

UNIVERSITY OF ALLAHABAD



CONTRIBUTORY HEALTH SCHEME

(APPROVED BY THE A.U. EXECUTIVE COUNCIL ON---)

Res NO. 11 dated 21st March 2006

(39)

UNIVERSITY OF ALLAHABAD

AU Contributory Health Scheme

Signed

1. APPLICABILITY

These rules may be called A.U.'s Contributory Health Scheme (Coverage of Medical Attendance and Treatment and procedure for reimbursement of Medical Expenses incurred by the University Employees and Pensioners), Rules 2005 and shall be deemed to have come into effect on July 14, 2005.

1.1 These Rules shall apply to the following category of employees

- (i) Regular Teachers and Employees whether permanent, temporary, on probation or on re-employment, of the
 - University of Allahabad
 - Constituent Colleges (Clause 31(1) of the Statute)
 - University Institutes (Clause 30(1) of the Statute)
 - University Colleges (Clause 30(4) of the Statute)
 - Constituent Institutes (Clause 30(5) of the Statute)
- (ii) Pensioners / Retired employees under CPF Scheme who retired on/or after July 14, 2005, of all the units as mentioned above.
- (iii) Employees / Research Scientists of UGC, CSIR, ICAR etc. whose Pay/allowance and Medical reimbursement are reimbursed by the Funding Agency as per terms and conditions laid down in the Terms agreed to by the Funding Agency.

NOTE:

- (i) These rules will apply to all the employees as listed above in Para 1.1 who are on leave or leave preparatory to retirement.
- (ii) These rules will not apply to
 - The project /scheme employees unless otherwise incorporated in the terms of their appointment.
 - The employees of the self-financing Institute/Centres/Units for which there is no provision in the Annual Budget of the University.
 - The employees who are on extra-ordinary leave abroad or within the country or on deputation abroad and are covered by some health care scheme at their place of work, however, in such cases the entitled family members residing in Allahabad will continue to be governed by these rules.
 - The Central/State Government employees who are on deputation to the University of Allahabad and are already covered by such health scheme which are in operation at Allahabad.
 - The employees who give in writing to opt out of this scheme.

2. DEFINITIONS: Under these Rules unless the context otherwise requires:

- 2.1 "Hospital" means the A.U. Health Centre, Medical Institutions/ hospitals mentioned in the Statutes and other hospitals recognized by the University in the city, State and Country (Annexure-1) for the purpose of these rules.
- 2.2 "Family" means employee's wife, husband, as the case may be, parents, children, sisters, widowed sisters, widowed daughters, minor brothers residing with and also dependent upon the employee.

NOTE:

- (i) To be considered as dependent the total monthly income of such member should not exceed Rs.1500/- p.m. from all the sources.
- (ii) In case of a female University employee not married to a University employee, she will have the option of choosing her parents or parents -in-law to be her dependent.
- (iii) The judicially separated wife along with the children to whom she is the guardian will be entitled for benefits under these rules.
- (iv) All the employees would be required to fill in the declaration form as per Appendix-1, in triplicate every year and send to the Registrar through proper channel. The concerned HODs shall duly attest the photograph on the declaration form.
- (v) It shall be the responsibility of the employee to intimate the Controlling Officer (Registrar) about the ineligibility of any member of his family.

2.3 Authorized Medical Attendant (A.M.A.) means:

- (i) The Medical Officers in the University Health centre.
- (ii) The doctors working in Medical Institutions/ hospitals mentioned in the Statutes and all the Government hospitals in the city.
- (iii) Any qualified Medical Officer appointed by any organization of Central/State Government in the city.
- (iv) Any qualified and registered medical practitioner, possessing recognized medical qualification not below M.B.B.S. in Allopathic system or its equivalent in Homeopathic and Indian system of medicines, appointed by the Vice Chancellor, A.U. as A.M.A.

NOTE:

- (i) The Vice Chancellor, A.U. is authorized to appoint as AMA a Private Registered Medical practitioner holding qualification not below the one defined at Para 2.3(iv).
- (ii) The Vice Chancellor, A.U. on the recommendation of the Standing Committee, as defined at Para (4.2) is authorized to appoint panels of A.M.A.s for specialized treatment.
- (iii) The Private Registered Medical Practitioner when appointed as A.M.A.s would be required to follow strictly the rules and orders issued under this scheme.

2.4 "Medical Attendance" means consultation with the Authorized Medical Attendant (A.M.A.) at the Hospital/dispensary (OPDs) or at the consulting room of the AMA.

2.5 "Specialist" means an AMA working in a hospital and working in a specialized department of a Government hospital or A.U. recognized Hospital or an AMA

nominated by the Standing Committee of AU, on the panel of SPECIALIST as described in the NOTE of Para 4.2 hereunder.

2.6 "Medical treatment" means the use of all Medical, Surgical, Pathological, Radiological, Bacteriological or other facilities available to the patient at the recognized Hospital in which he/she is treated as an indoor or outdoor patient as well as supply of medicines, vaccines, sera or other therapeutic substances prescribed by the A.M.A./Specialist.

MEDICAL CONTRIBUTION

(a) SERVING EMPLOYEES

Membership of the scheme will be compulsory for all the serving employees and admission to the scheme shall be on payment of contribution as given below:

PAY of the employee (In rupees)	Rate of subscription per month (In rupees)
Up to 3000	15
3001 to 6000	40
6001 to 10,000	70
10,001 to 15000	100
15001 and above	150

(The above rates are as per Govt. of India, Ministry of Health and Family Welfare O.M. No.S.11011/4/94-CGHS (P) dated 20.10.1994. and will be subject to revision from time to time as per Govt. of India orders.)

EXPLANATIONS:

- (i) If both wife and husband are A.U. employees, the contribution will be paid by the one who gets a higher pay.
- (ii) Contribution will be recovered from the monthly salary bill of the employee.

(b) RETIRED EMPLOYEES / PENSIONERS

The Scheme shall be open to the A.U. pensioners residing in Allahabad only. For the pensioners residing outside Allahabad, a medical allowance of Rs.100/- per month towards day-to-day medical expenses would be admissible as in the case of Central Government pensioners (in terms of OM F.No.45/57/97-P&PW(C) dated 19.12.1997 issued by Ministry of Personnel, Public Grievances and Pensions Govt.of India.)

- (i) The pensioners will have to pay contribution based on the last pay drawn by him.
- (ii) The pensioners who are on extension of service or re-employment shall pay the normal contribution as in the case of serving employees.
- (iii) Pensioners can avail the facility of this scheme for whole life by making 10 years contribution, in one lump sum, at the time of retirement.

(4) APPROVED HOSPITALS

4.1 The following shall be the approved Hospitals/Diagnostic Centres for the purpose of reimbursement of medical expenses for treatment, hospitalization and clinical/pathological tests.

- (i) A.U. Health Centre,

- (ii) Medical Institutions/ hospitals mentioned in the Statutes.
- (iii) All the Government Hospitals of the Central as well as the U.P. State Government of in the city.
- (iv) All the private Hospitals/Nursing Homes/Diagnostic Centres in Allahabad approved by A.U. from time to time.
- (v) The Hospitals/Private Hospitals in the State and Country approved by A.U. from time to time.

4.2 The Standing Committee consisting of the following members will examine the question of inclusion or deletion of Hospitals mentioned at 4.2(vi) and (vii) as per A.U. requirements and recommend the same to the V.C., A.U.

- (i) The Dean Faculty of Medicine A.U. Chairman
- (ii) The Senior most Dean from among the Deans of Art/Commerce/Science/Law Member
- (iii) The Superintendent of A.U. Health Centre Member
- (iv) The Controlling Officer (Registrar) Secretary

NOTE: The Standing Committee shall also submit panels consisting of A.M.A.s for the following specialties to the Vice Chancellor A.U.

- (i) Respiratory
- (ii) Coronary
- (iii) Central Nervous system
- (iv) Gastroenterology
- (v) Gynecology
- (vi) Ophthalmology
- (vii) Dentistry
- (viii) Oncology
- (ix) Orthopedics
- (x) Pediatrics
- (xi) Urology
- (xii) Ear/nose/throat
- (xiii) Physiotherapy
- (xiv) General medicine
- (xv) Pathology
- (xvi) Any other speciality identified/approved by the Standing Committee.

(5) Medical Facilities Admissible

5.1 The following types of medical facilities shall be admissible to the employees and their families as well as pensioners

- (A) Medical attendance
- (B) Medical treatment
- (C) Specialist's consultation

5.2 The medical attendance mentioned in para 5.1 shall be at -

- (i) A.U. Health Centre
- (ii) Medical Institutions/ hospitals mentioned in the Statutes

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5.3 The medical treatment mentioned in para 5.1 shall be by an approved A.M.A., as mentioned in para 2.3 above.

5.4 The Specialist's consultation mentioned in para 5.1 shall be subject to the following condition:

If any hospital listed at 5.2 or the A.M.A referred to in 5.3 is of the opinion that the case of a patient is of a such a special nature as to require medical attendance in a hospital other than itself or consultation with a specialist other than himself, the hospital or A. M. A. may send the patient to any Central/State Government Hospitals in Allahabad including those under the Homeopathy, Ayurvedic and Unani system.

NOTE: The reference of a patient to any other hospital recognized by A.U. within the State or within the Country would be done only on the recommendation of an A.M.A. who is on the panel of specialists as mentioned in the NOTE of Para 4.2 above and in case of such a reference, the concerned H.O.D. of the employee or the Controlling Officer i.e. the Registrar, A.U., should be informed in writing along with the Photostat copy of the reference letter issued prior to the actual shifting of the patient to the referral Hospital.

(6) EXCEPTION IN LIFE THREATENING CONDITIONS AND EMERGENCIES

In emergencies and life threatening conditions, such as acute Cardiac arrest, Respiratory failure, acute Renal failure, life threatening injuries, etc., when the patient may not be able to follow the normal referral procedure, and any delay may result in loss of life or limb, he/she may be permitted to be admitted to any recognized or unrecognized Hospital. In such circumstances the member would produce his/her Health Diary Card as a proof of membership of this scheme. In such a case the concerned Hospital or the patient/family member is required to inform the Registrar A.U. about such non-referral admission within a period of 72 hours, regarding the particulars and the nature of admission. The Registrar will make arrangements for verification of the facts and issue a formal referral.

(7) REIMBURSEMENT OF EXPENSES

- (i) All claims for reimbursement of medical expenses incurred by the employee on medical attendance and /or treatment for themselves and their families shall be made on the standard form obtained from the office of the Controlling Officer/Registrar.
- (ii) The medical, surgical and other facilities under the medical treatment available to the employees at hospital shall include:
 - (a) Employment of such pathological, bacteriological, radiological or other methods as is considered necessary by the authorized A.M.A. or the medical authorities in the hospital during hospitalization.
 - (b) The entitlement for indoor treatment would be as under
 - (i) Pay up to Rs.8275/- General ward

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- (ii) From 8276 to 10,500/- Semi private ward
(iii) From 10,501 to 17,300/- Private ward II
(iv) Rs.17, 301 and above Private ward I

In hospitals where semi-private ward is not available, employees with pay below Rs.10, 500/- will be entitled for private ward.

The maximum Room rent for different categories will be

- Private ward I Rs.1200/-
- Private ward II Rs.750/-
- Semi Private ward Rs.500/-
- General ward Rs.260/-

- (iii) The supply of such medicines, vaccines, sera or other therapeutic substances as are ordinarily available in the hospital.
- (iv) The supply of such medicines, vaccines, sera or other therapeutic substances which are considered essential but are not available in the hospital.
- (v) Such nursing facility as is ordinarily provided to the in-patients by the hospital
- (vi) Specialist consultation on the advice of A.M.A. or medical authorities in the hospitals during hospitalization.
- (vii) Sales tax paid by the employee, while purchasing special medicines from the market is reimbursable, packaging and postage charges for purchasing special medicines from outside Allahabad are not reimbursable.
- (viii) Reimbursement of charges for the special nursing facility will be admissible provided it is certified by the A.M.A. or the Medical Superintendent of the hospital that such a facility was absolutely essential.

NOTE: The ceiling rate for special nurse will be Rs.150/- per shift of 12 hours and for Ayah/Attendant Rs.75/- per shift of 12 hours.

7.1 The Registrar of the University of Allahabad will decide the cases of reimbursement of medical claims in respect of treatment obtained in emergency at Private/Hospital/Private Nursing Home/Private Clinic subject to item wise ceiling as per the rates prescribed for the CGHS beneficiaries without financial limit on the total amount to be reimbursed. (GOI Dept. of Health O.M. No.S-12020/4/97/CGHS (P) dated 7.03.2000)

7.2 PACKAGE RATE:

Package rate is defined as lump sum cost of inpatient treatment or diagnostic procedure for which a patient has been referred by competent authority i.e. Registrar or A.M.A. on the panel of Specialists to recognized Hospital or Diagnostic Centre. This includes all the charges pertaining to a particular /treatment/procedure like admission charges, accommodation charges, ICCU/ICU charges, monitoring charges, operation charges, procedural charges/surgeon's fee, cost of disposable, surgical charges and cost of medicines used during hospitalization, related routine investigations, physiotherapy charges etc.

The package rate does not include diet, telephone charges, T.V. charges and cost of cosmetics, toiletry, tonics and medicines advertised in the media.

Duration of package rates for indoor treatment:

- 12 days for specialized procedures
- 7-8 days for other procedures
- 3 days for laproscopic surgery
- 1 day for day care/minor procedures (OPD)

However if the patient has to stay in the hospital for more than the period covered in the package rate, the additional reimbursement shall be limited to room rent as per entitlement, cost of prescribed medicines, and investigations and doctor's visit (not more than 2 times a day) for the additional stay. (The details of the package rate at par with CGHS beneficiaries are given in the Annexure-2; these rates are for semi private ward category. For private ward there will be an increase of 15% and for general ward there will be decrease of 10%).

7.3 NON -REIMBURSABLE MEDICAL EXPENSES.

Reimbursement of expenses in respect of the following items shall not be permissible:

- (i) Medicines and preparations excluded from the Central government Compilation of Medical Attendance Rules and Orders, 1944 and CGHS.
- (ii) Diet or provision thereof or accommodation superior to the status of the employee as mentioned in 7.2(b)
- (iii) Preparations, which are not medicines but are primarily foods, tonics, toilet preparations and disinfectants under CS (MA) rules and CGHS.

(8) GRANT OF ADVANCE: The Controlling officer/Registrar may sanction advance to the serving employees in connection with the treatment of their own and dependent members of their family in hospitals recognized by A.U. subject to the following conditions

- (i) The amount of advance shall be limited to 80% of the estimate submitted by the concerned Hospital.
- (ii) The medical advance is admissible to all the employees irrespective of their pay.
- (iii) In case the treatment is to be done in a private hospital the estimate should be on the rates approved for such treatment/ diagnostic examination.
- (iv) The advance shall be paid directly to the hospital.
- (v) The concerned employee shall be required to settle the advance within a month from the date of discharge from the hospital.

(9) GUIDELINES FOR SUBMITTING CLAIMS:

Bills on the prescribed form should be submitted within three months from the date of completion of treatment. Time barred claims submitted within three months shall be referred to the V.C., A.U. The claim should be accompanied by the following documents:

- (i) Proper cash memos/receipts duly signed and stamped by the authorized A.M.A. concerned.
- (ii) Original prescription of the A.M.A.
- (iii) Essentiality certificate of the A.M.A. when costly and inadmissible drugs have been prescribed or treatment at residence was allowed or patient was referred to some other specialist.
- (iv) Xerox copy of the A.U. Health Diary Card.
- (v) Medical History Sheet/Discharge summary.

(vi) The Bill along with all the documents cited above should be forwarded by the Head of the concerned Department/Institution/office to the Controlling Officer (Registrar) who after satisfying himself with due scrutiny shall forward it to the Finance Officer for reimbursement.

(10) INTERPRETATION OF RULES.

If any question arises regarding the interpretation of these Rules, the matter shall be referred to the Vice Chancellor and his decision shall be treated as final and binding.

(11) POWER TO RELAX

Notwithstanding anything stated hereinabove the Vice Chancellor, on receipt of a reference from the concerned employee that special circumstances exist warranting relaxation of some of the provisions of the Scheme, may grant relaxation of that provision to such extent and subject to such conditions, which he may consider necessary.

(12) POWER OF AMENDMENT

Matters of amendment to these rules shall be referred to the Executive Council of A.U.

(13) APPLICATION OF THE ORDERS OF GOVERNMENT OF INDIA

In all other matters not specified in this Scheme, the provisions of Central Services (Medical Attendance) Rules, 1944 and Rules governing CGHS beneficiaries as amended from time to time and the Instructions/orders issued there under shall apply mutatis mutandis once they are approved for adoption by the A.U. Executive Council. As regards the pensioners admitted under the Scheme, the Rules extracted to the extent of above provisions would be applicable and any future change in the policy shall be notified separately.

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