

BHARAT SANCHAR NIGAM LIMITED
CORPORATE OFFICE

No. BSNL/ADMN/1

dt.28.2.2003

Sub: **Medical Policy for BSNL Employees**

BSNL Board is pleased to approve the "BSNL Employees Medical Reimbursement Scheme". The copy of the same is enclosed herewith .

Encls: as above.


(Amarjit Bhatia)
ADG(ADMN)

To

1. All the CGM, BSNL.
2. PS to CMD, BSNL
3. PPS/PS to all Directors of BSNL Board.
4. All Sr. DDsG/DDsG, BSNL Corporate Office.
5. DG, P&T Audit.
6. All recognized Association/Unions of BSNL.

BSNL EMPLOYEES MEDICAL REIMBURSEMENT SCHEME(BSMRS)

1.0 Commencement and scope:

This scheme shall come into force from 24th February, 2003.

1.1 Interpretation:

Management shall be the sole authority for the interpretation of all or any of the provisions of this scheme and its decision thereon shall be final and binding on all.

1.2 Alteration/relaxation of the provisions under this scheme:

The management shall at any time be entitled to replace, alter, amend or/and add to this scheme. The management shall have full authority to consider relaxation of the scheme on case to case basis on merits.

1.4 Definitions:

- i) Board means Board of Directors of the Company.
- ii) "The Company" means Bharat Sanchar Nigam Limited, (BSNL) having its registered office at Sanchar Bhawan, New Delhi.
- iii) "Dependant" means and includes members of family as defined under Civil Service (Medical Attendance) Rules as amended by the Central Government from time to time.
- iv) "Employee" means any person employed by the company.
- v) "Management" means the Board of Directors of the Company, Managing Director or any other officer of the company nominated by the Board for this purpose.
- vi) "Scheme" means BSNL employees "Medical Reimbursement Scheme".
- vii) "Salary" means Basic pay and Dearness Allowance.
- viii) "Pension" means basic pension and dearness allowance.
- ix) "Retired Employee" means an employee who has retired on superannuation while serving in BSNL, who was either directly recruited by BSNL, or absorbed from DOT/DTS in BSNL, or served on deemed deputation to BSNL.

1.5 Eligibility:

All serving and retired employees of BSNL including deputationists will be eligible for this scheme. However, the employees in order to avail of this scheme have to opt for this scheme whereby they will not be allowed the facility under CGHS Scheme. The employees opting for this scheme, can avail of Domiciliary treatment either from P&T dispensaries or from any Registered Medical Practitioners (RMPs) depending on their option to be exercised while registering for this scheme. The employees opting for this scheme will be eligible for Indoor treatment as per this scheme.

1.6 Taxability:

All medical benefits will be subject to Income Tax rules as applicable from time to time.

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2.0

Benefits under BSMRS scheme:

2.1.0 Outdoor/domiciliary treatment from RMPs: Reimbursement against Vouchers:

The employee and his dependants shall be entitled to the reimbursement of actual expenses not exceeding the limits prescribed under this scheme incurred for domiciliary treatment and medical attendance by any Registered Medical Practitioner, including cost of medicines, appliances, diagnostic & pathological tests. The treatment would include treatment for immunizing and prophylactic purposes also. The registered medical practitioner can be of any branch of health care e.g. Allopathic, Homeopathic, Ayurvedic, Naturopathy, Yogic etc. The total annual limit for reimbursement of expenses for such treatment (including that under 2.2.0 excepting hospitalisation) for self and dependant family members would be one month salary (i.e. Basic + DA) The annual limit will be fixed for a financial year and salary for the first month of the Financial year will be considered. For the retired employee this will be limited to last month's salary drawn before retirement (Basic + DA) per annum.

2.1.1 Outdoor/Domiciliary treatment: Entitlement without voucher:

Alternatively, 50% of the admissible amount (as mentioned in para 2.1.0 above, i.e. one month's basic + DA) will be paid to the working employees without production of any vouchers. Such payment limited to 50% of one month's salary will be paid in four equal installments at the end of each quarter. This amount would be taxable. Similar facility for payment without voucher will be available to the retired employees also.

2.1.2 Outdoor /Domiciliary treatment from P&T dispensaries:

The employees (including retired employees), and their dependants shall have the option to get their outdoor/domiciliary treatment from P&T dispensaries. The option, once exercised, cannot be changed in favour of domiciliary treatment from any RMP. The beneficiaries shall be entitled to get the reimbursement of cost of such medicines as prescribed by P&T dispensaries and not available there. Similarly, cost of diagnostic and pathological tests as prescribed by the P&T dispensaries shall also be reimbursed to the beneficiaries. Unlike the case of outdoor/domiciliary treatment from RMPs (as per para 2.1.0), there shall be no upper limit on the amount of reimbursement on such accounts.

2.2.0 Treatment in recognized hospitals/ nursing homes etc.:

An employee (including retired employee) and his/her dependants shall be entitled to the reimbursement of expenses at the approved rates at all hospitals recognised from time to time by the management. Till such time as approved rates in recognised hospitals are not notified by BSNL management, the reimbursement will be as per actual expenses basis. Entitlement under this

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clause will be separate and distinct from the ceiling amount prescribed in para 2.1.0 and 2.1.1 under domiciliary/ out door treatment. All expenditure incurred in connection with the treatment will be reimbursable subject to a limit on the room rent which will be as per Annexure-I.

2.2.1 List of recognised hospitals/nursing homes etc.:

List of recognised hospitals/nursing homes will be notified by the management from time to time. For Delhi this will be done by BSNL C.O. The CGMs of territorial circles in consultation with BSNL C.O. will notify list of recognised hospitals/nursing homes in places under their jurisdiction. Employees of Project/Maintenance/T&D/Q.A. circles etc. will follow lists so prepared by the territorial circles. Until such lists are prepared and notified, all hospitals recognised under CGHS and CS(MA) rules or by state governments will be deemed to have been recognised for the purpose of this scheme. List of such hospitals etc. will be notified by BSNL C.O. / all CGMs of territorial circles immediately on commencement of this scheme by suitable administrative order.

2.2.2 Treatment in non-recognised hospitals:

In emergency cases, the reimbursement will be allowed for treatment in non-recognised hospitals with the approval of CGM for field office employees and concerned Director of BSNL Board for C.O. employees. The amount will be restricted to rates applicable for a particular recognised hospital to be notified by CGM/BSNL C.O.

2.2.3 Advance for medical treatment in hospital:

Working Employees may be allowed advance towards expenses on hospitalisation where long duration treatment or major operation becomes necessary. Advance shall be paid to the employees, based on estimates to be obtained from the hospitals as per CGHS scheme of Central Government.

3.0 Procedure for reimbursement of claim:

All claims for reimbursement of medical expenses shall be made in prescribed proforma supported by necessary bills, vouchers, certificates and prescriptions etc. and shall be subject to the procedure laid down by the management from time to time.

4.0 Direct Payment to the Hospitals:

Arrangement will be made with the recognized Hospitals so that individual employees (including retired employees) does not require to make any payment to the hospitals for their treatment. Instead, on proper establishment of their identity, they will be provided all necessary indoor treatment by the recognized Hospitals at approved rates and Bill will be forwarded to BSNL for releasing the payment. Till such arrangement is made, payment will be made as per para 2.2.0.

ANNEXURE-I

Entitlement of Room/Bed for Indoor Treatment

<u>S.No.</u>	<u>EMPLOYEES GROUP*</u>	<u>ELIGIBILITY</u>
1.	Group D	General Ward
2.	Group C	Semi-Pvt. Ward
3.	Grp B & Grp A (upto STS)	Pvt. Ward (Non A.C.)
4.	Grp A JAG and above	Pvt. Ward with A.C.
5.	CMD & Board Directors (Full Time)	Delux room with A.C.

**Further classification of Employees group in PSU will be added as and when the same are notified.*

Note: ICU/ICCU as per the empanelled hospitals' rates.

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