

Chapter - XI

REIMBURSEMENT OF MEDICAL & HOSPITALISATION CHARGES

HO Circulars: Establishment Circular No. Per/50/12/93/325 dated 06/02/1993, Per/51/61/94/138 dated 01/09/1994, Per/52/28/95/16 dated 21/04/1995, Per/53/16/96/327 dated 12/03/1996.

(1) OSR Provisions Regulation 24

Medical Aid:

1. An officer shall be eligible for reimbursement of medical expenses actually incurred by him in respect of himself and his family on the following basis, namely: -

- a) **Medical Expenses** – On and from 01.11.1999 reimbursement of medical expenses to an officer in the grade specified in column 1 of the Table below and his family may be made on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in column 2 thereof: -

Grade w.e.f. 01.02.2004	Reimbursement limit p.a.
1	2
Junior Management and Middle Management Grade	Rs 3,750/-
Senior Management and Top Executive Grade	Rs.5, 000/-

Note : (i) An officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above.

(ii) For the year 1999 the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, i.e. November and December 1999.

Explanation:

'Family' of an officer for the purpose of this regulation shall consist of spouse, wholly dependent children and wholly dependent parents only.

b) Hospitalization Expenses:

- (i) On and from 01.11.1994, hospitalization charges will be reimbursed to the extent of 100% in the case of an officer and 75% in the case of his family members in respect of all cases, which require hospitalization. Reimbursement on the basis of the bills, vouchers, etc. of expenses incurred shall be subject to ceilings determined from time to time in accordance with the guidelines of the Government.
- (ii) The officers or members of their families (as the case may be) are expected to secure admission in Government of Municipal Hospital or any private hospital, i.e. hospitals under the management of a Trust, Charitable Institution or a religious mission. But in unavoidable circumstances the officers or their family members or both may avail themselves of the services of one of the approved private nursing homes or private

hospitals approved by the Bank. Reimbursement in such cases should, however, be restricted to the amount, which would have been reimbursable in case the patient was admitted to one of the hospitals mentioned above.

- (iii) On and from 01.11.1994, medical expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognized hospital authorities and Bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100% in case of an officer and 75% in the case of his family members: - Cancer, Leukemia, Thalassaemia, Tuberculosis, Paralysis, Cardiac Ailment, Leprosy, Kidney Ailment, Epilepsy, Parkinson's Disease, Psychiatric Disorder and Diabetes.
- (iv) On and from 1st November, 1999 in addition to disease mentioned in Para (iii) above, the following diseases shall also become eligible for domiciliary treatment, other conditions remaining unchanged: - Hepatitis-B, Hemophilia and Myaestheniagravis.
- (v) As per cir no. /HRD/68/61/10-11/733 Dated 01.02.2011 following diseases are also eligible for under domiciliary treatment, Hepatitis-C, Wilson's Disease, Ulcerative Colitis, Epidermolysis Bullosa, Venous Thrombosis (not caused by smoking), Aplastic Anaemia, Psoriasis, Third Degree Burns, Rheumatoid Arthritis, Hypothyroidism and Hyperthyroidism.

Note : The cost of medicines etc. in respect of domiciliary treatment shall be reimbursed for the period stated in the Specialist's prescription. If no period is stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

- 2. Notwithstanding the medical benefits (including hospitalization etc.) listed in sub-Regulation (1) above and in complete substitution of the same, the Board may decide to retain in an unaltered form medical benefits (including hospitalization etc.) as available in the Bank on the appointed date and if the Board so decides, all officers shall be eligible for reimbursement of medical expenses only as per the terms and conditions obtaining in the Bank on the appointed date for grant of medical benefits (including hospitalization, etc.)
- 3. Medical Aid and Hospitalization facilities shall also be admissible to the officers who are placed under suspension.

(2) Other Rules for reimbursement of Hospitalisation Expenses:

- 1. Hospitalization expenses will be reimbursed to officer staff in the bank to the extent of 100 percent in case of self and 75 percent in case of dependent members of family subject to the procedure for reimbursement of hospitalization expenses as enumerated hereunder:
 - a) Hospitalization charges to the extent stated above will be reimbursed in case of all ailments and major accidents, which require hospitalization.
 - b) An Officer or his dependent family member(s) will be considered to have been hospitalized only if they are admitted as indoor patient(s) in the hospital in respect of diseases / accidents as mentioned above in Sub-Para (a). However, cases where the patient is admitted as an outpatient and discharged the same day after surgical procedures involving advance techniques may also be considered for reimbursement of hospitalization expenses.
 - c) Medical expenses incurred for the hospitalization will be reimbursed on the strength of bills / vouchers to the extent of 100% in case of self and 75% in case of family members subject to limits prescribed hereunder.

2. **Family for the purpose of medical facilities:**

The expression "family" of an employee shall mean the employee's spouse, wholly dependent children including dependent stepchildren and legally adopted children and parents wholly dependent on the employee and ordinarily residing with the employee.

Note: -

- a) The term 'wholly dependent child / parent' shall mean such relative having a monthly income not exceeding Rs.3500/- p.m. If the income of one of the parents exceeds Rs.3500/- p.m. Or the aggregate income of both the parents exceeds Rs.3500/- p.m. both the parents shall not be considered as wholly dependent on the employee.
- b) A married female employee may include her natural parents or parents-in-law under the definition of family- but not both - provided that the parents / parents-in-law are ordinarily residing with and wholly dependent on her and satisfy the income criteria as stated above.
3. The Officer or members of their families (As the case may be) are expected to secure admission in a Government/Municipal Hospital or any 'private' hospital (i.e., hospitals under the management of a Trust, Charitable Institution or a religious Mission). The reimbursement will be restricted to the percentage applicable to the Officer / dependent family member, i.e. 100% or 75% of the charges applicable to the lowest paying bed in such hospitals according to hospital rules or the maximum amounts mentioned above, whichever is lower.
4. Normally, the Officer and members of family should avail of services of hospital as mentioned in paragraph 4 above. However, if he feels, that it is unavoidable to seek services of a private nursing home / hospital, he can do so in one of the hospitals / nursing homes, approved by the Bank. Reimbursement in such cases will, however, be restricted to the extent of the amount, which would have been reimbursable in case of admission to a public or private hospital as mentioned in paragraph 4 above.
5. Medical expenses incurred within 30 days of 'pre' and 'post-hospitalization period' on medical advice, on account of the ailment / disease for which the person was hospitalized, will be considered as hospitalization expenses for reimbursement purpose. However in cases of hospitalization involving special or major operations, medical expenses incurred for a period not exceeding 45 days of 'post-hospitalization' will be considered for reimbursement, subject to medical advice.
6. Charges for engaging a nurse / attendant will not be reimbursed. However, nursing charges, if any, charged by hospital authorities in respect of days spent in ICU / CCU / neo-natal nursery may be considered for reimbursement on the basis of certificate issued by the hospital authorities and in consultation with Bank's Medical Officer/Retainer. Reimbursement in such cases shall be 100% for Officer staff and 75% for family members of the actual charges.
7. Hospitalization charges in connection with maternity will not be reimbursable. However, the expenditure incurred by an employee in cases involving operative interference because of complicated labour and caesarean operation and subsequent hospitalization thereto will be reimbursed under the hospitalization scheme to the extent of expenditure incurred in excess of normal maternity charges and consequent hospitalization thereto subject to the condition that such reimbursement shall be 70% of the amount actually incurred or the limits as per Annexure II hereto, whichever is less. Note that in this case the bills for the period before the date of Caesarean Operation will not be reimbursed.
8. The purchase of drugs / medicines will be restricted to approved chemists and arrangements will be made by Banks wherever possible to make direct payments to the chemists.
9. Banks will have discretion to refuse payment of bills in cases where they are not satisfied about the genuineness of the bills.

10. The reimbursement will be restricted to the following charges: -

S. No.	Details	Extent of reimbursement
3.1	(a) Hospital Registration Fees (b) Surcharge / tax on hospital bills	100% for self and 75% for dependent family members of the amount actually incurred or Rs.200/- whichever is lower. Proportionate to the extent of the bill passes by the Bank.
3.2	Charges for bed per day (excluding boarding charges)	100% for self and 75% for dependent family members of the amount actually incurred or Rs.40/- whichever is lower.
3.3	ICU / CCU / Neo-natal Nursery	100% for self and 75% for dependent family members of the amount actually incurred or Rs 540/- whichever is lower.
3.4	Diagnostic material charges, X-rays, Pathological tests, ECGs, etc.	As per Annexure-I hereto
3.5	Medicines, drugs, injections (including disposable syringes), bandage and dressing materials, etc. except tonics / vitamins. (However, tonics / vitamins which are prescribed by the attending doctor and certified as essential for the period of hospitalization, may be considered for reimbursement)	100% or 75% as the case may be of actual expenses.
3.6	Operation charges, etc.	As per Annexure - II hereto.
3.7	Physician's and Consultant's fees per visit:	
	100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower.	
	Major 'A' Class cities*	Other Places
	Rs. Per visit	Rs. Per visit
<u>VISIT AT THE CHAMBER</u>		
	First Consultation	200/-
	Subsequent Consultations	200/-
<u>VISIT AT THE RESIDENCE</u>		
	In case of emergency leading to Hospitalization	200/-
	Subsequent Consultation	200/-
<u>VISIT MADE BY SPECIALISTS AT THE HOSPITAL: SPECIAL VISIT</u>		
	During the day time	200/-
	During the night time after 10 pm	300/-

- - Mumbai, Chennai, Delhi, Kolkata, Ahmedabad, Bangalore & Hyderabad

11. Ambulance Charges:

Ambulance charges for the employee or his dependent family members from residence to the hospital / nursing home or from hospital / nursing home to residence on discharge or from one hospital / nursing home to another hospital / nursing home, within the urban agglomeration or municipal limits may be reimbursed in full.

Actual expenses incurred on conveyance by mode other than ambulance shall be reimbursed subject to the maximum as under:

- (i) By Public Taxi - Actual subject to maximum of Rs.165/- per trip.
- (ii) By Autorickshaw - Actual subject to maximum of Rs.85/- per trip.

In case the patient is shifted to a hospital / nursing home outside the urban agglomeration / municipal limits, then the expenses incurred on conveyance may be reimbursed at the rate of Rs.6/- per kilometer, with a maximum of Rs.1100/- per trip or the amount actually incurred, whichever is the least.

Normally, services of an ambulance should be availed of. Where ambulance is not available or the facility of ambulance is not established, public mode of transport i.e. taxi / auto rickshaw could be used. The Bank shall consider such claims on merits and facts.

Misuse of facility:

Abuse of the facility will be dealt with treating such claims as acts of Gross Misconduct.

12. Domiciliary Treatment: (Est. Cir. No. HO/HRD/68/61/10-11/733 Dated 01.02.2011)

Medical Expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognised hospital authorities and Bank's medical officer shall be deemed as Hospitalisation expenses and reimbursed to the extent of 100% in case of an Officer and 75% in the case of his family.

Cancer, Tuberculosis, Paralysis, Cardiac Ailment, Pleuresy, Leprosy, Kidney Ailment, Leukaemia, Thalasemia, Epilepsy, Parkinson's Disease, Psychiatric Disorders and Diabetes.

Hepatitis-B, Haemophilia, Myaestheniagravis, Hepatitis-C, Wilson's Disease, Ulcerative Colitis, Epidermolysis Bullosa, Venous Thrombosis (not caused by smoking), Aplastic Anaemia, Psoriasis, Third Degree Burns, Rheumatoid Arthritis, Hypothyroidism and Hyperthyroidism.

Note: -

- a) The cost of medicines etc. in respect of domiciliary treatment shall be reimbursement for the period stated in the Specialist's prescription. If no period is stated, the prescription for the purpose of reimbursement shall be valid for a period of not exceeding 90 days.
- b) Expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia shall be considered for reimbursement under domiciliary treatment to the extent of 100% in case of an Officer and 75% in the case of his/her family.

13. The medical aid and reimbursement of expenses under the hospitalization scheme under this settlement will also be available for medical treatment under the recognized systems of medicines, viz., Ayurvedic, Unani, Homeopathy and Naturopathy if such treatment is taken in a Clinic / Hospital recognized by the Central / State Government. Further, reimbursement shall be limited to such expenses within the prescribed ceilings as would have been reimbursable in case the treatment was taken in a Governmental / Municipal hospital, subject to overall limits under the scheme, i.e. 100% of approved expenses for self and 75% in case of family.

14. Package Charges: (As per Batra Hospital, Delhi)

Some hospitals are charging on the basis of 'package' for specialized treatment for diseases pertaining to heart, kidney, coronary etc. These package charges generally include all charges pertaining to a particular treatment/procedure including admission charges, accommodation charges, ICU/ICCU charges, monitoring charges, operation charges, anesthesia charges, operation theater charges, procedural charges/ Surgeon's fee, cost of disposables, cost of consumables like

catheters, guide wires etc., surgical charges and cost of medicine used during hospitalization, related routine investigations, physiotherapy charges etc.

In the following cases package charges will be reimbursed to the extent of 100% in the case of self and 75% in the case of dependent members of family, subject to the limits specified below:-

	Particulars	Scale I to III	Scale IV to VII
(a)	Coronary Bypass Surgery	Rs.1,75,000/-	Rs. 2,10,000/-
(b)	Coronary Angioplasty	Rs. 18,750/-	Rs. 22,500/-
(c)	Angioplasty/ Stentoplasty	Rs. 87,500/-	Rs.1,05,000/-
(d)	Kidney Transplant	Rs. 2,00,000/-	Rs.2,40,000/-
(e)	Liver Transplant	Rs. 2,50,000/-	Rs.3,00,000/-

Note:-

- (i) For the above ailments Officer employee can claim either as per schedule of expenses prescribed or package charges whenever the treatment is taken under package charges scheme.
- (ii) In the case Stentoplasty, cost of medicated stent(s), wires/balloon, implanted during surgery may be reimbursed at the rate of 75% for family members and 100 % for self at rates not exceeding the rates applicable to lowest paying bed of Batra Hospital, New Delhi, in addition to the package charges indicated above.
- (iii) Liver transplant charges are not reimbursable in cases where damage to the liver has been caused by alcoholism.

15. Grant of Advance for Treatment:-

An advance of upto 75% of the cost of expected hospitalisation expenses to staff for self and for family subject to entitlement of 90% for operations. The said advance will be made from the suspense A/c on the basis of letter issued by the authorities from the recognised hospital where operation is to be performed indicating the nature of operations and expected expenses incurred therein.

The entry from Suspense A/c will be adjusted by the staff concerned by submitting regular hospitalization bill well within time. Any misuse of the facility including non-adjustment will be treated as misconduct.

(3) Reimbursement by Trust:

The difference amount of Hospitalisation bill passed by the Regional Office / Bank may be claimed from the All India Oriental Bank Employees Welfare Trust, Head Office subject to the following conditions:

- a) 90% of the difference of Hospitalisation Bill amount should not be less than Rs. 5,000/-
- b) Grant towards Hospitalisation Expenses are extended for treatment of only major ailments /accidents requiring Hospitalisation.

Complete scheme & procedure for reimbursement of residual amount of Hospitalisation expenses (after passing the bill by the Bank) from the Trust is given in Chapter 'Welfare Activities'.

Requests for claiming the amount from the Trust should be filled in HRMS along with the copies of the bills to the Trust through Regional Office.

(4) Medical Reimbursement at 50% of Basic Pay:

- a) Medical expenses incurred by an officer for self and family shall be reimbursement on certificate / declaration basis at the rate of 50% of the Basic Pay as on December month of preceding year. Such reimbursement can be accumulated maximum for two years.
- b) For an Officer promoted from Clerical Cadre, he/she shall be eligible for Medical Reimbursement as per Clerical Cadre for the first year.
- c) Newly joined Officers shall be provided Rs.650/- for the first year.
- d) Claim should be made through HRMS only.

**Schedule for Reimbursement of Charges
Incurred by Officer for Pathological etc. Investigation
(As per Batra Hospital, Delhi)**

100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower

CLINICAL PATHOLOGY

Pathological Test	Rs.	Pathological Test	Rs.
<u>HAEMATOLOGY</u>		<u>OTHER SPECIAL TEST</u>	
Complete Blood Count (CBC)	250	Arterial Blood Gas Analysis	500
CBC without DLC	180	G6PD in RBC	500
DLC (Differential Leucocyte count)	120	P-Lactate	600
ESR	125	P-Ammonia	600
Hemoglobin	100	S-Insulin	600
Platelet Count	160	S-C3	450
Prothrombin Time (PT)	280	S-C4	450
TLC (WBC Count)	120	S-Ferritin	700
<u>URINE ANALYSIS</u>		S-FT3	440
Alb, Sugar, M/E (Qualitative)	60	S-FT4	440
Complete	100	S-TSH	450
Urine, Spl. test (Porphobilinogen etc)	120	S-FT3,S-FT4,S-TSH	900
<u>BIO CHEMISTRY</u>		S-IgG	350
S-Albumin	130	<u>SEROLOGY</u>	
S-Alk-Phosphatase	170	Rubella IgM	700
S-Amylase	310	Rubella IgG	700
S-Creatine	150	Complete group torch tests	1500
S-Direct Bilirubin	150	Complete TORCH (IgM & IgG)	4000
S-GOT (AST)	170	HBs Ag	550
S-GPT (ALT)	170	Anti DS-DNA Elisa	700
S-Lipase	450	ANA(SLE) (Elisa)	700
S-Potassium	150	VDRL	180
S-Sodium	150	Widal Test	350
S-Total Bilirubin	150	R.A.Factor	385
S-Total Protein	150	Malaria Serology	700
S-Urea	130	Routine Stool	110
P-Glucose Fasting	110	Occult Blood	100
P-Glucose Random	110	<u>BLOOD BANK</u>	
Cardiac Profile	1300	ABO/Rh Grouping	160
Liver Profile	900	Anti HIV (I+II) Rapid Test	800
Lipid Profile	900	Anti HIV(I+II) Elisa Test	650
Renal Profile (Kidney Function Test)	1000	HBs AG (Elisa)	425
		HBs AG (Rapid) Test	350
		HIV Blood Test	330

PATHOLOGICAL TEST	Rs.	PATHOLOGICAL TEST	Rs.
X-RAY		MRI	
X-Ray per film	230	MRI Plain Head	5500
Chest only screening	160	Upper Abdomen	5800
H.S.G.	1200	Upper Abdomen+MRCP	8000
Sialography(One side)	720	MRCP	5500
Sialography(Both side)	1270	Cervical Spine	5500
Sinogram	800	<u>NON-INVASIVE CARDIAC LAB</u>	
Barium Meal	1200	E.C.G.	180
<u>ULTRASOUND</u>		Stress E.C.G/TMT	1800
Lower Abdomen	900	ECG(Black&White)	1500
Upper Abdomen	900	ECG (with Colour Doppler)	2200
Pregnancy	900	Holter Monitoring	2000
Whole Abdomen	1400	<u>NEO-NATAL CARE</u>	
<u>C.T. IMAGING</u>		Pulse Oximeter	220
Head CT(Plain)	2600	Nebuliser	200
Upper Abdomen	3800	Incubator	650
Lower Abdomen	3800	<u>COLOR DOPPLER STUDY</u>	
Whole Abdomen	6000	Carotid Doppler/Peripheral	1700
<u>Spine</u>		CDI Abdomen	1800
Cervical/Thoracic/Lumbar	3800		

Oxygen Charges: Oxygen charges shall be reimbursed at the rate of Rs 40/- per hour subject to a maximum of Rs 400/- per day.

Annexure-II:

Operation Charges:

100% for self and 75% for dependent family members-Amount actually incurred or the amount as mentioned below, whichever is lower.			
	Special Operation	Major Operation	Minor Operation
	Rs	Rs	Rs
Operation Theater Charges	3300/-	2200/-	715/-
Anesthetist's Charges	3300/-	2200/-	715/-
Surgeon's fees for (Including fees for Assistant)	11000/-	7150/-	2310/-

Expenses for dialysis, blood transfusion, Heart valve replacement, angiographies, Implanted items during surgery wherever they do not form part of package charges and pace-maker may be reimbursed at the rate of 75% for family members and 100% for self.

Special Operations:

Cardiac including By-pass Surgery, Brain, Lung, and Cancer Operations, Kidney / Liver Transplantation Operation, Bone Marrow transplant and Multiple fractures (time taken is more than 3 hours)

Major Operations:

Kidney Stone (including lithotripsy), Prostate, thyroid, Caesarean delivery, Gastrectomy, Hysterectomy, Fractures, Amputations, S.P.Nailing, Discoidectomy, Retina Detachment, Liver & Gall Bladder, Plastic surgery (not for beautification*), Cataract (with IOL), hernia subject to Bank's discretion (time taken approximately 1 to 3 hours)

Minor Operations:

D & C, Fissure, Circumcision, Small Hydrocele, Dilation, Vasectomy, Abscess, Bilat, Hydrocele, Tubectomy, Piles, Fistula, Minor operations of Eye, Nose And Ear (time taken approximately 60 minutes or less).

* - As per Indian Banks' Association Circular PD/CIR/76/J/775 dated 12/04/1986, Claim for reimbursement of hospitalisation charges for Plastic Surgery may be considered if such surgery is required to repair or reconstruct a part of the body that has suffered an injury and is necessary as part of the treatment for the injury. The reimbursement of expenses towards Plastic Surgery should not be considered if it is done for the purpose of beautification or to correct some congenital defect. Similarly, hospitalisation expenses incurred by an employee for grafting may be reimbursed only if grafting is required for healing of a wound or burn injuries and not as a part of beautification.

Annexure – III**Scheme of Reimbursement for Treatment Abroad:**

1. As a rule, reimbursement of expenses incurred by officer staff and their family members on treatment abroad will not be allowed.
2. In exceptional cases necessitating treatment of a kind yet to be widely established in the country, where officer Staff on medical advice obtained in the manner indicated below, choose to go on their own for treatment abroad, permission for treatment abroad may be granted by the Board of Directors of the Bank subject to conditions laid down and limited to the expenditure that would have been incurred had such treatment been received in India in a government hospital or a nursing home specially recognized by the director General of Health Services of the Government of India.
3. The reimbursement of expenses incurred on air passage for travel abroad in connection with such treatment will not be reimbursed.
4. Foreign exchange may be released to the officer staff for the purpose of treatment abroad to the same extent as is permissible to private citizens.
5. Hospitals and clinics indicated in paragraph 9 below have facility for specialist treatment for which requests are generally received for treatment abroad and in respect of which treatment facility in ordinary hospitals are still inadequate. The eligible officer staff may avail of the services provided by these hospitals. In such cases, reimbursement may be allowed subject to the authority sanctioning reimbursement being satisfied about reasonableness of the claim.
6. The following ailments have been identified as ailments for which treatment in India is not yet widely established:
 - i) Cadaver Kidney Transplant.
 - ii) Old operated by-pass surgery cases (in which the initial operation was done abroad) needing revisualization,
 - iii) Bone marrow transplant,
 - iv) Operative correction for high myopia cases, and
 - v) Complex cyanotic - Heart - Lesion and newly born infants suffering from heart diseases.
7. Reserve Bank of India (RBI) will constitute Medical Boards at Mumbai, Delhi, Kolkata and Chennai and at such other centres as may be considered necessary for the purpose of recommending whether an employee would be covered under the Scheme. The annual cost incurred on meeting of the Board by way of sitting fees, etc., shall be shared on an annual basis by such of the Banks which avail of the services of the Medical Boards of examining cases

of their officer staff needing treatment abroad, in a manner as may be decided by the RBI. The Medical Board should make a specific recommendation and also give reasons for recommending treatment abroad. The Medical Board will submit its report to RBI, which in turn, could pass it on to the concerned Bank.

8. For the purposes of reimbursement, as envisaged in the scheme, the schedule of charges as applicable for private ward treatment at the All India Institute of Medical Sciences, New Delhi, enforced from time-to-time, should be adopted.
9. The following institutions have been identified as having facilities for specialized treatment:

(a) Bypass Coronary Surgery:

- i) Southern Railways headquarters Hospital, Perambur, Chennai.
- ii) Christian Medical College and Hospital, Vellore.
- iii) K.E.M. Hospital, Mumbai.
- iv) Jaslok Hospital, Mumbai.
- v) Bombay Hospital, Mumbai.
- vi) Kasturba Hospital, Bhopal.
- vii) Sree Chitra Tirunal Institute of Medical Sciences and Technology, Trivandrum

(b) Kidney Transplant :

- i) Christian Medical College and Hospital, Vellore.
- ii) All India Institute of Medical Sciences, New Delhi.
- iii) Post Graduate Institute, Chandigarh.
- iv) Jaslok Hospital, Mumbai.

(c) Complicated Heart Surgery Cases:

- i) Southern Railway Headquarters Hospital, Perambur, Chennai.
- ii) Christian Medical College and Hospital, Vellore.
- iii) K.E.M. Hospital, Mumbai.
- iv) All India Institute of Medical Sciences, New Delhi.
- v) Bombay Hospital, Mumbai.
- vi) G.B. Pant Hospital, Delhi.
- vii) Sree Chithira Tirunal Institute of Medical Sciences and Technology, Trivandrum
- viii) Post Graduate Institute, Chandigarh.
- ix) S.S.K.M. Hospital, Kolkata
- x) Samaritan hospital, Alwaye (Kerala)
- xi) Kasturba Hospital, Bhopal.
- xii) N.M. Wadia Institute of Cardiology, Pune.

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Annual Medical Health Checkup: (HO Circular No. Per/55/71/98/157 dated 02/09/1998 & Est. Cir. No. HO/HRD/69/15/2011-2012/82 dt. 06/05/2011, 12.12.2011) (cir no. HO/HRD/72/77/ 2014-15 /880 dated 05-02-2015)

(i) **Scheme:** Under provisions of Annual Medical Check Up Scheme obtaining in the Bank as a measure of staff welfare, all full time employees of the Bank & their spouses with **35** years of age & above can avail of the facility of Health Check Up at any of the reputed hospitals including Government hospitals & hospitals managed by Charitable Trusts at a cost not exceeding **Rs.2,000/-** per person in one go once in calendar year. The health check up comprises of general check up by a physician & the relevant tests. The reimbursement of such expenditure is allowed by the Competent Authority against submission of proof of annual medical check up & the requisite bills thereof.

(ii) **Maximum Permissible Amount:** Maximum permissible amount for such check-up is **Rs.2,000/ per annum (Calendar Year)** each for self and spouse (Increased from Rs.1500/-) Any expenditure incurred over and above **Rs.2,000/-** shall have to be borne by the employee.

(iii) **Coverage available:** The health check-up should be undergone by the officer in one go and shall be available only for himself/herself and their Spouse once in a year. The Annual Medical Check-up may comprise of the following test: -

- i) General check-up by a Physician.
- ii) Lab Test-Urine, Stool, Blood Hemoglobin, Total Count, Differential Count, RBC Count, Blood Indices, Blood Morphology, ESR, Blood Group, Gasting Blood sugar, Post Glucose Blood Sugar, S. Creatinine, BUN, Blood Cholesterol, Triglycerides.
- iii) Gyne Test.
- iv) Pre ailment detective tests.

(iv) **Competent Authority:**

The Regional Head is the competent authority to permit/authorise reimbursement of such expenditure subject to submission of proof of having undergone such Annual Medical Check-up. The expenditure are charged to the debit of Charges General (Staff Welfare A/c).

Est. Cir No. HO/ HRD/71/34 /2013-14/580 Dated: 16-09-2013

Est. Cir. NO.HO/HRD/70/ 25 /2012-13/277 Dated: 19-07-2012

Empanelment of Medanta-The Medicity Hospital, Gurgaon for Annual Medical Check-Up For the Employees of Our Bank and Their Spouse.

We are pleased to inform that Medanta - The Medicity Hospital has been empanelled for the purpose of Annual Medical Check-up of our employees and their spouse who are above 35 years of age at a total cost of Rs.2750/- per head per year, for the undernoted medical tests :-

OBC Customized Health Check Packages	
Name of the Test	
Clinical Path	Complete Blood Count (CBC)
Urine Routine & Stool Routine	
Bio Chemistry	Glucose Fasting & Glucose PP
	Lipid Profile – Serum
	- Total Cholesterol
	- Triglycerides
	- HDL
	- LDL
	- VLDL
	- Cholesterol/HDLC Ratio
	Blood Urea
	Serum Creatinine
	Uric Acid (For Men Only)
	ESR
	PFT
	TSH
Histopathology	Cytology PAP Smear (For Women)
Radiology	Chest X-Ray
Radiology – Ultrasound	Whole Abdomen / Pelvis (Screening)
Cardiology	- ECG
	- TMT / 2-D ECHO (as per Doctor advice) (optional)

Tansf. Medicine Consultation	Blood Grouping - Physician Consultation - Gynecologist Consultation - Dietician Consultation
Complimentary Services	Breakfast

However, the Bank will continue to reimburse an amount of Rs.2000/- and the balance amount of Rs.750/- will have to be borne by the concerned employee. In case spouse of an employee is gainfully employed, it shall be ensured that reimbursement is claimed by only one of them and in any case there should not be double payment.

The employees who wish to avail of this facility may contact for appointment to the below mentioned persons:-

S. No	Name of Contact Person	Mobile No.	Tel. No. (Direct)	Tel. No.	E-mail ID
1.	Aditya Bahadur	9650004921	0124-4834375	0124-4141414	aditya.bahadur@medanta.org
2.	Harsimran Channi	9999107642	--	--do--	--

The other terms and conditions and also the procedure prescribed under the Scheme shall remain the same.