

Brief Guidelines of Medical Expenses Reimbursement Scheme of the Institute

The scheme obtaining at the Institute is similar to the Central Government Health Scheme (CGHS) and its implementation at the Institute has been mostly in accordance with the relevant guidelines issued from time to time covering the employees of the Central Government.

Booklets detailing CGHS are available at the Clinic, Library and in all the group offices. Latest booklets of these are being procured to replace these. The following guidelines relating to reimbursement claims will be followed by the Institute effective June 1, 2012, until a computerized system, which is being explored, is implemented.

1. The minimum claim per each reimbursement shall be least of Rs.1000/-, or medical expenses incurred over a period of six months. It is mandatory to add a list of all the medicines purchased for which bills are handwritten, in legible form, in the claim form. This is not required if the bills for medicines are computer-generated. A single claim form is enough for all the family members. Provide the names and other relevant details are listed in the same form, or in an attached sheet.
2. The administration has been hitherto, on requests, condoning the delays in submitting their claims. From now onwards, this discretionary decision will be exercised only in rare exceptions. In case of delays beyond six months as indicated above, per every month delay an amount equivalent to 5% of the reimbursable amount will be deducted up to maximum of six months delay. No bills will be entertained which are more than 12 months.
3. Claims will generally be processed in about two-four weeks' time. The claims ready for disbursement will be notified on the notice board in the Clinic along with the time and date for payment as well as on the website.
4. Reimbursements up to Rs.1,000/- will be made in cash. For reimbursements exceeding Rs.1,000/-, reimbursement will be made by Account Payee Crossed cheque.
5. If any employee is aggrieved with any claimed expenses being disallowed, they may, after verifying with the details listed in the CGHS booklets made available as above, submit a note detailing the ground for their disagreement with the decision of the administration. The administration on receipt such a note, will review its decision. Upon such review if its earlier disallowance is reconfirmed, it will provide a note about it. On receipt of such a reconfirmation from the Administration, if the concerned employee is still aggrieved, such an employee may approach the following authority directly as some of the employees are already doing so.

The Additional Director
CGHS, III Florr, E-Wing
Kendriya Sadan
Koramangala
Bangalore – 560 034.

Pattern of Reimbursement:

1	For Non-RRI Clinic Consultation: General Physician	Upto Rs.100 per consultation
2	Specialist Consultation on written referral to specialist	Rs. 100 to Rs.200 per consultation
3	Dental:	
	Extraction of Tooth including LA	Rs. 100
	Complicated Ext. per Tooth including LA	Rs. 250
	Flap Operation per Tooth	Rs. 350
	Gingivectomy per Tooth	Rs. 200
	Cyst under LA (Small)	Rs. 250
	Cyst under LA (Large)	Rs. 450
	Aposcectomy including LA	Rs. 300
	Implacated Molar including LA	-
	Fracture Wiring including LA	Rs. 400
	Intra Oral X-ray	Rs. 50
	Root Canal per Tooth	Rs. 800

4. Medicines : As per CGHS norms - A book containing details of admissible medicines is available at Library and Clinic.
5. X-rays, diagnostic tests, etc,: These services may be availed at any one of the labs/hospitals listed in the attached file, who are recognized by CGHS. When you approach them, please do mention that you are covered under a medical reimbursement scheme of the Institute, and they normally charge for their services at CGHS rates. If there are no such recognized hospitals/labs close to your residence, please do let the Institute know about other places which are closer to you.
6. Annual Health Check-ups for Group A employees (self only) of the Institute who are above 40 years of age, i.e. any employee whose is Pay Band 3 with grade pay of Rs.5,400/- and above. The reimbursement will be on a financial year basis, and it is limited to lease of the following rates or actuals incurred. This facility will be effective from this year financial year (2012-13)
 - (i) Annual Medical Examination of the Men Officers - Rs. 2,000/-
 - (ii) Annual Medical Examination of the Women officers- Rs. 2,200/-

In-Patient treatment:

The reimbursement will be as per the norms laid down under CGHS.

This facility may be availed at any of the hospitals approved by CGHS, whose list is also given in the enclosure. The Institute will, on request, provide authorization letters to these hospitals to provide the required treatment and to send their bills directly to it for payment. (Many of these hospitals have also offered out-patient treatment as well as diagnostic facilities. Payment for these services will have to be made directly by the employees.)

Employees may at their choice also get treatment at other hospitals (non-CGHS). For this, the Institute has empaneled such hospitals which are also included in the attached list. It may specifically be noted that these hospitals do not provide treatment at CGHS rates, and have offered their services at credit, on formal referral by the Institute, and offer some concessions as per their corporate policies.

If treatment at hospitals other than those approved by CGHS and/or empaneled one is availed, please do ensure that they are approved by the Commissioner of Income Tax. If they are not, reimbursement for such treatment availed will be subject to income tax as laid down by the Income Tax Act, 1961.

BANGALORE**Government Hospitals/Referral Hospitals¹**

1. Victoria Hospital
2. Bowring and Lady Curzon
3. Vani Vilas
4. Minto Ophthalmic Hospital
5. K.G. General Hospital
6. Isolation Hospital
7. Lady Willingdon and TB Demonstration Centre
8. H.S.I.S. Hospital
9. S.D.S. Sanatorium
10. Government TB Hospital
11. Central Leprosorium
12. Government Dental College
13. Jayanagar General Hospital

Referral Hospitals

1. Christian Medical College and Hospital, Vellore

Government Hospital

1. Jayachamarajendra Institute of Indian Medicines (Indian System of Medicine)

Autonomous Bodies

1. MIMHANS
2. Kidwai Memorial Institute of Oncology
3. Shri Jayadeva Institute of Cardiology
4. Sanjay Gandhi Accident & Rehabilitation Centre

Empanelled Private Hospitals/Diagnostic Centres²**Hospitals**

1. Church of South India Hospital, Post Bag No: 4, Hazarath Kambal Posh Road, Bangalore 560 051
[Tel: 080 - 2286 1103]
 2. Hosmat Hospital, 45 Magrath Road, Off. Richmond Road, Bangalore 560 025
[Tel: 080 - 2559 3796 / 2554 3767]
- General and specialised purpose (Renal Transplantation, Haemodialysis, Lithotripsy / TURP, Laparoscopic Surgery, Joint Replacement and IOL Implant).
- General and specialised purpose (Lithotripsy / TURP, Laparoscopic Surgery, Joint Replacement, IOL Implant and Diagnostic services (Laboratory, MRI, CT, USG/Colour Doppler, X-Ray and Bone Densitometry)).

1. As per MH&FW, O.M. No. S-11012/1/91-CGHS (PyVol. I, dt. 18.3.1992 and 10.7.1992.
2. MH&FW, O.M. No. S-11011/5/2007-CGHS Desk-II, dt. 30.10.2007.

Appendix III : List of Govt./Referral/Empanelled Private Hospitals, etc. 723

3. K. R. Hospital, 979, 25th Main Road, BSK 1st Stage, 50 Feet Road, Hanumanthnagar, Bangalore 560 050
[Tel: 080 - 2675 5800 / 2675 5402]
 4. Jain Dental Centre, A-101, Brigade Majestic, 1st Main, Gandhinagar (Citi Bank ATM), Bangalore 560 009
[Tel: 080-2220 6522]
 5. Mallige Medical Centre, 31/32 Crescent Road, Bangalore 560 001
[Tel: 080 - 2226 5298]
 6. Mallya Hospital, 2 Vittal Mallya Road, Bangalore 560 001
[Tel: 080 - 2227 7979 / 2227 7997]
 7. Narayana Hrudalaya, No: 258 / A, Bommasandra Industrial Area, Hosur Road, Anekal Taluk, Bangalore 560 099
[Tel: 080 - 783 5000]
 8. P. D. Hinduja Sindhi Hospital, Sindhi Hospital Road, Sampangiramnagar, Bangalore 560 027
[Tel: 080 - 2223 7117 / 2223 7318]
 9. Panacea Hospitals (P) Ltd, 334, 8th Main Road, III Stage, IV Block, Basaveshwaranagar, Bangalore 560 079
[Tel: 080 - 2323 5577 / 2322 8644]
 10. Sagar Apollo Hospital, 44 / 54, 30th Cross, Tilaknagar, Jayanagar Extension, Bangalore 560 041
[Tel: 080 - 2653 6700]
- General and specialised purpose (Dialysis, Renal Transplantation, Lithotripsy / TURP, Laparoscopic surgery, Joint Replacement, IOL Implant) and Diagnostic Services (Laboratory, CT, USG / Colour Doppler and X - Ray).
General Dentistry, Special dental procedures and diagnostic procedures.]
- General and specialised purposed (Renal Transplantation, Haemodialysis, Lithotripsy / TURP, Laparoscopic surgery, Joint Replacement, IOL Implant) and Diagnostic services (Laboratory, CT, USG / Colour Doppler and X - Ray).
- General and specialised purpose (Cardiology, Cardio-thoracic Surgery, Renal Transplantation, Haemodialysis, Laparoscopic surgery, Joint Replacement and IOL Implant) and Diagnostic services (Laboratory, MRI, CT, Mammography, USG / Colour Doppler and X - Ray).
- Specialised purpose (Cardiology and Cardio-thoracic Surgery, Dialysis) and Diagnostic services (Laboratory, MRI, CT, Mammography, USG / Colour Doppler, X - Ray and Bone Densitometry).
- General purpose and diagnostic services (Laboratory, USG/Colour Doppler and X - Ray).
- General purpose and specialised purpose (Laparoscopic Surgery and Joint Replacement) and Diagnostic services (Laboratory only).
- General and specialised purpose (Cardiology, Cardio-thoracic Surgery, Lithotripsy / TURP, Laparoscopic Surgery, IOL Implant, Joint Replacement) and Diagnostic services (Laboratory, MRI, CT, Mammography, USG/Colour Doppler, X - Ray and Bone Densitometry).

Central Govt. Health Scheme

11. St. John's Medical College Hospital, John Nagar, Sarajpur, Bangalore 560 034
[Tel: 080 - 2206 5000]
12. St. Marathas Hospital, No. 5, Nrupathunga Road, Bangalore 560 001
[Tel: 080 - 4114 4912 / 2227 5081]
13. The Bangalore Hospital, No: 202, Rashtriya Vidyalaya Road, Bangalore 560 004
[Tel: 080 - 4118 7600 / 2656 2753]
14. Shekhar Hospital, No: 81, Bull Temple Road, Bangalore 560 019
[Tel: 080 - 2242 1144 / 2242 9366]
15. Imperial Hospital & Research Centre Ltd., [a unit of Apollo Hospitals], 154/11 Opp. IIM, Bannerghatta Road, Bangalore
- General and specialised purpose (Cardiology and Cardio-thoracic surgery, Renal transplantation, Haemodialysis, Lithotripsy / TURP, Laparoscopic surgery, IOL Implant and Joint Replacement) and Diagnostic purposes (Laboratory, MRI, CT, Mammography, USG / Colour Doppler and X - Ray).
- General and specialised purpose (Laparoscopic surgery, IOL implant and Joint replacement) and diagnostic services (Laboratory, MRI, CT, USG / Colour Doppler and X - Ray).
- General and Specialised purpose (Cardiology, Cardio-thoracic surgery, Renal transplantation, Haemodialysis, Lithotripsy / TURP, Laparoscopic surgery, IOL implant, Joint replacement, Radiotherapy) and Diagnostic services (Laboratory, CT, Mammography, USG / Colour Doppler, X - Ray and Bone Densitometry).
- General and specialised purpose [Cardiology, Neurology & Neurosurgery, Urology (Excluding Renal Transplantation) Orthopaedic surgery including Arthroscopic surgery and Joint replacement; Gastroenterology and GI surgery (Excluding Liver Transplantation) Oncology (only Chemotherapy) Paediatrics & Paediatrics surgery, Endoscopic surgery and ENT].
- Multi-speciality general purpose and specialized purpose in cardiology, cardiovascular and cardio-thoracic surgery, neurology and neurosurgery, orthopaedic surgery including arthroscopy surgery and joint replacement, comprehensive Oncology [includes surgery, chemotherapy and radiotherapy], paediatrics and paediatrics surgery, Urology including dialysis and lithotripsy, Renal transplant, Gastroenterology and GI surgery, Endoscopic / Laparoscopic surgery, ENT including specialised surgeries.]

1. As per MF&FW, O.M. No. F. No. S.11011/5/2007-CGHS Desk-II/CGHS(P), dt. 28.2.2008.

Appendix III : List of Govt./Referral/Empanelled Private Hospitals, etc 725

16. Yellamma Dasappa Hospital, No. 25 Andree Road, Shanthi Nagar, Bangalore-560 027
17. Sparsh Hospital, Sy. No. 29 / P2, Narayana Health City, Hosur Road, Bommasandra, Bangalore-560 099
18. Wockhardt Hospital, No. 14, Cunningham Road, Bangalore 560 052
19. Bhagwan Mahaveer Jain Heart Centre, Millers Road, Bangalore Bangalore West Lions
20. Superspeciality Eye Hospital, No. 5, Lions Eye Hospital Road, Opp. J. C. Road, Bangalore-2
21. Devi Eye Hospital, Koramangala, Bangalore
22. Dr. M. C. Modi Eye Hospital, Mahalakshimipuram, Bangalore
23. Narayana Nethralaya, Bommasandra Industrial Area, Hosur Road, Bangalore
24. Narayana Nethralaya, Chord Road, Rajajinagar, Bangalore
25. Nethradhama Hospitals Pvt. Ltd., Jayanagar, Bangalore
26. Shekhar Nethralaya, J. P. Nagar, Bangalore
- General and specialised purpose [Cardiology and cardiothoracic Surgery, Lithotripsy/TURP, Laparoscopic surgery, IOL implant, Joint replacement].
- Super-speciality Orthopaedic surgery including arthroscopic surgery and joint replacement.
- Specialised purpose (Cardiology and cardio-thoracic surgery).]
- Cardiology, Cardiovascular, Cardio-thoracic surgery
- Super-speciality Eye Care [Cataract / Glaucoma, Retinal-Medical & Vitreoretinal surgery, Strabismus, Oculoplasty, Adnexa and other specialised treatment].
- Super-speciality Eye Care [Cataract / Glaucoma, Retinal-Medical & Vitreoretinal surgery except corneal transplant surgery, Strabismus, Oculoplasty, Adnexa and other specialised treatment].
- Super-speciality Eye Care [Cataract / Glaucoma, Retinal-Medical & Vitreoretinal surgery, Strabismus, Oculoplasty, Adnexa and other specialised treatment].
- Super-speciality Eye Care [Cataract / Glaucoma, Retinal-Medical & Vitreoretinal surgery, Strabismus, Oculoplasty, Adnexa and other specialised treatment].
- Super-speciality Eye Care [Cataract / Glaucoma, Retinal-Medical & Vitreoretinal surgery, Strabismus, Oculoplasty, Adnexa and other specialised treatment].
- Super-speciality Eye Care [Cataract / Glaucoma, Retinal-Medical & Vitreoretinal surgery, Strabismus, Oculoplasty, Adnexa and other specialised treatment].
- Super-speciality Eye Care (Cataract / Glaucoma, Retinal-Medical & Vitreoretinal surgery, Strabismus, Oculoplasty, Adnexa and other specialised treatment).]

1. As per MF&FW, O.M. No. F. No. S.11011/5/2007-CGHS Desk-II/CGHS(P), dt. 4.3.2008.

2. As per MH., O.M. F. No. S.11011/5/2007-CGHS Desk II, dt. 16.5.2008.

- ¹[27. Narayana Institute of Neurosciences – Narayana Hrudayalaya Health City, Anekal Taluk, Bangalore Neurology and Neurosurgery.
28. Trinity Hospital & Heart Foundation, Basavangudi, Bangalore Cardiology & Cardiovascular and Cardio-thoracic surgery.
29. Nephrology & Urology Institute, Narayana Hrudayalaya Health City, Anekal Taluk, Bangalore Urology including dialysis and renal transplant.]
- ²[30. B.G.S. Global Hospitals, Bangalore Multi-speciality general purpose and specialised purpose in Cardiology, Cardiothoracic and Cardio-vascular surgery, Neurology and Neurosurgery, Urology including Dialysis & Lithotripsy, Orthopaedic surgery including Arthroscopic surgery and Joint replacement, Gastro-Enterology and GI surgery, Oncology (Medical and Surgical) and Endoscopic surgery.)]
- ³[31. Rajashekar Hospital, No: 21, 9th Cross, I Phase, JP Nagar, Bangalore 560 078 Obstetrics, Gynaecology and Laparoscopic Surgery.]

The following hospital will continue to be empanelled under CGHS, Bangalore, until further orders⁴:

32. Trinity Hospital & Heart Foundation, Near R. V. Teacher's College Circle, Basavangudi, Bangalore 560 004 General and specialised treatment and diagnostic procedures (except Organ Transplantation).
[Tel: 080 – 4150 3434 / 2656 3993]

Diagnostic Centres

1. Medinova Diagnostic Services Ltd., No. 55, Infantry Road, Bangalore 560 001 Laboratory (Clinical pathology, Biochemistry and Microbiology) and Diagnostic services (CT, Mammography, USG / Colour Doppler and X – Ray).
[Tel: 080 – 2286 8423 / 2286 0513]
2. R. V. Diagnostic Laboratory, 21, 10th Cross, Yellappa Garden, Malleswaram, Bangalore 560 003 Laboratory services
[Tel: 080 – 2336 7748 / 2344 3300]
3. Ragavs Diagnostic & Research Centre Pvt. Ltd., Sadguru Complex, No: 14, 27th Cross, 4th Block, West Jayanagar, Bangalore 560 011 Laboratory (Clinical Pathology, Biochemistry and Microbiology) and Diagnostic services (MRI, CT, Mammography and USG / Colour Doppler).
[Tel: 080 – 2653 1555 / 2654 9279]

Regional Cancer Centre⁵

Kidwai Memorial Institute of Oncology, Bangalore, Karnataka.

1. As per MH.,OM. No. S.11011/5/2007-CGHS Desk II, dt. 28.5.2008.
2. As per MH&FW, OM.F.No. S.11011/5/2007-CGHS Desk II, dt. 8.10.2008.
3. As per MH&FW, OM.F.No. S.11011/5/2007-CGHS Desk II, dt. 24.12.2008.
4. As per MH&FW, O.M. No. F. No. S.11011/5/2007-CGHS Desk-II, dt. 30.10.2007.
5. As per MH&FW, F. No.T-20015/1/2003-R, dt. 6.1.2003 (Annexure 5.I/2).

RAMAN RESERCH INSTITUTE
Bangalore
Institute empanelled Private Hospitals / Diagnostic Centers

Hospitals :

In addition to CGHS hospital listed in Annexure –1, the following hospitals / diagnostic centers have been enlisted by the Institute. However, hospitals marked with * are already recorded in CGHS list of hospitals / diagnostic centers. Hospitals / Diagnostic centers marked with ** have extended CGHS rates on their listed prices. Since these hospitals change their policies often it is desirable to verify. Additions and deletions to this list will be notified in due course.

Hospital Name	Address		
** Agadi Hospital & Research Centre	No.35, H. Siddiah Road	Wilson Gardens	Bangalore
Arvind Diagnostic	#459, III Main Road	Opp. Swimming Pool Main Gate	Sadashivanagar, Bangalore
** Bangalore Baptist Hospital	Bellary Road	Hebbal	Bangalore
Bangalore Institute of Oncology	(Bangalore Cancer Hospital) 44-45,	II Cross, Rajaram Mohan Roy Extn.	Bangalore
Bangalore Kidney Foundation	(B.K.F. Chande Nephro-Urology Centre) CA-6,	15 th Main, 11 th Cross, Padmanabha Nagar	Bangalore
Bangalore Kidney Stone Hospital	10 & 11, Vokkaligara Bhavan	Hudson Circle	Bangalore
Chinmaya Mission Hospital	C.M.H. Road	Indira Nagar	Bangalore
Chord Road Hospital	100, LIC Colony, II Stage	Basaveshwaranagar	Bangalore
Columbia Asia	Bellary Road	Kempapura Hebbal	Bangalore
Ganesh Nursing Home (<i>only for emergency cases</i>)	No.4, Achiah Chetty Layout	Rajmahal Vilas Extn	Bangalore
** Gayatri Hospital	91, Magadi Chord Road	Vijayanagar	Bangalore

HCG		All the 4 Centers in Bangalore Under HCG			
**	HCG Bangalore Institute of Oncology	No.44-45/2, II Cross	Raja Ram Mohan Roy Extension, (off Lalbagh Double Road)	Bangalore	560027
**	HCG Bangalore Institute of Oncology Specialty Centre	P. Kalinga Rao Road	Sampangiram Nagar	Bangalore	560027
**	HCG Curie Centre of Oncology	No.88, 17 th A Main, II Cross	Near Sukh Sagar Hostel, Koramangala	Bangalore	560095
**	HCG MSR Curie Cancer Centre	M S Ramaiah Memorial Hospital	MSR Nagar, MSRIT Post	Bangalore	560054
*	HOSMAT Hospital	45, Magarath Road		Bangalore	560 025
**	KIMS Hospital & Research Centre	K.R. Road, V V Puram		Bangalore	560 004
	M.S. Ramaiah Hospitals	M.S.R. Nagar	MSRIT Post	Bangalore	560 054
**	Narayan Nethralaya	121/C, Chord Road	Rajaji Nagar R Block	Bangalore	560 010
*	Narayana Hrudayalaya	Bommasandra Indl. Area, Hosur Road	Anekal Taluk	Bangalore	560 099
	Nethradhama Eye Clinic & Surgical Center	No.818, 13 th Cross, 7 th Block West	Jaya Nagar	Bangalore	560 082
*	P.D. Hinduja Sindhi Hospital	Sampangiram Nagar		Bangalore	560 027
	Rajmahal Vilas Hospital	No.138, Sanjaynagar		Bangalore	560 094.
	Ravi Kirloskar Memorial Hospital	No.19, 2 nd Main Road	Peenya Industrial Area	Bangalore	560 058
	Republic Hospital	No.5, Langford Gardens		Bangalore	560 035
	Santosh Diagnostic & Scan Centre	No.69, St. John's Church Road	Near Coles Park	Bangalore	560 005
	Santosh Hospital	6/1, Promenade Road	Fraser Town	Bangalore	560 005
**	Sevakshetra Hospital	27 th Cross, Banashankari II Stage		Bangalore	560 070
	Shekar Nethralaya	No.663, 100 ft. Ring Road	J.P. Nagar, III Phase	Bangalore	560078
	Shirdi Sai Hospital	# 519, II Main Nethravathi Street	Devasandra	Bangalore	560 054.
	Sri Raghavendra Hospital	13/4, T. Dasarahalli	Tumkur Road	Bangalore	560 073
	St. Philomena's Hospital	1 Neelasandra Road		Bangalore	560 047
	Sudarshana Nethralaya	No.452, R.S. Plaza, Above Kids Kingdom, Between 6 th & 7 th Cross	Sampige Road, Malleswaram	Bangalore	560 003
	The Apollo Clinic	Mera Health Care Pvt. Ltd , No.83/87, Ground Floor	Soudarya Paramount, 5 th Cross, Malleswarm,	Bangalore --	560 003
**	Vikram Hospital	#71/1, Millers Road		Bangalore	560 052

** Vinayaka Hospital	#110, 80ft. Road, SBM Colony	BSK 1 st Stage, Hanumanthnagar, (Near Seetha Circle)	Bangalore	560 050
** VIVUS – Bhagwan Mahaveer Jain Heart Centre	Millers Road		Bangalore	560052
Yellamma Dasappa Hospital	No.25, Andree Road	Shanthi Nagar	Bangalore	560 027

Diagnostic Centers :

Diagnostic Centre	Address			
Anand Instt. of Laboratory Medicines	No.11, Blue Cross Chamber	Infantry Road Cross	Bangalore	560 001
Bengaluru Inst. Of Oncology (Ph:40206000)	No.8, P.Kalinga Road	Sampangiram Nagar	Bengaluru	560027
Central Lab (Ph:22237370)	F3, 3 rd Floor Shiv Shankar Plaza	No.19, Lalbagh, Richmond Circle Jn.,	Bengaluru	560027
Elbit Medical Diagnostics Ltd.	No.6/1, Infantry Road		Bangalore	560 001
Kanva Diagnostics	63/B, 10 th Main, 4 th Block	Rajaji Nagar	Bangalore	560 010
* Medinova Diagnostic	Infantry Road		Bangalore	560 001
North Bangalore Diagnostic Pvt. Ltd.	West of Chord Road		Bangalore	560 086
* R.V. Diagnostics	21, 10 th Cross, Yellapa Garden	Malleswaram	Bangalore	560 003
* Raghav's Diagnostic & Research Centre Pvt. Ltd.	Sadguru Complex	No.14, 27 th Cross, 4 th Block West	Jaya Nagar Bangalore	560 011

June 2012