Inter Office Memo

From:  
GM (Admin)-HO  

To:  
All Regional Offices/HSMI/NCR

20.08.2020

Sub: Updated Medical Attendance Scheme of HUDCO

This is to inform that the Medical Attendance Scheme of HUDCO that was being referred to earlier has been updated as on 20th August’ 2020 and is attached herewith for future reference.

ED (A) i/c

To All Concerned/ ROs/ HSMI/ NCR.

AGM (A)
20.8.2020
CONSOLIDATED HUDCO MEDICAL ATTENDANCE SCHEME

1.0.0 General

The Board of Directors of HUDCO at its 7th meeting held on 14th March, 1972 stressed that “no employee should suffer for want of medical attention.” With a view to provide comprehensive medical care facilities to the employees of HUDCO and their dependents as a social security measure, HUDCO Medical attendance Scheme has been introduced.

2.0.0 Scope, Extent and application

This scheme will be applicable to all regular HUDCO employees/Retired Employees, including Trainee Officers. The benefits under this scheme are available to employees and their family members wholly dependent on them.

2.1.0 ‘Family’ means, employee’s -

1. Husband/Wife
2. Parents
3. Children including legally adopted children,
4. Widowed daughters - (not their children)
5. Minor brothers

Note: Parents, sisters, widowed sisters, minor brothers and children may be deemed to be dependent on the employee, if they are residing with him and if their income from all sources including pension and pension equivalent of Death-Cum-retirement Gratuity benefits is less than Rs. 3500/- per month. Son who has attained the age of 25 years/or starts earning income of Rs. 3500/- pm or more, brother who has become major (above 18 years) and daughters/sisters on getting married or earning income of Rs. 3500/- pm or more whichever is earlier shall not be considered as dependent. (Ref:Circular No.F.11(133)/2002-HRD dt. 5-4-2002).

2.2.0 When both husband and wife are employed -

2.2.1 The facility will be extended in accordance with the joint declaration duly accepted by both HUDCO and the employer of the spouse.

2.2.2 The female employees have a choice to include either her parents or parents-in-law as dependent on her. Option exercised in this regard can be changed only once during the entire service (Ref.::-Circular No.F.11(33)/2002-HRD dated 5-4-2002).
2.2.3 Where both husband and wife are HUDCO employees, either of them may prefer claim for self and eligible members of their family, according to his/her status.

2.2.4 Where both husband and wife are HUDCO employees, a joint declaration is required to be furnished as to who will be preferring the claim. In the absence of joint declaration, the cases will be regulated according to the status of the husband. Declaration may be changed as oftentimes as the circumstances like promotion, transfer, resignation, etc., require.

2.3.0 **The facility under this Scheme is also available to the retired HUDCO employees and/or their spouses only subject to the following conditions -**

2.3.1 This Scheme will be applicable to such HUDCO employees who retire from service on attaining the age of superannuation after rendering a minimum of five years’ service in the corporation. The condition of minimum service, however, will not apply in cases of those employees whose appointment is made by the Govt. on selection through Public Enterprises Selection Board.

2.3.2 Other regular employees who retire from service in accordance with the rules of the Corporation before attaining the age of superannuation but after rendering not less than 10 years of continuous service in the Corporation before such retirement. The condition of minimum service will, however, not apply in the case of those whose appointment is made by the Government through PESB.

2.3.3 The employees of Govt. of India/State Govt./PSUs who have joined the Corporation on permanent absorption/fresh appointment basis with continuity of service provided the total service rendered by them in the previous office and this Corporation is not less than 5 Years irrespective of the number of years of service rendered in this Corporation will also be entitled to the benefits available under HUDCO Medical Attendance Scheme (Ref.: Circular No.6(20)/97/HRD dt. 3-12-1997)

2.3.4 In case an employee eligible for the facility, under Clause 2.3.1, 2.3.2 and 2.3.3 above dies, his/her spouse only will continue to avail the benefits under this scheme.

2.3.5 The reimbursement for outdoor medical expenses will be made on quarterly basis @ 8.33% of mid-stage basic pay as per Office Order No.26 dated 29.06.2018.

2.3.6 The benefits under the Scheme will not be admissible if (i) the retired employee is re-employed elsewhere on full time basis; and (ii) he/she is
availing any other medical facility in consequence of employment of his/her spouse of the children.

2.3.7 At the beginning of each financial year, eligible retired employee should give a certificate regarding Clause 2.2.4 above. An employee has the option to opt out of this scheme if he/she wishes to avail of the medical facility provided by the employer of his/her spouse and in that case a declaration in the prescribed form duly certified by the employer of the spouse will be submitted by the employee.

3.0.0 Outdoor and Domiciliary Treatment

HUDCO employees will be entitled for medical allowance @ 8.33% of their basic pay per month towards outdoor/domiciliary treatment for self and dependent family members (Office Order No.26 dated 29.06.2018).

4.0.0 Reimbursement of non-hospitalization treatment for chronic diseases

The expenses incurred on treatment of notified chronic diseases which require prolonged treatment without being hospitalized will be reimbursable and shall be treated as hospitalization expenses to the extent mentioned hereinafter. The following diseases will be treated as chronic for the purpose of reimbursement:

1. Cancer
2. Tubercular Diseases
3. Heart Ailments
4. Asthma
5. Epilepsy
6. Poliomyelitis
7. Leprosy
8. Arthritis
9. Congenital Defects
10. Mental Diseases
11. Diabetes (Ref: F.5(140)/85-HRD dt. 31-10-2002)

4.1.0 In order to claim reimbursement for the above chronic diseases, it will be a condition precedent that:

4.1.1 The employee or his/her dependent takes OPD treatment for any of the above diseases in a Govt. hospital or in any of the HUDCO empanelled hospitals.

4.1.2 The prescription/report of the Govt. hospitals/HUDCO empanelled hospitals along with the supporting tests reports, etc. supporting the diagnosis of the disease should be submitted along with the bills.
4.1.3 Certification by the concerned doctor of the Govt./HUDCO empanelled hospital that the treatment for one of the above diseases is prolonged in nature but does not require hospitalization.

4.1.4 A copy of Chronic Disease Certificate, issued by the concerned consultant of HUDCO empanelled/govt. hospital submitted alongwith the claim should not be more than two years old.

4.1.5 A copy of prescription(s) by concerned consultant of HUDCO empanelled hospital/govt. hospital submitted alongwith claims for reimbursement should not be more than six months old. Even where the doctor has prescribed the medicine for Life-term, the same should be got endorsed again once in six months and prescription should be enclosed with the claim. (Ref. Circular Med-Exe.Health-45-Med/Admn.Vol.II dt. 3-1-2012).

4.2.0 In addition to the above notified chronic diseases, expenses incurred on the following will also be reimbursable and treated as hospitalization expenses :-

4.2.1 Eye care treatment/ophthalmologic services including consultations, tests and X-rays.

4.2.2 Specialist consultations (fee charged by the empanelled hospital duly supported by receipt of the empanelled hospital will be reimbursable in terms of circular No.F.5(140)/98-HRD dated 13-2-1998).

4.2.3 Pathological, radiological and other methods of diagnosis to the employee and his/her dependents as defined above as advised by the consulting specialist.

Note: Reimbursement of diagnostic charges for tests conducted by those Diagnostic Centres which are having a tie-up arrangement/agreement with HUDCO empanelled hospitals for their indoor/OPD patient on referral basis may be allowed on the certification of the concerned empanelled hospitals that the hospital does not have such facility of its own but has a formal tie-up arrangement/agreement with such Diagnostic Centre (Ref. Circular No.F.5(140)/85-HRD dt. 4-12-2003).

4.2.4 Plaster(POP) or its substitute for fracture cases would be reimbursed only if the treatment is taken in a HUDCO empanelled hospital (Ref.:- circular No.F.5(140)/98-HRD dt. 13-7-1998).
4.3.0 Operative Dentistry (Ref: OO No.100 dt. 13-1-95- F.5(140)/85-Admn. &
OO No. 124 dated 08.05.2008 F.5(140)/85-HRD)

a) Restoration  - One surface
   - Two surface
b) Glass Ionomer Restoration
c) Composite Resin Restoration with light cure
d) Temporary Restoration
e) Inlay - Ordan
   - Cr-Co

Endodontics
a) Root Canal Treatment - Anterior
   - Posterior
b) Pulpotomy

Oral Surgery
a) Extraction - Anterior
   - Posterior
b) Pericoronectomy
c) Currettage
d) Abscess incision
e) Frenectomy
f) Removal of growth
g) impaction
h) Apicocetomy
i) Transplant
j) Reimplant
k) Oro-Antral Fistula (closure)
l) Fracture Reduction closed

Periodontics
a) Scaling -(Full mouth)
b) Ginovectonomy (Gingivectomy)
c) Flap

Consultation and X-rays

- Surgical Operation needed for removal of Odontomas and impacted
  wisdom teeth
- Treatment of Gum Boils.
- Scaling and gum treatment including pyorrhea & gingivitis
- Implant/Filling of teeth (cost of denture reimbursable).

The facility of dental treatment will be available only in HUDCO approved/empaneled dental clinics/hospitals. The reimbursement on the above mentioned dental treatment will be restricted to Rs. 20,000/- or one
month's Basic Pay plus DA of the employee, whichever is less in a
financial year. The facility of dental treatment will be available only in HUDCO approved and empanelled dental clinics/hospitals (Circular No.F.5(140)/HRMA/2011 dt.14-09-2011).

4.3.1 Dog Bite/Prophylactic/immunization/Preventive treatment

Expenses on dog bite treatment and preventive treatment of any communicable disease/epidemic, etc. including infants’ prophylactic epidemics may be reimbursed. The reimbursement of such treatment will be allowed on production of vouchers supported by a prescription and vaccine administration charges by a registered qualified Medical practitioner (Ref.: Office Order No.F.5 (140)/97-HRD dt. 11-9-1997).

4.3.2 Hearing Aid – Procurement, Adjustment & Repair of Hearing Aids

Reimbursement is subject to a maximum limit upto Rs. 10,000/- for body worn/pocket/behind the ear type/in the canal type (conventional), as per the requirement of the patient for one sided hearing aid and upto Rs. 20,000/- in the case of bilateral hearing aid, recommended by an ENT Surgeon. In special circumstances, digital hearing aid may also be reimbursed upto a limit of Rs. 60,000/- on the recommendation of three ENT experts.

5.0.0 Hospital Treatment

5.0.1 The employee and his/her dependents requiring indoor treatment shall be given reimbursement of expenses including registration charges/admission fee incurred by the employee in respect of treatment taken in a Govt. hospital or in hospitals empanelled by HUDCO which have the exemption by the commissioner of Income Tax Act (Ref: circular No.F.5(140)/98-HRD dt. 13-7-1998 & 26-5-1999).

5.0.2 In cases the employee or his/her dependent family member has to be admitted in a non-empanelled hospital/nursing home in emergency, where empanelled hospitals exist, the reimbursement of expenses or treatment in such cases may be allowed for a period not exceeding four days on certification by the concerned hospital/nursing home that the patient was admitted in emergency condition (and during this period the patient should be shifted to an empanelled hospital if continuation of hospitalization is required). The reimbursement in such cases may be regulated as per actuals or model hospital (for the area)rates whichever is the least. In cases where model hospital rates for a particular treatment/procedure are not available, the reimbursement may be restricted as per AIIMS rates (Ref.: Circular No.5(140)/85-HRD dt. 4-12-2003).
5.0.3 In case an employee of his/her dependent is hospitalized in another region i.e. at a place where he/she does not work or reside, in that case, the rates of identified model hospital in that region or actual whichever are lower would be made applicable for reimbursement.

5.0.4 In case an employee stationed at Delhi takes treatment in a non-empanelled hospital in and around Delhi i.e. Gurgaon, Faridabad, Bahadurgarh, Ghaziabad, Meerut, Rohtak etc. the rates of model hospital in Delhi or actual expenses whichever are lower, will be applicable.

5.0.5 The entitlement of room rent for indoor treatment in HUDCO empanelled hospitals will be as under :-

a) Deluxe Room - CMD/Directors
b) Single Room - DGM/JGM/GMs/EDs
c) Double/Shared room - AGM & below

In case a room as per entitlement of an employee is not available in HUDCO empanelled hospital, he/she may be permitted a room of next higher class with the approval of the Competent Authority subject to due certification of non-availability of the entitled class of room by the empanelled hospital.

(Ref.: Office Order No.F.5(140)/97-HRD dated 11-9-1997)

5.0.6 The medical reimbursement shall exclude diet charges.

5.0.7 Ambulance charges: In case the facility of ambulance is essential to move the patient from residence to hospital or vice-versa the actual expenditure based on the official receipts may also be reimbursed.

(Ref.: Office Order No.F.5(140)/97-HRD dated 11-9-1997)

5.0.8 Incidental charges

In case hospitalization is for more than one week, a lump sum expenditure of Rs.500/- may be reimbursed to an employee as incidental charges.

(Ref.: Office Order No.F5(140)/97-HRD dated 11-9-1997)

5.0.9 Registration charges:

Registration charges would be reimbursed only if the treatment is taken in a HUDCO empanelled hospital (Ref.: Circular No.F.5(140)/98-HRD dt. 13-7-1998).
5.0.10 **Admission Fee/Charges:**

Admission fee/charges would be reimbursed only if the treatment is taken in a HUDCO empanelled hospital (Ref.: Circular No.F.5(140)/99-HRD dt. 26-5-1999).

5.0.11 **Dressing charges**

Charges incurred on dressing including other treatment required for healing of injury/facture/post surgery, after discharged from hospital, provided the same is from a HUDCO empaneled hospital (Circular No.F.5(140)/HRD/2004 dt.26-11-2010).

6.0.0 **Treatment in foreign countries**

An employee desirous of availing medical treatment for himself or his/her dependent outside India for such diseases as specified in CS(MAA) Rules will be allowed the benefits in accordance with the orders issued by the Central Govt. from time to time. An employee while on official tour/visit to a foreign country requiring medical attention will also be governed by the orders/instructions issued by the Central Govt. in this regard from time to time.

7.0.0 **Annual Health check up**

HUDCO regular employees including retired employees and their spouses meeting the following age criterion could avail the facility of comprehensive annual executive health check up in HUDCO empanelled hospitals:

| All Employees and their Spouse | From the age of 40 years |

The eligible employees may avail this facility in any of HUDCO’s empanelled hospitals subject to reimbursement of charges restricted to Rs.5000/- per head (Ref. Circular No.F.5(140)/HRMA/2011 dt.14-9-2011).

8.0.0 **Residing Outside Delhi**

Wherever any employee or his dependent as defined in Clause 2 above residing in Delhi/Faridabad/Ghaziabad/Gurgaon is admitted in any hospital, the HUDCO’s Medial Consultant will be informed, in addition to the HRD Wing, and the Medical Consultant may visit the hospital if necessary at the earliest possible in order to make an on-the-spot
assessment of the condition of the patient as well as the diagnosis and submit as report to Executive Director (HRD) about continued necessity of the hospitalization as well as appropriateness of the diagnosis. Depending upon the condition of the patient and the facilities available in the hospital, the concerned Medical Consultant will also give his recommendation as to whether the patient may continue in the hospital or shift to a more appropriate hospital/doctor/specialist.

9.0.0 Grant of advance for indoor treatment

Medical Advance may be granted by the authorities competent to sanction advance of pay to the employees to enable them initially to meet expenditure for the indoor treatment for themselves and their dependents on the conditions mentioned below:-

9.0.1 The application for an advance should be supported by a certificate that the patient is being treated as an inpatient and indicating the estimated expenditure on the treatment.

9.0.2 The employee has complied with the requirement mentioned in Clause 5.3 above.

9.0.3 In cases requiring prolonged treatment, reimbursement of medical expenses may continue to be allowed to employees to the extent otherwise admissible and subsequent advances, if required, may be granted after adjusting the earlier advances.

9.0.4 The primary responsibility for watching the recoveries will be of Finance Wing.

10.0.0 Ayurvedic Treatment

IPD facility for Ayurvedic treatment of chronic diseases and other ailments, subject to the fulfillment of the following conditions –

10.0.1 The treatment should be undertaken on the advice of authorized medical practitioner.

10.0.2 Treatment should be carried out by trained masseur.

10.0.3 The progress of such treatment should be reported at stated intervals to authorized medical practitioner.

10.0.4 It should be certified by the authorized medical attendant that the treatment has been completed or that the case has reached the stage of maximum benefit from treatment.
10.0.5 The treatment should not be prolonged. In case, the period of such treatment is more than thirty four days, employee is required to take prior approval of competent authority, with the recommendations of authorized medical practitioner.

10.0.6 Medicines provided by the hospital at the time of discharge shall not be reimbursable.

10.0.7 Ayurvedic OPD treatment for diseases will be governed by the above mentioned IPD conditions.

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