

# **RULES ON MEDICAL FACILITIES TO FACULTY/STAFF MEMBERS** **AND STUDENTS OF IIT INDORE**

## **ELIGIBILITY**

Faculty/Staff members of the Institute and their dependents are entitled to avail complete medical facilities including reimbursement appended to the statutes. Informations in this regard is given in subsequent paragraphs:-

ITI Indore has signed Memorandum of Understanding (MoU) with the following Hospitals in Indore. Faculty/staff members and their dependents, students can avail cashless medical treatment in these hospitals. Names of the hospitals are as follows:-

- 1) CHOITHRAM HOSPITAL & RESEARCH CENTRE.**
- 2) CHL HOSPITAL.**
- 3) GOKULDAS HOSPITAL.**
- 4) BOMBAY HOSPITAL. (Reimbursement as per CGHS rates is under process)**
- 5) GREATER KAILASH HOSPITAL.**
- 6) RAJSHREE HOSPITAL.**

## **MEDICAL BOOKS**

IIT Indore Administration Section has been issued medical record book to each individual faculty/staff members with an endorsement of their dependents as per the institute policy.

All the staff members should update their details in the service book so as to enable to get the correct information about their dependents.

It is **MANDATORY** to bring Medical Book to avail medical treatment/referral letters at the Institute Dispensary (**EXCEPT** in case of **EMERGENCY**).

To avail medical treatment at empanelled hospitals listed above, a formal referral letter issued by Doctors at the institute dispensary is compulsory (Except incase of emergency).

**Reimbursement of medical expenses is not admissible in case employee visits empanelled hospitals directly without obtaining the referral letter from the institute doctor except in case of emergency”.**

## **CLAIMS FOR PERMANENT STAFF**

### ***REIMBURSEMENT OF OPD CLAIMS***

Reimbursement for OPD treatment, when referred to empanelled hospitals will be as follows.

1. For OPD treatment in the empanelled hospitals, reimbursement will be done as per CGHS rates.

As per Minutes of meeting of Medical Committee held in February 2012:-

Reimbursement of Medical expenses- The committee compared the rates of various hospitals and recommended that the rates prescribed by Choithram Hospital & Research centre will be taken as bench mark. Medical expenses are recommended to be reimbursed maximum as per the rate list prescribed by Choithram Hospital & Research centre.

Diagnostics & Medicines – Whenever the patient is referred to other than the empanelled hospitals by empanelled hospitals where such facilities are not available the reimbursement of such expenses will be restricted to maximum rates prescribed in Choithram Hospital & Research centre after due verification by Institute Medical officer. Medicines suggested by Medical officer are to be reimbursed as per actual.

2. Patient should avail OPD facilities only in all-the empanelled hospitals at regular OPD timings ONLY (Except in EMERGENCY.)

Use appropriate form for the medical reimbursement such as the cost of OPD consultations, radiological, pathological investigations, medicines etc., with an approval from I.M.O.

All medical claims should be submitted within 3 months after the treatment. Separate claims should be submitted for each patient. Cost of spectacles is not reimbursable. Medicines and other items, which are declared by the Govt. of India as inadmissible (Published in the CGHS Rules) will not be reimbursed. Reference letter of I.M.O for attending empanelled Hospitals is a must. Proper break up of charges for various investigations, minor procedures etc. must be provided.

### ***REIMBURSEMENT OF INDOOR TREATMENT***

When a patient is referred to empanelled Hospitals for indoor treatment, accommodation should be sought in the entitled class only. In case where higher class is availed, the reimbursement will be restricted to the entitled class. In specific cases where the accommodation in the entitled class is not available and the admission could not be postponed till the accommodation in the entitled class is available, without causing danger to the life of the patient in the next higher class of accommodation will be considered. Similarly, in cases where the condition of the patient is so

serious that accommodation in a special room / ICCU becomes inevitable, such charges will be reimbursed on the basis of the certificate issued to this effect by the concerned specialist/Hospital authorities.

If investigations are advised repeatedly, Institute Medical Officer should be informed in advance. Expensive investigation such as C.T. Scan and MRI Scan, if advised have to be done in the recognised Centres after taking reference letter from Institute Medical Officer, unless in emergency.

**Reference from the selected hospital to any other non empanelled hospital will not be considered for reimbursement (Except in EMERGENCY.)**

This facility is for routine care. Emergency attendance rules are different from the above. In case of emergency rules mentioned in succeeding paragraph will be applicable.

## **MEDICAL ADVANCES AND TA**

### ***MEDICAL TA***

Staff/faculty members and their dependent family members are entitled to T.A. for travel undertaken to avail Medical Attendance including admission in a recognized hospital provided the journey is undertaken under the written advice of I.M.O and the journey is undertaken beyond 8 k.m. each way. T.A. for an escort will also be admissible in cases where it is certified by the Authorised Medical Attendant (AMA) that the patient is not in a position to undertake the journey of his/her own.

The T.A. will be regulated as the T.A. Rules laid down by the Govt. of India from time to time, in addition to the provision contained in the Statue (Sch. AA). Medical T.A. claims should be preferred in the T.A. claim form and certified and countersigned by the Institute Medical Officer who referred the case to outside hospital/specialist.

Ambulance when available is provided to transfer the patients admitted to IIT Dispensary to outside hospitals. The Medical Officers/Sisters on duty will prepare the ambulance slip giving the particulars of the patients and the purpose of his/her visits etc.

However, patients who do not require ambulance but are sick enough not to travel by Public Transport and are not entitled to avail Taxi-fare can claim for full reimbursement of Taxi-fare on recommendation of the referring A.M.A

I.M.O – Institute Medical Officer.

## **Facilities only for Permanent staffs**

### **HEARING AID**

The cost of hearing aid procured under the advice of the ENT Specialist from recognized centres is met by the Institute by making direct payment to the centres. The rate of maximum ceiling has been fixed up to Rs.10, 000/- for one side hearing aid and Rs.20,000/- for bilateral hearing aid and Rs.60,000/- under special circumstances as per the Central Government Orders.

The Government of India vide O.M.No. S..14025/10/2002/MS, dated 21/03/2012 has revised ceiling rate fixed for various hearing aids which are as follows :

Body Worn/Pocket type	=	Rs. 2,500/-
Analog BTE	=	Rs. 7,000/-
Digital BTE	=	Rs.20,000/-
ITC/CIC	=	Rs.25,000/-

The cost of hearing aids shall include all Taxes including VAT and shall carry three years warranty.

The cost of Analog BTE / Digital BTE / ITC / CIC type hearing aid shall also include the cost of ear mould.

### **INTRA-OCULAR LENS IMPLANTATION**

Reimbursement of the Cataract Surgery with Intra Ocular Lense (IOL) Implantation is limited to Choithram Hospital rates.

### **CARDIAC PROCEDURE (Non Surgical)**

Any cardiac procedure advised by any of the empanelled Hospital Cardiologist during inpatient treatment is reimbursed as per reimbursement of IPD rules. However, as far as cardiac stents are concerned, cost of non medicated stent / stent to a maximum of Rs.40,000/- is reimbursable.

### **PRE-NATAL, CONFINEMENT & POST-NATAL TREATMENT**

Confinement of a lady staff member or the wife of a staff member in a empanelled hospital is covered by the CGHS rules. Charges for pre-natal and post-natal treatment are also reimbursable, if referred for specialized treatment by Institute Medical Officer.

Pre-natal patients should regularly visit the Institute Dispensary and contact Medical Officer and Register for confinement. They must also obtain advise for Post-Natal treatment etc. from the Institute Medical Officer. Proof of at least one such visit is necessary for reimbursement of confinement and delivery charges.

Pre-natal patients are also allowed to choose any of the empanelled hospital for confinement on their own and the reimbursement in such cases be made as per Choithram Hospital rates.

**Dental Treatment:** Dental treatment at Empanelled/ Government hospitals is allowed if the diagnosis of the physiological or other disability indicates that teeth are the real source of disturbance. Treatment of major kind, viz., treatment of a jaw bone disease, wholesale removal of teeth, surgical operations for removal of Odon tomes and impacted wisdom-tooth, etc., is allowed. Treatment of gum boils , Pyorrhoea and Gingivitis is also allowed. Reimbursement is allowed for :

(a) Extraction, (b) Scaling and gum treatment, (c) Filling of teeth (excluding cost of denture) and (d) Root Canal treatment

Dental treatment is allowed in a private recognized hospital if such treatment is not available in the Empanelled/Government hospitals. Reimbursement for availing Treatment is not admissible even in emergent cases from a private dentist.

### ***EMERGENCY TREATMENT***

In emergency, treatment can be obtained from any recognized/private Hospital if there is no Govt. hospital within a **reasonable distance i.e, with in the radius of 5 kilo meters from the residence**. The emergency treatment may be availed of only for a short spell of time (for which 3 days stay is considered as adequate time for further guidance) and the AMA may be consulted, as soon as possible. However, in ordinary course OPD treatment is not considered as emergency except accidental injuries.

Staff members and family away from Head Quarters on Vacation/Leave may avail of medical attendance and treatment from a Govt. Municipal/State Aided Hospital/Health Centre, if there is any of the above is available within a reasonable distance. In the absence of a Govt. Hospital, illness that needs immediate attention and inpatient care could be availed at a Private/Medical practitioner. A certificate detailing the ailment and the condition of the patient, when he/she visited the doctor and the line of treatment followed may be obtained from the treating doctor. When the official away from Headquarters and availed medical treatment **at private hospital, reimbursement will be restricted to CGHS rates after obtaining the certification from I.M.O.** Cases treated as OPD are not considered as emergency except in case of accidental injuries.

The claim for inpatient emergency treatment may be forwarded to Administration directly with an application detailing the circumstances under which the treatment was availed from the private medical practitioner along with the certificate from the treating doctor showing the nature of illness and the line of treatment followed. Such claims will be examined by the Medical Officer/Medical Board, as the case may be.

### **Functioning of Medical Board with respect to Medical Claims**

**Medical Claims are recommended for reimbursement under one of the following categories:**

**Category (1)** -Officially referred to a empanelled Hospital (list of empanelled Hospital is given on web-site)

A Patient is considered officially referred if he/she has a reference slip signed by I.M.O. If the reference is marked “Non- Entitled” , it is considered non-reimbursable.

**Category (2)** Patient treated for emergency condition.

When a patient is admitted under emergency condition, the claim is scrutinized for admissibility by the Medical committee. (Out patient treatment is not considered emergency except in cases of accidental injuries). There are two possibilities.

(a) If the patient is admitted to a recognized hospital the claim qualifies for reimbursement at Choithram Hospital rate for all days of admission.

(b) If patient is admitted at a non-empanelled hospital, the claim is entitled for 3 days expenses/all days of ICU admission at the rate of Choithram Hospital.

**Category (3)** The patient referred in life-threatening emergency at hospital.

If a patient is referred from IIT Dispensary in life-threatening emergency to any hospital, the claim is reimbursed for 3 days/all days of ICU admission. If the patient is transferred out of the ICU of referred hospital for any reason, the reimbursement will be as per the regular entitlement rules.

**Category (4)** Out of Station Treatment -

Reimbursement for In-patient treatment of patients who are out of station shall be as per Category 3 above. Reimbursement for OPD treatment is limited to treatment availed from Government hospital. In such cases, the I.M.O should be informed.

**Category (5)** : Rules for Students for non-accidental injury cases are similar to Institute employees, EXCEPT :

Maximum reimbursement is Rs. 15,000/- (Rs. Fifteen thousand only)

All Government and empanelled hospitals are recognized for in-patient treatment on reference.

Out-station and emergency reimbursement rules do not apply to Students, except in accidental injury cases where medical insurance is applicable.

Medical advance is not available and entire expenditure should be borne by Insurance company where insurance policy is taken.

**Category (6).** The medical claim is not recommended for reimbursement if –

There is no official reference in a non-emergency (OPD cases.)

If patient goes to the Private clinic of doctor working in empanelled hospital.

A patient is treated for non-emergency condition at non-empanelled hospital.

**CT Scan/MRI/other investigation is performed on OPD basis without reference from IIT Dispensary.**

**Dependency:-** The income limit for dependency of the family members (other than spouse) is Rs.3500 plus the amount of Dearness Relief admissible on Rs.3500 on the date of consideration of the claim.

Parents residing with either the Government official or the rest of the family members in a station other than the employee's headquarters are eligible for reimbursement if they take treatment at the employee's headquarters only.

**When both husband and wife are employed.**

(a) The spouse employed in a State Government, Defence / Railways or Corporation / Bodies finance partly / wholly by the Central / State Government, local bodies and private organization , which provides medical services, may choose either the facilities under the Central Government rules or facilities provided by the organization in which the spouse is employed.

(b) Where both are Central Government servants, either of them may prefer claim for self and eligible members of their family, according to his/her status.

(c) In both the types of cases, a joint declaration is required to be furnished as to who will be preferring the claim. In the absence of joint declaration in the case coming under (b), the concession is to be availed of by the wife and family members according to the status of the husband. Declaration may be changed as oftentimes as the circumstances like promotion, transfer, resignation, etc., require.

(d) If judicially separated, pending decision on guardianship, reimbursement for children may be allowed to either spouse.

(e) If the spouse is in receipt of fixed medical allowance, the Government servant can avail medical facilities under Medical Attendance Rules for himself and members of family residing with him except for the spouse.

(f) When the spouse is employed in a private organization where the facility is not available or when it is available for self only, a letter to this effect should be produced from the employer of the spouse.

**NOTE: Reimbursement is not admissible if the official avails the medical treatment without obtaining referral letter or other than empanelled hospitals unless it is an emergency.**

### **MEDICAL ATTENDANCE/ TREATMENT FOR STUDENTS**

- (a) All bonafide students of the institute are entitled to free medical attendance and treatment available at the institute Dispensary.
- (b) Cost of medicine purchased from the market as well as Pathological / radiological charges in empanelled hospital on the advice of I.M.O will be met from Insurance company.
- (c) Treatment of chronic cases or prolonged illness requiring special medical treatment for a long period will be responsibility of the parents/guardians of the students.

### **NOTE:-**

- 1) Prolonged illness may be that which requires treatment in any of the empanelled hospital for a period of more than 30 days.
- 2) Any treatment taken outside the headquarters during vacation will be responsibility of the parents. The Institute will not reimburse such expenditure.
- 3) Medical facilities (IIT Dispensary OPD only) are extended to the spouse and children of full time married research scholars on the basis of certification of dependency issued by the Academics Department.
- 4) QIP/ERP Research scholars are treated at par with the other students of this institute. They are entitled to medical attendance/treatment and reimbursement as other students.

The spouse and children of QIP/ERP scholars are treated as entitled person so far as the treatment/facilities available in the institute Dispensary. No reimbursement is admissible to them.

The reimbursement of medical claims on account of accidents should be made from medical insurance for students through Dean (Students Affairs).

**All the bills in respect of students would directly go to Insurance Company from where the insurance is obtained for concerned student. Accounts Section would not admit any bills in this regard.**



## **MEDICAL FACILITIES AND SCHEMES FOR OTHER EMPLOYEES**

### ***FOR PROJECT STAFF***

Project staff and their dependents (Spouse and children) are extended OPD treatment from the Institute Dispensary only.

### ***FOR CONTRACT / TEMPORARY EMPLOYEES***

Full time Contract and Temporary Employees (Faculty/Staff) who are appointed for duration of one year or more are entitled for OPD Facility at I.I.T. Dispensary only for Self, Spouse and dependent Children.

No IPD medical facilities at empanelled Hospitals are available to them. In case they obtain any treatment from the empanelled hospitals total expenditure should be borne by the officials themselves.

### **Use of Institute Ambulance**

1. Ambulance is provided for emergency transport and in-patients care only.
2. Invalid patients on bed rest who need transfer in lying down position. (The decision will be taken by the Medical Officer on case to case basis).

Ambulance receipt is mandatory for availing ambulance facility from the campus. The receipt can be obtained from the Medical Officer/Nursing Staff.

## **REIMBURSEMENT OF THE COST OF ARTIFICIAL APPLIANCES**

Reimbursement of the cost of Artificial Appliances, as approved by the Govt. of India, is admissible for purchase/replacement/repair and adjustment of the approved items of appliances. Travelling Allowance to visit the approved Centres under the advice of the Medical Officer is also reimbursable.