the total amount reimbursed by the two organizations does not exceed the total expenditure incurred.

**13. Spouse Employed Outside IEST, Shibpur, Can Avail Medical Facilities Provided by His / Her Employer:**

It is to be ensured that neither of the two nor their family members avail medical facilities from both the sources at the same time. Concerned employees shall give an undertaking in this regard to the authority issuing CMS card.

**14. Monthly Contributions for Availing CMS Facility:**

Sl.No.	Corresponding levels in the Pay Matrix as per 7th CPC	Contribution (Rs. Per month)
1	Level: 1 to 5	250
2	Level: 6	450
3	Level: 7 to 11	650
4	Level: 12 & above	1000

**15.- Entitlement of Wards in Private Hospitals Empanelled/Tied-Up under IEST, Shibpur:**

Sl.No.	Corresponding Basic Pay drawn by the Officer in 7 <sup>th</sup> CPC per month	Ward Entitlement
1	Upto Rs. 47,600/-	General
2	Rs. 47,601/- to Rs. 63,100/-	Semi-Private
3	Rs. 63,101/- and above	Private

**16. Revised Entitlement of Accommodation in AIIMS, New Delhi:**

Sl.No.	Corresponding basic pay drawn by the officer in 7 <sup>th</sup> CPC per month	Ward Entitlement
1	Up to Rs. 63,100/-	General
2	Rs. 63,101/- to Rs. 80,900/-	Private
3	Rs.80,901/- and above	Deluxe/Private

**17. Reimbursement Rates:**

- (i) Separate rates have been fixed for NABH/NABL accredited hospitals/lab and non-NABH/NABL accredited hospitals/lab.

Rates given in the appendix of 'CGHS Rule book (Nabhi Publication)' are for semi-Private Ward category. For Private Ward category the rate shall be increased by 15% and for General Ward category the rate shall be decreased by 10%.

CGHS rate will be considered for reimbursement. In case of unavailability of any item in CGHS rate list, AIIMS rates will be followed, failing which reimbursement will be made on actual.

- (ii) In IPD cases, all the tests, procedure, package, investigation etc., notified by the CGHS shall be deemed to be approved by the IEST, Shibpur. Rates for reimbursement shall be as per CGHS rates. Any tests, procedure, package, investigation etc., not covered in CGHS rate list, reimbursement will be made as per AIIMS, New Delhi rate. In case no rate has been prescribed, reimbursement shall be allowed in full.

**18. Duration of Package Treatment:**

Maximum duration of IPD treatment under package rates is as under:

Up to 12 days : for Specialized (Super Specialities) treatment

Up to 07 days : for other Major Surgeries

Up to 03 days : for Laparoscopic surgeries/elective Angioplasty/ normal deliveries

One (1) day : for day care/ Minor (OPD) surgeries.

However, if additional stay beyond the period covered in Package rate is required for recovery in exceptional cases, supported by relevant medical records and certified as such by hospitals, the additional reimbursement shall be allowed for accommodation charges (as per entitlement) investigation charges (at approved rates) doctors visit charges (not more than 2 visits per day) and cost of medicines.

No additional charges on account of extended period of stay shall be allowed if that extension is due to infection on the consequences of surgical procedure or due to improper procedure and is not justified.

**19. In-Admissible Items:**

Following items are not admissible for reimbursement:

- (i) Toiletries
- (ii) Mouth fresheners
- (iii) Cosmetics and Ayurvedic preparation prescribed by non-Ayurvedic doctors
- (iv) Sanitary Napkins
- (v) Talcum Powder
- (vi) Product manufactured/ marketed as food supplement

The list is illustrative only.

Supply of Vitamins, Minerals and Anti-oxidants will be admissible for related disease.

CMS Office may take a decision whether a particular new product falls under any of the broad categories specified above.

**20. Emergency Admission's Intimation:**

Emergency admission should be intimated to the In-Charge, CMS / MO, by e-mail / written application within 48 hours.

**21. Medical Claims:**

All the OPD charges, consultations, pathological tests etc., cost of medicines are to be paid by the employees and bills along with duly filled in prescribed 'Medical Claim Form' should be submitted to the CMS Office for reimbursement.

Reimbursement will be made at IEST, Shibpur / CGHS / CS(MA) rules.

**22. Reimbursement of CPAP/BIPAP:**

Reimbursement of bills for special medical aids such as CPAP/BIPAP (Continuous Positive Airway Pressure) machines, advised by two specialist doctors of two different hospitals tied-up with CGHS/IEST, Shibpur, must be approved by the Director. Admissibility of the claim will be restricted to CGHS/CS(MA) Rules.

**23. Dispute / Confusion, if any:**

Any dispute / confusion arising out of implementation of the Contributory Medical Scheme, should be taken up by the claimant with the In-Charge, CMS.

*Handwritten signature and date 18/3*

**24. Situations Not Covered in CMS:**

Any situation which has not been covered in the Contributory Medical Scheme, for the employees of IEST, Shibpur, will be addressed according to CGHS / CS(MA) Rules.

**25. Misuse of CMS Facility:**

Misuse of CMS facilities is a criminal offence. Penal action including cancellation of CMS Health Card may be taken in case of willful suppression of facts or submission of false statements. Suitable disciplinary action shall be taken in case of serving employees.

**26. Annual Medical Examination of Employees of the Institute:**

The employees of the IEST, Shibpur, of above 40 years of age may avail annual medical examination with the empanelled / tied-up hospitals duly referred by In-Charge, CMS.

This is applicable only for the employees of IEST, Shibpur.

**27. Functions of the Institute Medical Unit Related to CMS:**

- (i) Attending OPD patients in the medical unit of the Institute during OPD hours.
- (ii) Attending emergency patients as and when called for.
- (iii) Referral service to State Government approved private hospitals, CGHS/IEST empanelled or tied-up private hospitals.
- (iv) Domiciliary visit or home visit of emergency patients (CMS beneficiaries) within the campus area.
- (v) Organising health check-up and health camp.
- (vi) Issue of medical certificate to CMS beneficiaries of the Institute.
- (vii) Maintenance of OPD Register for record purpose and auditing.
- (viii) Maintenance of Referral Register of patients referred to different empanelled/tied-up private hospitals and communicating the same to In-Charge, CMS.
- (ix) Maintenance of Admission Register referred for admission to empanelled/tied-up private hospitals and communicating the same to In-Charge, CMS.
- (x) Information regarding the above should be communicated to In-Charge, CMS.
- (xi) Endorsement of admissibility of Medical Reimbursement Claims (MRC) and recommendation to In-Charge, CMS.
- (xii) Examination and comment on emergency nature of the patient in cases of claims submitted for treatment taken in non-empanelled/non tied-up private hospitals.
- (xiii) To attend grievance redressal meeting for settlement of disputed Medical Reimbursement Claims both for OPD and IPD cases.
- (xiv) Management of Institute ambulance service.

(xv) To authenticate valid OPD prescriptions of Government / Government recognised / CGHS/IEST empanelled or tied-up private hospitals for supply of medicines from the approved chemist of IEST, Shibpur, according to terms and conditions issued by the Institute from time to time.

(xvi) Any other job related to disease and health of the Institute beneficiaries as may be assigned.

**28. Discretionary Power:**

Director will have the discretion to relax any of the above rules on a case to case basis.

**29. Disclaimers:**

IEST, Shibpur, will not be responsible in any way for any negligence or mis-conduct of the Health Care Organisation and its employees for any accident, injury or damage sustained or suffered by any beneficiary or any third party resulting from or by any operation conducted by and on behalf of the hospital or in the course of doing its performance of the medical services shall be borne exclusively by the hospital who shall alone be responsible for the defect and/or deficiencies in rendering such services.

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

Kalyan Kumar Chatterjee 14.08.2019

Dr. Pralay Kumar Sen 14.08.2019

Biman Bhattacharya 14/8/2019

Debjani Ganguly 14/8/19

Biplab Mukherjee 14/08/2019

Swarupa Das 14.08.2019

