



**PEC LIMITED: NEW DELHI
PERSONNEL DIVISION**

Date: 14.06.2017

CIRCULAR NO. -38/2017

Subject: PEC's Medical Policy for Regular Employees

The Board of Directors of PEC Limited in its 301st meeting held on 03rd May,2017 has approved amendment in Medical Policy.

Accordingly, amended and revised PEC's Medical Policy for Regular Employees is attached.

This issues with the approval of Competent Authority.

Indra Vikram Singh

**(INDRA VIKRAM SINGH)
GENERAL MANAGER**

**Distribution:
All employees**



PEC's MEDICAL POLICY FOR REGULAR EMPLOYEES

1.0 TITLE

This policy maybe called "PEC's MEDICAL POLICY FOR REGULAR EMPLOYEES"

2.0 SCOPE

The benefits under this medical policy are available to regular/deputationist (if opted for PEC's perks and benefits) / employees of PEC Limited who are posted anywhere in India, and their dependent family members.

3.0 DEPENDENT FAMILY MEMBERS

For the purpose of this scheme, the 'Family' shall mean:

- i) Spouse, subject to the condition that the spouse is not availing any medical benefit from any other source.
- ii) Legitimate Children and step children including legally adopted children wholly dependent upon the employee. Provided, however, that medical facility would be extended only till they reach 25 years or get married or are gainfully employed whichever is earlier.
- iii) Parents wholly dependent upon and residing with the employee. Parents will be regarded as wholly/mainly dependent upon an employee only if they reside with the employee concerned or with the rest of his family members at a place other than his duty station for whatever reasons and if their income from all sources including pension and pension equivalent to DCRG benefit/family pension, does not exceed Rs. 3500/- p.m. plus amount of dearness relief thereon drawn as on the date of consideration (w.e.f. 1.1.2009), as per provisions contained in CS(MA) and CGHS rules issued from time to time normally.

EXPLANATION

- i) In respect of employees who join services of the Company on or after 02.12.2014, only two wholly dependent children would be included. The condition of two children would also be applicable in respect of the existing employees whose children are born after this date. Further, where there are more than two wholly dependent children, medical benefit would be extended to eldest two children only till they reach the age of 25 years or get married or are gainfully employed whichever is earlier. Restriction does not apply to



employees with no/one child on 02.12.2014 but next confinement resulting in multiple births thereby increasing the number to more than two.

- ii) The amount of pension being drawn by the parents of the employee will be taken into account for determining the income ceiling. The income limit for dependency of "Rs. 3500/-p.m. plus amount of the dearness relief on the basic pension of Rs. 3500/- as on the date of consideration", shall also be applicable for the cases covered under CS (MA) Rules, 1944 for the purpose of examining eligibility of family members of the Central Government employee for medical facilities under the Rules.
- iii) Lump sum non-recurring income, CPF benefits, Government of India Prize Bond, Gratuity, Insurance benefits etc. should not be regarded as income for the purpose of this rule. However, recurring monthly income from sources such as houses, land holding etc. should be taken into account for the purpose of assessing income of the dependent parents.
- iv) A female employee of the Corporation shall have the option to declare her parents-in-law in lieu of parents as family members. However, the condition of dependency and the requirement of their residing with the employees shall apply. Option exercised by a female employee may be changed only once during the entire period of her service in the Corporation.
- v) Where both husband and wife are employed in PEC, parents of either husband or wife (but not of both) will be eligible for the medical facilities.
- vi) The Corporation shall have the right to satisfy itself with regard to dependency of employee's parents, children, etc. and the employee is bound to provide such reasonable proof as may be demanded from him/her.

4.0 **SALIENT FEATURES OF THE POLICY**

4.1 **Out Patient Treatment (OPD) :**

- I. Annual Ceiling : The annual ceilings for the purpose of cash reimbursement of expenditure for OPD treatment, for serving employees shall now be as under:-

S. No.	Designation	Reimbursement Ceiling (with bills) (Rs.)
1.	CMD/Directors	45000/-
2.	ED/CGMs/GMs	
3.	JGM/CMMs/SMs/MMs /DMMs	
4.	Grade I to OMs	

- II. Expenditure incurred by an employee on consultation charges, cost of medicines, physiotherapy, diagnostic tests, etc. on outdoor treatment will be reimbursed on



production of bills/receipts in original. Single cash Memo exceeding Rs. 5000/- will require the approval of Head of Personnel Division.

- III. Outpatient care facilities in all systems i.e. Allopathy, Homeopathy, Ayurvedic, Unani, Yoga and Sidha can be availed from qualified practitioners in the above system of medicine as well as at government dispensaries, government hospitals and empanelled hospitals and can claim reimbursement of expenditure under OPD treatment.
- IV. The PEC has empanelled a number of hospitals/eye hospitals/dental clinics, where an employee may go for consultation/treatment. The payments for OPD treatment will be made directly by the employees to hospitals/eye hospitals/dental clinics and can obtain reimbursement on the basis of the claims duly supported by authentic prescription/cash receipts in original. The prescribed medicines may be purchased from any registered chemist. Purchase of medicines should be within three days of the date of prescription.
- V. There is no upper ceiling for dental treatment. However, it will be covered under OPD treatment, within the ceiling of OPD.
- VI. Charges for cleaning, polishing or orthodontic treatment will not be permissible.
- VII. Expenses for purchase of cosmetics shall not be reimbursed.
- VIII. The employees can purchase medicines only for two months in one stretch on the prescription of doctor.

4.2 In-Patient Treatment (IPD)

- I. Annual Ceiling :The annual ceilings for the purpose of reimbursement of expenditure for in-patient treatment, for serving employees shall now be as under:-

S.No.	Designation	Annual Reimbursement Ceiling (Rs.)
1.	Directors/CMD	800000/-
2.	GMs/CGMs/EDs	600000/-
3.	JGMs/CMs/SMs/ Managers	500000/-
4.	Dy. Managers & Asstt. Managers	400000/-
5.	Grade I to OMs	300000/-

- II. In case of serious ailments such as kidney failure, liver failure, heart ailments, cancer, paralysis, HIV/AIDS, Neurological disorders and major accidents, the limit fixed shall be exceeded up to double with the approval of the CMD.



- III. The ailment not covered under the policy means cases of rarest of the rare ailment/treatment shall be put up to the Board of Directors after obtaining administrative approval of CMD and on recommendation of a Medical Board (to be Constituted by the Company) for confirmation of the ailment which may require relaxation as stated in Para (II) above.
- IV. Treatment/surgeries for Aesthetic/Cosmetic treatment shall not be considered for reimbursement under these rules.
- V. Day care treatment where the patient is admitted and discharged on the same date is included in IPD Treatment.
- VI. Identity verification shall be required in case of in-patient treatment.
- VII. PEC has empanelled (i) a number of hospitals , Eye-hospitals, Dental Clinics, Diagnostic Centres who have agreed to provide In-patient and OPD treatment to the PEC employees and their dependent family members at CGHS rates (ii) hospitals who have offered 10% - 15% discount on its own rates for OPD and in-patient treatment to PEC's employees and their dependent family members. Treatment will be allowed only for cash basis for which the reimbursement shall be made to the employee as per rules.
- VIII. The reimbursement shall be restricted to the rates of Sir Ganga Ram Hospital in case treatment is undertaken in the Hospital other than the empanelled Hospitals. Where the rates of Sir Ganga Ram Hospital are not available, the rates of St. Stephen Hospital shall be referred to. Where the rates of said hospitals are not available, 90% of the bill amount and subject to entitlement shall be reimbursed for hospitals other than the empanelled ones. In case the hospital is non-empanelled and a certificate from CCIT is not enclosed, applicable taxes will be deducted.
- IX. The cost of implant/appliances which are used during surgical operations or other appliances shall be reimbursable as per actual within the annual ceiling as the case may be.
- X. The employees may be given medical advance on the basis of the estimates provided by the empanelled hospitals only in order to enable them to meet financial hardship and they have to submit receipt from the hospital within five working days of the drawal of such advance failing which Penal Interest @ 18% p.a. shall be charged from the defaulting employee. This facility may be given to regular employees subject to maximum of 90% of the estimate of the empanelled hospital. The estimate issued by the empanelled hospital, must mention that the identity of Shri/Ms./Master _____ has been verified from PEC Medical Card No. _____.
- XI. Entitlement for accommodation in the hospitals shall now be as under :

Designation	Entitlement
CMD/DIR	Suite/VIP Room



ED/CGM/GM	Super Deluxe/Deluxe Room
JGMs/CMs/SMs/Managers/Dy. Managers/Asstt. Managers	Single Room
Grade-I to OM	2/3/4 Bedded/Economy Ward/Semi-private Room

- XII. Accommodation in hospitals are allowed as per entitlement of the employees. In case of non-availability of entitled accommodation, the hospital will issue a certificate to this effect and next higher accommodation will be allowed to the employee seeking in-patient treatment. In the absence of such certificate of non-availability of entitled accommodation as defined in Para (vi), difference between the room rent charges of the allotted and entitled accommodation will be payable by the concerned employee.

4.3 General :

- I. A Medical Card with photographs of employee and his/her dependent family members shall be issued to the employees.
- II. Husband or wife of an employee, as the case may be, employed in the Government or in Public Sector Undertakings or in local bodies or in private organizations which provide medical facilities would be entitled to choose either the facilities provided by the Corporation or by their employers. Where the spouse of the employee chooses to avail of medical facilities from the Corporation, the employee shall make a joint declaration to the effect that his wife/her husband shall not be availing of medical facilities from his/her employer, duly supported with employer's certificate .
- III. The employees shall have to give declaration for their dependent family members with duly notarised affidavit in prescribed format within thirty days in case of any change in his/her family dependency status.
- IV. Medical Treatment in case of outpatient treatment and in-patient treatment for employee who join/will retire in between the financial year shall be calculated on pro-rata basis.
- V. Employee can take treatment in any hospitals including the empanelled hospitals.
- VI. Expenditure for the medicines/treatment administered till the time the patient is hospitalized will be treated as in-patient expenditure and the medicines prescribed while discharging the patient after hospitalization will be covered under OPD treatment and will be regulated accordingly to their prescribed OPD limits.
- VII. The expenditure will have to be borne initially by the employee which will be reimbursed as per rules applicable from time to time.



- VIII. The bills for reimbursement are to be submitted within three months of the date of bill of Doctor/Chemists. After the lapse of three months, the bill shall be treated as obsolete and no reimbursement shall be made.
- IX. Income-Tax shall be deducted at source as per the Income-Tax Act.
- X. Claims for reimbursement of medical expenses towards OPD and IPD treatment for the month of March shall be submitted latest by 15th April in every financial year.
- XI. In case of misuse of the medical scheme, employee will be liable to disciplinary action against him/her.

5.0 RELAXATION

Head of Personnel + Head of A&E Section in Finance, in exceptional cases, may consider relaxation in the conditions in following cases:

- i) The condition of age for coverage of children of an employee beyond 25 years in the case of spastic/mentally retarded children etc.
- ii) Widow and divorced daughters depending on merits of each case provided their monthly total income from all sources including pension and pension equivalent to DCRG benefit/family pension, does not exceed Rs. 3500/- p.m. plus amount of dearness relief thereon drawn as on the date of consideration (w.e.f. 1.1.2009), as per provisions contained in CS(MA) Rules, 1944 for the purpose of examining eligibility of family members of the Central Government employee for medical facilities under the Rules.

Note: The list of empanelled hospitals and prescribed formats etc. will be reviewed/revised from time to time with the approval of CMD and will be hosted in the website accordingly.

M. J. K.