

## RASHTRIYA CHEMICALS & FERTILIZERS LTD.

### MEDICAL ATTENDANCE AND TREATMENT RULES 2021

- 1) These rules shall be called the “**Medical Attendance and Treatment Rules**”.
- 2) They shall apply to all categories of employees of the Company and to the Dependent Family Members as defined vide Rule **4, 5 & 6** herein under, for the treatment .
- 3) These rules shall come into effect within one month from the date of approval of these rules by the Board of Directors and supersede all existing rules and ad-hoc orders now in existence governing the Medical Attendance and Treatment of the Employees of the Company.

Medical facilities provided to the beneficiaries is subject to modification / discontinuation at the sole discretion of Management.

#### 4) **DEFINITIONS:**

- a) Employee:** Employee means an employee (on probation or confirmed) on the rolls of the Company and includes Employees on deputation with the Company.
- b) Dependent Family Members:** A member of Employees' Family who meets the dependency criteria as specified vide Rule No. 5 herein under.
- c) Pay:** Pay means Basic Pay drawn by the Employee on the date of the Treatment. It also includes special pay or personal pay, or deputation allowance, or non-practicing allowance in case of medical staff, pension or pension equivalent of retiring benefits in case of the reemployed personnel.
- d) Family:** Family means Employee's wife/husband, children (son and daughter including legally adopted children), parents, sister, brother, widowed sister and widowed daughter wholly dependent on the employee as defined herein under.
- e) Controlling Medical Officer:** Controlling Medical Officer means GM (CMHS) /Dy. General Manager (CMHS) of the Company or any other Medical Officer nominated by the Chairman and Managing Director of the Company.
- f) Authorized Medical Attendant:** “Authorized Medical Attendant” for any category of Employees means Medical Officer of the Company irrespective of his / her grade or scale, Panel Doctor or Consultant from Panel Hospital, General Practitioner or Consultant who has

approved qualification and has been registered under Indian Medical Council Act in Allopathic or Ayurvedic or Homeopathic System of Treatment.

**g) Authorized Medical Officer:** Authorized Medical Officer means Company's Officer in Medical Discipline in any grade or scale entrusted with specific administrative function and authorized to discharge the same.

**h) Panel Doctor:** A General Medical Practitioner Qualified and Registered under the Indian Medical Council Act appointed by the Company for giving Treatment to Employees and their Dependent Family Members ,as per the rules set out herein under.,

**i) Competent Authority:** Competent Authority means Chairman & Managing Director of the Company, or any Officer nominated by Chairman and Managing Director, not below the rank of Dy. General Manager.

**j) Hospital:** includes,

**i)** Hospital maintained by the Company: Hospital, dispensary, first aid center or occupational health center,

**ii)** Hospital authorized by the Company: Clinic of Panel Doctor or consultant or outside hospital authorized by the Controlling Medical Officer.

**k) RCF Hospital:** RCF Hospital means a hospital maintained by the Company.

**l) Panel Hospital:** A Hospital nominated by the Company for the Treatment of its Employees and their eligible Dependent Family Members on reference by Company's Doctor or Panel Doctor in respective Panel Area and does not include other hospitals where the Company has separate agreements.

**m) Government Hospital:** Government Hospital means all such institutions, which have been recognized as "Government Hospital" under Central Services (Medical Attendance) Rules 1944 as amended from time to time, which is reproduced below:

"Government Hospital includes, **i)** Municipal, Nagarpalika, PSU hospital **ii)** Hospital run and managed by trustees. **iii)** Government Departmental dispensary whether full time or part time, established and run by a department of the Government for the medical attendance of a class or classes of Government servants and members of their families, a hospital maintained by a

local authority and any other hospital with which arrangements have been made by the Government for the treatment of Government servants”.

**n) Medical Attendance:** Medical Attendance means attendance by the Authorized Medical Attendant including such methods of examination and such consultation with specialists for the purpose of diagnosis and Treatment as are considered necessary by the Medical Attendant. Medical Attendance includes attendance at the Hospital (i.e. indoor as well as OPD) or at the residence of Employee or at the consulting rooms/clinics of Authorized Medical Attendant.

**(o) Treatment:** Treatment means the employment of medical and surgical facilities which includes :-

- i) The employment of pathological, bacteriological, radiological, sonological and other methods such as CT Scan, MRI, Nuclear Scans and other modern investigation which are felt necessary by the Authorized Medical Attendant.
- ii) The supply of medicines, standard vaccines such as BCG, Diphtheria, Pertussis, Tetanus, Polio, Measles, Mumps, Rubella, Hepatitis B (Vaccines only for children below the age of 10 years and risk prone adults (need based), Rabies, sera such as anti-snake venom or other therapeutic substances which may require in case of immune compromised individuals and those who need it.
- iii) Dental treatment except supply of dentures, crowns, bridge work, orthodontic work and other specialized dental work, which is of the nature of beautification. Only Capping of tooth immediately after the Root Canal will be reimbursed at rates defined in MRR for various types of commonly used materials, subject to maximum reimbursement of Rs 9000 per unit. The cost of various caps / crowns defined in MRR.
- iv) Urology, Gastrointestinal surgery, Neuro Surgery, Plastic Surgery, Cardio vascular surgery meant for functional improvements but not for beautification. Nondependent kidney donor medical expenses to be borne by RCF.
- v) Hearing aids, up to Rs.7500/ - for employee and spouse will be allowed once in five years. Speaking Valves / prosthesis essential for functional purpose & not for cosmetics for cancer patients only will be allowed. If advised by ENT specialist Sleep Apnoea test will be reimbursed as per MRR or actual; whichever is less.

- vi) Gynaecology and obstetrics treatment except for restrictions on infertility treatment as specified in the rules given as under

Five cycles for infertility treatment will be provided for primary infertility cases (No child cases) up to the age of 45. Other assisted procedures like In vitro fertilization (IVF) are not admissible. However, if a pregnancy is achieved through In vitro fertilization (IVF) at the patient's own expense, further maintenance of such a pregnancy from the second trimester of pregnancy is admissible on only one occasion. In case of Secondary Sterility, the same as described above will be allowed only when the first conceived child is not alive or suffering from gross ill health such as congenital anomalies etc. (as certified by paediatrician or authorized medical authority of government hospital). But, if the first born child is alive and healthy, the treatment will be restricted to only three cycles of intra uterine insemination. Maintenance of a third pregnancy & delivery will not be considered, if the first born two children are alive and healthy. Also treatment of secondary infertility for third child will not be considered irrespective of mode of conception. In view of custom, normally the parents take their daughters for delivery of first child at their place, reimbursement of expenses shall be permitted for entire spell of treatment at RCF MRR or actual; whichever is less.

- vii) Ophthalmic treatment such as the supply of all visual aids for defective vision including Lasik surgery to correct refractive errors is not admissible. Surgery for correction of squint is admissible. For cataract surgery reimbursement of Rs.5800/- on intra ocular lens per eye is admissible. Further revision of rates is as per CGHS (Authority for rate revision) shall be made effective from the date of notification.
- viii) Orthopaedic treatment.
- ix) Provision for treatment of special diseases such as Cancer, Diabetes, Renal failure (Dialysis), Tuberculosis, Mental disease, Poliomyelitis, IHD, AIDS, SARS, etc. as admissible under these rules.
- x) Physiotherapy
- xi) Rehabilitation of active employees addicted to alcohol and drugs is admissible under the MATR rules
- xii) Nursing and hospital accommodation appropriate to status of the Employees.
- xiii) Diet in the case of indoor patients, free as admissible under these rules. {refer rule

9 d)}

- xiv) Ayurvedic and Homeopathic System of Treatment: Treatment taken at Government and Private Hospital will be reimbursed as per RCF approved rate. In case of panchkarma the reimbursement will be made for employee and spouse only; once in 5 years' maximum up to Rs.7500/-
- xv) New scientific methods of treatment / techniques after the approval of the Competent Authority.

**(p) Schedule of Charges:** Schedules related/connected to these rules as amended from time to time with the approval of the CMD

## 5) ELIGIBILITY FOR MEDICAL TREATMENT:

All the criteria mentioned herein below i.e. **5 a), b), c) & d)** are required to be fulfilled simultaneously for deciding Dependency for Medical Facility / Treatment:

### **5a) Criteria for dependency are:**

**i) Residential Status:** Generally all Dependent Family Members may preferably stay with the Employee. The condition of residing with an Employee by the Dependent Family Members including spouse will not be insisted in the following cases:

1. Marketing Employees who are posted in different Area Offices, these Employees can keep their Family at either of the following places:

**(a)** At the place where the house is constructed out of HBL.

**(b)** Any other place as per the declaration of an Employee with justification for keeping his Family at the place including the place of previous postings, with the approval of functional Head of HR above the level of GM based on the merits of the case.

2. RCF Employee's parents can stay anywhere in India however, the address of their residence should be communicated to HR Department. The treatment to them at this address will be reimbursed at RCF reimbursement rates or actuals whichever is less. Parents staying with employee or occasionally visiting are also eligible for treatment at unit hospital & credit referral for cashless treatment at empanelled hospital. In the case of eligible dependent parents, taking indoor treatment at either empanelled hospital or any private hospital on payment, 10% of total cost of that

indoor treatment excluding the cost of medicines will be borne by the Employee except when the treatment is taken at RCF unit hospital / Government / Municipal hospitals. This recovery is not applicable for OPD treatment. Deductions towards the implant / stent used if any will be as per the rules stated elsewhere.

- 3.a. The Medical expenses on the treatment of eligible dependants family members of CISF employees who are residing in barracks shall be reimbursed as per prevailing RCF rates.
- 3.b. In case the Employee or his / her eligible Dependent Family Members, are required to leave the Head Quarter of the Employee or declared place of stay of Dependent Family Members, the Employee is expected to give prior information about the same to Medical Authority stating the purpose, the period of stay at the outstation, etc., in advance. In such cases their regular monthly medicines / ongoing necessary treatment i.e. dialysis, chemotherapy, emergency treatment etc will be reimbursed at MRR applicable to the place of visit or at actuals, whichever is less.

Claims for reimbursement for treatment taken at place of visit without prior intimation to Medical Authorities will be considered for reimbursement only for emergency treatment. Such emergency treatment shall be reimbursed at 50% of sanctioned amount of RCF MRR (excluding the cost of medicines, which will be paid at actuals) applicable to that place of visit or at actuals, whichever is less.

However, in case of active employees who are on official duty, emergency treatment at place of work will be reimbursed at MRR applicable to that place of visit or at actuals, whichever is less.

The treatment cost at 3(b) above is reimbursed only for treatment taken in India.

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4. The residential criterion will be relaxed, on case to case basis, subject to the submission of documentary evidence in the following cases.
  - (a) Spouse who is employed and posted elsewhere.
  - (b) Spouse / already declared dependent parents accompanying

Employees children who are studying elsewhere.

- (c) Children who are studying elsewhere.
- (d) In case of illnesses which require major surgery/prolonged treatment or which require longer period for recovery subject to the following conditions:
  - (i) The employee will seek prior permission of Head of HR (not below the level of DY. GM) by making application through Proper Channel GM (CMHS) /DGM (CMHS) when the treatment is planned in advance.
  - (ii) The permission shall be granted only after recommendation of GM (CMHS)/ DGM (CMHS) to ascertain the severity of illness and the line of treatment recommended by the concerned Medical Attendant for the said disease.
  - (iii) In case of extreme emergency, immediate intimation shall be given to / DGM (CMHS) / GM (CMHS) GM (HR) / ED (HR)
  - (iv) The reimbursement shall be at the rates applicable to the place of posting/declared place of residence and in case there is no facilities available at those places, the rate shall be as applicable at nearby X Class city or actual expenses whichever is less.
  - (v) A copy of Approval shall be enclosed with the Medical Claim.

**ii) Income :**

- (1) For spouse (wife/husband, as the case may be) Income criteria will not be applicable.
- (2) Son, daughter including legally adopted children, sister, brother, widowed sister and widowed daughter are deemed to be dependent on the Employee till they start earning.
- (3) Parents are deemed to be dependent on the employee if their total monthly income from all sources including pension and pension equivalent of DCRG benefit does not exceed Rs.25000/- p.m. Parents who have retired from the Company cannot be deemed to be dependent on their son / daughter employed in our Company, for the purpose of availing medical Treatment/facility, unless they become members of prevailing Contributory Scheme at the time of their retirement.

- (4) The same will be applicable for the employees who are retired and their spouse is RCF employee.

iii) Age:

(1) In case of Active Employees, their unmarried Son including legally adopted are eligible for medical Treatment/facility till the age of 25 years. This shall be extended thereafter till the age of 30 years on yearly declaration certifying their dependency, but not beyond 30 years of age.

Mentally Retarded / Permanently Disabled son as certified by competent government authority (as required for claiming deductions on disabled dependent under income tax rules) are eligible for treatment irrespective of their age provided they are not earning and are unmarried.

The employees are expected to inform Human Resource Dept. as soon as their son / daughter does not remain dependent on them. Any dependency claimed on submission of false information by the employee will be dealt with appropriate disciplinary procedure of the company.

(2). In case of Active Employees, their unmarried Daughter including legally adopted are eligible for medical Treatment/facility till the age of 25 years. This shall be extended thereafter on yearly declaration, certifying their dependency.

Mentally Retarded / Permanently Disabled daughter as certified by competent government authority (as required for claiming deductions on disabled dependent under income tax rules) are eligible for treatment irrespective of their age provided they are not earning and are unmarried.

The employees are expected to inform Human Resource Dept. as soon as their daughter does not remain dependent on them. Any dependency claimed on submission of false information by the employee will be dealt with appropriate disciplinary procedure of the company.

(3). Dependent Sister and brother of Employee on roll are eligible for medical Treatment/facility to the extent available in RCF unit Hospital up to age of 25 years. They are not eligible for reimbursement.



(4).Widowed sister, widowed daughter and Mentally Retarded or Permanently Disabled Children of Employee on roll are eligible for medical facilities irrespective of the age.

**iv) Marital Status:**

- (1) Son, daughter including legally adopted children, sister and brother are eligible for medical treatment till they get married.
- (2) Widowed sister and widowed daughter are eligible for medical treatment till they get remarried.
- (3) Daughter - Divorced/abandoned or separated from her husband shall be treated as dependent on employee and will be eligible for medical treatment irrespective of the age limit subject to the condition that she does not have income ( including alimony amount) exceeding Rs.10000/p.m.

**5b) Other conditions for eligibility are:**

**i) Employed Spouse:**

Medical Treatment will be allowed if the husband or wife, as the case may be, does not avail medical facilities provided by his/her employer in case he/she is employed. A certificate to that effect, issued by the employer of the spouse needs to be submitted by the Employee. The certificate should cover whether the spouse is getting any allowance in lieu of medical facility to self and or family members. If so, the Employee should deposit the said amount with the Company in case he/she chooses to avail medical facility from the Company for the employed spouse. It is the responsibility of the Employee to submit fresh certification, in case of any change in the position than the one which is declared / submitted to the Company.

**ii) Mentally Retarded/Permanently Disabled Children:**

Mentally Retarded / permanently Disabled son / daughter of active Employee on roll are eligible for medical facilities irrespective of the age limit provided they are unmarried and not-earning.

Retired employees can enrol their mentally retarded and dependent children, irrespective of age in the 'Retired employee contributory scheme' on payment of one-time contribution per child at time of retirement, as per existing conditions of contributory scheme.

A certificate (as required for claiming deductions on disabled dependent under income tax rules) from competent authority as mentioned below should be produced for Mentally Retarded / permanently disabled dependent children certifying disability from the following –

For Employees staying in Mumbai – Dean / Superintendent of J.J. Hospital/Director Rehabilitation Centre, Haji Ali.

For other areas - Dean/Superintendent, Civil Surgeon of Govt. Hospital / District Health Officer of the area.

Employee (Active / retired) shall have to submit life certificate once in five years for such dependent children.

**5c) Restrictions for dependency are:**

- i) Sportsmen recruited on contract, Act Apprentices, Trainees: No dependent is eligible for Treatment.
- ii) **Vountarily retired employees** and their dependents from 10.04.1989 to 12.02.2003 not eligible for medical facilities.
- iii) **Female Employees:** She will have one time option to declare either her parents or her parents-in-law, wholly dependent on her for the purpose of medical Treatment. The option should be exercised within one year of the marriage of the female employee.
- iv) **Widowed female Employee employed under distress category:** if remarried subsequently, the dependents already declared by the deceased Employee and the children born out of remarriage only are eligible for medical facilities i.e. widows employed under distress category will have no option to declare her new parents - in - law and husband as wholly dependent for the purpose of medical Treatment.
- v) **Daughter employed under distress category:** Treatment will be allowed like any other Employee. In case of parents, only the surviving parents get medical facility and such employed daughter will not have option to claim dependency for her parents-inlaw.

**5d) Restrictions on the extent of Treatment are:**

The following are eligible for Treatment to the extent available in RCF Hospital:-

- i) The following are eligible for treatment to the extent available in RCF hospital - Sister, brother, widowed sister, widowed daughter, Mentally Retarded /

Physically Disabled brother and sister satisfying all other conditions of dependency.

**ii)** Recovery of medical expenses for the Treatment of parents: -

An Employee is required to share 10% of the total medical expenses excluding medicines for any indoor treatment of dependent parents availed in a Private Hospital. In case of credit treatment, the Employee is expected to pay the recovery amount in one instalment. However, in few genuine cases for effecting the recovery of such expenses, Official at the level of GM(HR) and above may review the individual case based on merit of the case and decide the number of instalments.

Recovery for the medical expenses for the Treatment of eligible dependents other than parents: -

In cases where recovery is to be effected from the Employee for the Treatment to eligible dependents, for the expenses above Rs.12 lakhs, the number of instalments will be decided by GM (HR) based on merit of the case.

Number of instalments shall be decided based on the rules pertaining to take home salary and permitted deductions.

## 6) ELIGIBILITY FOR OTHER CATEGORY OF EMPLOYEES :

**a) Sportsman:** Sportsman on training or on contract are eligible for Treatment for self only to the extent available in RCF Hospital. Deviations, if any, should be subject to specific approval for the class of treatment as per slab-II.

**b) Trainee/Apprentice:** Trainees/Apprentices are eligible for Treatment for self only to the extent available at RCF Hospital till his completion of training or apprenticeship period. Specific case to case treatment in outside hospital to be allowed subject to approval of the competent authority not below the level of GM.

**c) CISF Employees:** CISF Employees: CISF employees and the members of their families meeting dependent eligibility criteria are eligible for Treatment as per CISF agreement with RCF till their deployment with the Company. The condition of residing with the employee will be relaxed in the case of eligible dependents of CISF employees who are staying in barracks.

CISF personnel posted at RCF site and working for RCF only, shall be covered for availing medical services and reimbursement. CISF personnel put on deputation by CISF authorities elsewhere, shall not be covered for availing medical services / reimbursement from RCF.

**d) Railway Employees at Thal:** The employees of Central Railway posted at RCF Thal siding and their eligible dependents as per our criteria for dependency will be extended free Treatment/facility to the extent available at RCF Thal Hospital. They should be referred to Central Railway Hospital for services not available in RCF Thal Hospital.

**e) Deceased Employee:** The spouse, dependent parents and dependent unmarried children of a deceased employee will be eligible for medical facilities at par with retired employees under the RCF retired employees contributory scheme without making any contribution till the normal date of retirement of the employee. Thereafter, the spouse and children up to the age 25 years if they are not earning or unmarried {Ref. f i) (1)} will be eligible for medical facilities as per the RCF retired employees contributory scheme on the specified payment or at Government rates, if he/she does not join the said scheme. Mentally retarded or unemployed physically handicapped children will be eligible after paying contribution as per Company's policy

**f) Retired Employees:**

**i) Common General Conditions**

**(1)** Retired employee and his/her spouse are eligible for treatment on one time nonrefundable payment basis. In addition, Permanently Disabled Child (Whether Mentally or Physically) of retired employees will be eligible for medical facilities irrespective of the age limit on making one time nonrefundable payment of Rs.5000/- at the time of retirement. Cases of retired employees having unmarried children below the age of 25 and not earning should also be made eligible as dependents till they attain age of 25 years or get married whichever is earlier by paying additional amount as per Company's policy i.e. Rs.5000/-

**(2) (a)** The retired employees staying within 5 kms from Unit's Hospital will have to avail medical facilities only from respective Unit's Hospital.

**(b)** Retired employees residing within the area where Panel Doctors are appointed by the Company will be entitled to avail all the medical services available with the panel doctor, including supply of medicines by Panel Chemist, if any.

**(c)** Employees not staying in areas covered under 2(a) & 2(b) above will avail Medical Treatment from Authorized Medical Attendant (General Practitioners). Reimbursement shall be made at the rate applicable to the declared area or the bill amount whichever is less.

**(d)** Admissible services not available in RCF Hospital or with Panel Doctors, as applicable can be availed from outside doctors on payment based on referrals by the prescribed Doctors of that location and can be reimbursed.

Panel Hospitals: The prescribed doctors in RCF Hospital are Company's Doctors and in panel area will be the Panel Doctors.

In all other areas, the cost of admissible services not available with the Authorized Medical Attendant (General Practitioners) can be claimed for reimbursement based on the advice of the Authorized Medical Attendant of that locality. Reimbursements will be made at the prescribed rates as applicable subject to upper limits applicable to the scheme opted by the individual retired Employee

**(e)** Facilities provided in RCF Hospital including outside assistance extended by Honorary doctors, Surgeons, Specialists, will be provided by RCF with no charges to retired employees who are the members of contributory scheme.

- (3)** Time limit for submission of medical claims is at par with that of Employees on roll which is presently 4 months from the date of initiation of treatment. In case of late submission, reimbursement shall be given at 30% of the sanctioned amount at RCF MRR (excluding the cost of medicines, which will be paid at actual) applicable to place of stay or actual, whichever is less.
- (4)** The bills for reimbursement of expenses will be submitted to Medical department. The retired employee/ spouse are also required to furnish a declaration-cum-life Certificate in April every alternate year to the concerned HR Officer. The outstation employees can send the same through nearest Area Office, duly attested by the Area Office In-charge / Bank Manager of the bank in which the Pension Account is opened under EPS-95. Whenever a retired employee or his/her spouse expires, it is the responsibility of the

surviving family member to intimate the status in writing to in-charge HR Department.

- (5) Medical TA is not admissible for any type of treatment i.e. for OPD or Indoor treatment.
- (6) Retired Employees are not eligible for any medical advance.
- (7) Ayurvedic and Homeopathic Treatments can be availed preferably in Government / Municipal Hospitals issuing medicines as per guidelines of Medical Council or any private practitioner and the reimbursement will be as per RCF rates.
- (8) Retired Employees, who retired in the rank of CE and above only can be allotted a cabin in RCF Hospital subject to availability. Employees on roll, entitled for a cabin will get preference over the retired employee.
- (9) All other administrative rules, restrictions and conditions applicable to the serving Employees under the Medical Policy of the Company as revised from time to time shall be applicable.
- (10) The last claim in case of death of a retired employee shall be payable to the surviving spouse. In case of death of surviving spouse/widowed retired employee the last claim will be payable to the nominee on certification from HR.
- (11) Any kind of misuse of medical facility will be dealt seriously. The employee & spouse involving in any misuse will be debarred for medical facility for rest of life.

**ii) There are two schemes for retired employees;**

**(1) Non-Contributory Scheme:**

Under this Scheme, Ex-employees do not contribute for medical facility.

- (a) The overall limit for reimbursement of medical expenses per family i.e. Self & Spouse will be Rs.1.5 lakhs per annum.

(b) The reimbursement will be as per Govt. rates or as per 30% of the reimbursement rates whichever is less except medicines which shall be at actuals.

(c) Retired Employees will not be eligible for reimbursement of implants, artificial appliances.

**(2) Contributory Scheme:**

(a) The facility of reimbursement of medical expenses at rates at par with regular employees will be extended under this Scheme on non-refundable payment per family (self & spouse) as under:

<b>Date of Retirement</b>	<b>Amount of Onetime Payment</b>
Retiring after 01.09.2012	(i) All Workmen Rs.18,000/-
	(ii) Up to Manager (E4) Rs.20,000/-
	(iii) Sr. Manager(E5) to DGM(E7) Rs.25,000/-
	(iv) GM(E8) and above- Rs. 30,000/-

(b) The upper limit under this Scheme will be of Rs. 10.00 lakhs p.a. per family with reimbursement rates as applicable to serving employees subject to Clause No.9 below.

(c) If retiring employee has no surviving spouse he/she needs to be given option to pay (i) Full contribution to avail upper limit of the scheme of Rs.10.00 Lakhs per annum. (ii) Half the contribution to avail upper limit of the scheme of Rs. 5.0 lakhs per annum.

The same will be applicable to deceased employee's spouse after retirement age of deceased employee.

(d) The future retirees will have to express their consent for availing the facility before the last day of their service in the prescribed format.

(e) The benefit under the scheme shall be available from the date of joining the scheme by paying full applicable contribution.

(f) Reimbursement to retired employees (only under contributory scheme) in respect of the following items is limited as under:

- (i) For implants and stents government notified (NPPA) rates (if available) shall be paid at actuals.
- (ii) Cost of implants, such as stent, steel rods in bones, joint replacement, etc. limited to 50% of the cost or Rs. 50,000/- whichever is lower.
- (g)** No refund will be available in the event of the demise of either or both the beneficiaries of the family of the retired employee/ eligible VRS optees.
- (h)** For indoor medical services, the reimbursement rates applicable to the retired employees / eligible VRS optees will be as per the following slabs.

<b>Proposed slabs</b>		
<b>From</b>	<b>To</b>	<b>Entitlement slab</b>
<b>Plant Att., Maz. A1</b>	<b>Sr.Plant Att. &amp; equiv. (A4)</b>	<b>I</b>
<b>Opt Gr-III &amp; equiv. A5</b>	<b>Sr. Optr.(SG) &amp; equiv. A11</b>	<b>II</b>
<b>Sr Optr SG I &amp; equi. A12, Asst. Officer &amp; equiv.E0</b>	<b>Sr Optr SG II &amp; equi. A13 and Officer (E1)</b>	<b>III</b>
<b>Sr Engineer E2</b>	<b>Manager E4</b>	<b>IV</b>
<b>Sr Manager. E5</b>	<b>DGM E7</b>	<b>V</b>
<b>GM (E8)</b>	<b>CMD</b>	<b>VI</b>

**g) Voluntary Retired Employees:**

Specific Group of Employees who were separated by Voluntary Retirement prior to 10.4.1989 and on or after 12.2.2003 under the Voluntary Retirement Scheme relaunched with benefit of medical facility vide Circular No.117 dated 12.2.2003 will be entitled for medical facilities at par with superannuated employees.



**h) Contractors and their staff/Casual Employees/Mathadis :**

Contractors and their staff/Casual Employees/Mathadis engaged for the Company work are eligible for free first aid Treatment at OHC/RCF Hospital only for injuries sustained while on duty.

**i) Employees' Relatives:** The relatives of the Employees other than dependent members of his family are allowed for Treatment in RCF Hospital only on payment basis at the rates prescribed by the Controlling Medical Officer and approved by the Competent Authority. Employee has to arrange for medicines and certain materials required for rendering certain services.

**7) MEDICAL ATTENDANCE & TREATMENT IN LOCALITIES WHERE THE MEDICAL FACILITIES ARE PROVIDED BY THE COMPANY.**

- a) The employees and the dependent members of their Family shall ordinarily be entitled to Medical Attendance and Treatment as is available in RCF Hospital on verification of identity.
- b) **Employees residing in the Company Township and within 5 Km distance by road of RCF Hospital:**

Employees and their eligible dependents will have to take Treatment at RCF Hospital.

Reimbursement will be allowed in following cases:

- i) For those admissible services, for which facilities are not available in the unit hospital / Empanelled hospital / Diagnostic Centres.
- ii) If Employee opts for treatment at their preferred hospital on payment basis for services not available in Unit Hospital.

For above i) & ii) RCF Doctors Reference note is mandatory.

- iii) For admissible medicines/items, if a "No Stock Certificate" is issued by the authorized chemist of the Company.

All reimbursement claims shall contain other supporting documents as enumerated in reimbursement guidelines.

Reimbursements will be made at MRR or actuals; whichever is less, subject to upper limits as applicable

**c) Employees residing outside Township and where only Panel Doctors have been provided Employees residing outside Township and where only Panel Doctors have been provided:**

Employees will have to select two doctors from the Panel of Doctors from his/her locality of residence for availing Medical Attendance and Treatment.

Reimbursement will be allowed in following cases:

i) For those admissible services, for which facilities are not available in the Empanelled hospital / Diagnostic Centres.

ii) If Employee opts for treatment at their preferred hospital on payment basis

For above i) & ii) Panel Doctor / RCF Doctors Reference note is mandatory.

iii) For admissible medicines/items, if a "No Stock Certificate" is issued by the authorized Panel chemist of the Company.

iv) If employee residing in panel area and opts not to avail Panel Doctor services and panel diary

All reimbursement claims shall contain other supporting documents as enumerated in reimbursement guidelines.

Reimbursements will be made at MRR or actuals; whichever is less, subject to upper limits as applicable

**d) Employees residing outside 5 km and in marketing areas and where cashless medical facilities have not been provided by the Company:**

1. Employees and declared dependent family members can take treatment at respective RCF Unit hospitals or

2. Employee may seek treatment on payment basis at the declared place of residence and claim for reimbursement for the same. They shall be reimbursed at RCF MRR applicable for that city or actual; whichever is less.

3. For consultations with outside specialist, GP referral is not necessary for reimbursement.

**e) Specialist Consultation/Referrals from RCF Hospital Where the nature of illness and the condition of the patient warrants, the Authorized Medical Attendant of the Company posted**

in RCF Hospital, with the prior approval of the Authorized Medical Officer / Controlling Medical Officer, can refer the Employees / their eligible dependents to pre-qualified private specialists / pre-qualified or approved laboratories / Pre-qualified or approved medical centers / pre-qualified Hospitals for consultation, investigation and Treatment. The actual expenses incurred for such referrals will be paid directly to the concerned, subject to the approval of Appropriate Authority. Whenever the service provider does not extend the credit facility and there is no alternative than to obtain the service from such an institute reimbursement at actuals may be allowed. However, in case of extreme emergencies, the Authorized Medical Attendant in at his / her discretion can refer any such case to prequalified private specialists / pre-qualified laboratories / pre-qualified or approved medical canterers / pre-qualified Hospitals and inform the Controlling Medical Officer at the earliest.

**f) Credit slip for purchase of medicines:** The Authorized Medical Attendant of the Company can issue the medicines to Employees and their eligible dependents through credit slips provided by the Company for purchase of medicines. Normally, for acute short illnesses, medicines would be issued for a period of three to four days according to the merit of the case but in chronic cases it may be issued for up to 10 days. However, for more chronic ailments like Tuberculosis, Hypertension, Diabetes, IHD, Epilepsy, Asthma etc. all the Authorized Medical Attendants from RCF Hospital irrespective of their grade / Panel Doctors (General Practitioner) can issue medicines through credit slips for a maximum period of one month requirement at a time. However, whenever medicines have to be issued for chronic diseases before the due date i.e. before one month after they were last drawn, the quantity to be issued is adjusted to ensure that at any given point of time the patients have a stock lasting for a maximum period of only one month, which can be extended up to two months as per the discretion / opinion of Head of the Medical Department. If a person with chronic disease is going abroad where no Indian drugs are available in those cases medicines lasting for 3 months can be issued as a very special case with the approval of DGM(CMHS) / GM (CMHS) and GM(HR) /ED(HR)

## **8) MEDICAL ATTENDANCE & TREATMENT IN LOCALITIES WHERE THE MEDICAL FACILITIES ARE NOT PROVIDED BY THE COMPANY**

- a)** In localities where the Company has posted its employees but has not provided Hospitals or medical facilities, an Employee may secure Medical Attendance and Treatment for themselves and eligible dependent members of their Families from any Authorized Medical Attendant. (General practitioner) as defined in **Rule 4** (f) in any Hospital and claim reimbursement limited to Schedule of Charges drawn by the Company. The admissible services not available with the Authorized Medical Attendant. (General

practitioner) can be availed from the Authorized Medical Attendant. (consultants), other institutes, medical canters and hospitals and claim reimbursement limited to Schedule of Charges drawn by the Company. Full Reimbursement would be allowed if Employee would obtain Treatment in a Government Hospital.

- b)** The above rule 8 clause a) is also applicable for those Employees residing in localities where the Company has not arranged any medical facilities.
- c)** However, Employees residing in places beyond 5 km distance by road from RCF Hospital and availing OPD/Indoor Treatment for self or eligible dependents happen to take Treatment within 5 km radius from RCF Hospital, then they have to approach RCF Hospital for such treatment. That is, Employees residing beyond 5 km. distance by road from RCF Hospital wherein no facility of Panel Doctor/Panel Hospital is available, intend to take any Treatment within 5 km. radius of RCF Hospital, then they are essentially required to make use of facilities available at Company's Hospital only, instead of availing the facility in the vicinity of RCF Hospital.

## **9. REIMBURSEMENT / RECOVERY OF MEDICAL EXPENSES:**

Reimbursement of medical expenses incurred for the eligible dependents and for Employees self, and recovery of medical expenses would be regulated as follows:

### **a) Reimbursement / Recovery of the cost of implants and various artificial appliances:**

- i)** Reimbursement of the cost of various artificial appliances such as artificial limbs, boots, calipers, lumbar belt, cervical collar, knee caps and expensive items like general orthopedic implants, pace maker, heart valve replacement, coronary stents, cardiac catheters, oxy generators, etc. will be made with the approval of Controlling Medical Officer subject to employee bearing the cost of appliances to the extent of 25% for treatment of his/her dependents. In case of Employee's own treatment or that of spouse the Company will bear full costs.
- ii)** In case of total joint replacements when done for severe Rheumatoid Arthritis – Gr.IV , a vascular Necrosis – Gr.IV , severe Ankylosing spondylitis, Accidents, 25% of the cost of the implants will be borne by the employee in case of children. In case of indications other than mentioned above, such as severe Osteo Arthritis etc. employee will bear 50% of the cost of implants in case of spouse and children. However, in case of retired employees even covered under Contributory scheme, they will be required to bear 50% cost of implants irrespective of the type of indication for Surgery

- iii) Wherever the recovery is @ 25% and 50% the same shall be reduced to 10% and 25% in case of employees in Slab I & II including for those retired in this category in case of the other employees in other slabs there is no change
- c) **Reimbursement / Recovery of the cost of the disposable surgical sundries etc.:** Reimbursement / Recovery of the cost of the disposable surgical sundries etc.: The cost of disposable surgical materials like cotton, syringes, needles, catheters, tubes, gloves, crepe bandages etc. in reasonable quantities will be reimbursed with the approval of the Authorized Medical Officer.  
Following are not admissible - Expenses incurred on Enhanced External Counter Pulsation Therapy and chelation therapies, Rotational Field Quantum Magnetic Resonance Therapy, therapies similar to Naturopathy Treatment, pain management unconventional, untested, unproven, experimental therapies, Stem cell Therapy, Immunotherapy without proper indication. Cost of spectacles and contact lens, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis equipment, continuous infusion pumps and such other similar aids are not reimbursable.
- d) **Recovery/Deductions of Diet charges:** There is no deduction/ reimbursement towards diet charges. The recovery of diet charges of retired / regular employees is withdrawn (There will be no deduction towards diet charges. However, if the diet charges are mentioned separately by the hospital the same is payable for patient only)
- e) **Reimbursement / Recovery of Service Charges:** Payment of service charges subject to a maximum of 20% of cost of admissible charges as per the entitlement, shall be allowed and beyond this limit the service charges of the hospital are to be borne by the Employees even when the cases are referred by Controlling Medical Officer
- f) **Reimbursement of cost for medicines, consultations, various services, etc.:** While claiming reimbursements, Employees should enclose proper receipts in original obtained from medical centres / treating doctors for various services rendered. The receipts should indicate the specific dates on which each of such service was rendered and the amount received against each service. Individual bills / receipts exceeding Rs 25000/ should preferably mention the Aadhar Card no. / RCF HMS ID No. of the treated patient alongwith Aadhar card / Birth Certificate / Employee ID Card copy of the treated patient stamped and signed by the treating centre.
- g) **Reimbursement / Recovery of accommodation charges:** The rates prescribed for accommodation include room rent, ordinary nursing, diet, linen, waste disposals, and other related expenses on electricity, up keeping of beds etc. Hence, whenever any

Hospital charges separately for some of these items, total payment against all the items put together should not exceed the prescribed reimbursement rate applicable to a given employee. The classification of cities applicable for deciding HRA will be applicable for deciding accommodation charges. The reimbursement will be restricted to the rates specified in the Schedule of Rates.

EXISTING		NEW	
slabs	Present Grade & Designation	New Slabs	Grades
1	A0(Plant Attendant ) -09 (Opnr Gr.I)	Non Officers 3 slabs	1. Plant Attendants all grades 100% 2. Gr.III – Gr.I (Opnr/Tech) and eqv. 105% 3. Sr.- SG-3 (Opnr/Tech) and eqv. 115% 4. E0- E3 115%
2	11(Sr.Opnr.)-E6(C.E)	Officers 3 Slabs	5. E4- E6 120%
3	E7 (DGM)- CMD		6. E7- CMD 130%

- h)** The reimbursement rates prescribed for different services are applicable to outdoor services. For services, when availed as indoor patient, slab wise reimbursement rate will be applied as defined in MRR or at actual, whichever is less.
- i)** Reimbursement for services where the rates are not prescribed: Reimbursement rates are prescribed for the commonly availed services. For other services, wherever the rates are not prescribed, the rates charged by three different standard institutes in Mumbai are compared and the lowest of these rates should be accepted for (X) class of cities. For all the remaining places, 80% (as per class of city) of this rate should be applicable. The same rates should be reimbursed till the next revision of all the rates after every two years.

## 10) GRANT OF MEDICAL ADVANCES

- a)** The Approving Authority subject to his delegation of power vested for granting medical advance set out in sub-clause c) of this rule, may, on the certification of Controlling Medical Officer as to the duration and approximate cost of treatment and on the terms and conditions set out in sub-clause b) of this Rule, grant an advance to Employees for Medical Attendance and Treatment when they or the eligible dependent members of their Family are taking Treatment.

- i) as an in-patient in a Hospital or private clinic
  - ii) as an outpatient in cases of TB, Cancer, chronic renal disease, AIDS and Thalassemia etc.
- b) The advance will be subject to the following terms and conditions:
  - i) The amount of advance shall not normally exceed twenty months Basic Pay or 85% of the anticipated expenditure or admissible reimbursement as per RCF MRR, whichever is less, on production of certificate from Authorized Medical Attendant of the Hospital where the patient is undergoing Treatment and certification of the same by the Controlling Medical Officer. Granting of advance is admissible for treatments costing Rs 50000/- and more. For obtaining advance, submission of treating doctors report with details of diagnosis, plan of management, duration and hospital's cost estimate is necessary.
  - ii) Ordinarily not more than two advances shall be granted for the same span of illness or injury provided the maximum advance amount is less than 85% of the upper limit of ceiling for medical expenditure for that FY.
  - iii) The advance shall be adjusted against the reimbursement that is admissible and any excess shall be recovered from the Employee in one or more instalments.
  - iv) The employee shall take treatment within 15 days of receiving advance for the said treatment. Further, for treatment not taken within the stipulated period, a 2.0 % interest/per month charge on the advanced amount will be recovered from the employee. The Employee should submit his reimbursement claim on the expenditure incurred against advance drawn within one month of incurring the expenditure or discharge of the hospitalized patient whichever is later. Failure to submit the proof of start of treatment and submission of the medical claim(s) to the Medical / finance department within four months of drawing the advance will result in recovery of entire advance.
- c) The Delegation of powers for granting Medical Advance shall be as per DOP clause 42.3.0.

## 11) GENERAL GUIDELINES

**a) Medical Record:** Records of all patients availing Treatment at RCF Hospitals / Panel Doctors / Panel Hospitals will be maintained as under:

- i) Employee-wise record will be maintained in Computerized System to the possible extent at RCF Hospitals.
- ii) Medical Booklet System will be maintained only in the panel area for the purpose of identity, entitlement and keeping medical records. Separate booklets will be

issued to employee & each of his / her eligible dependents. Photographs are to be affixed on each booklet and the cost of photographs is to be borne by the employee. No booklets will be issued for patients residing within 5 km from RCF Hospital. Carrying the booklets by the patients & the entry by the Doctors is essential. Systems should be developed to update the change in entitlements.

- iii) Retired employees staying in panel area shall get their medical diary endorsed by HR

**b) Time Limit:**

- i) Claims for reimbursement of medical expenses in respect of a particular spell of illness will be preferred within four months from the date of initiation of Treatment. When the claims include expenditure on hospitalization, it should be submitted within one month from the date of discharge or four months from the initiation of a given spell of Treatment whichever is later.

For individual claims of value less than Rs 2000, employee should club multiple claims and submit them at one time. In case of total claims value less than Rs 2000, they may be submitted in the last month of that financial year.

In case of late submission, for any other reason, reimbursement shall be given at 30% of the sanctioned amount at RCF MRR (excluding the cost of medicines, which will be paid at actual).

1. Reference letters for treatment, medicines, investigations will be considered valid for period of 14 days from date of issue
2. Prescriptions for reimbursement will be considered valid if medicine purchased within 14 days from date of issue of prescription. Prescriptions should be in original on doctor's letterhead, mentioning their degree and registration number and signature clearly. In case of a prescription given for 3months medicine, all cash memos should be clubbed together with original prescription and submitted for entire 3months medicines at one time.
3. Wherever applicable original referral notes on letter head of doctor/hospital, cash memos, bills with GST No. invoices, discharge cards are to be submitted in support of claim
4. For investigation bills, photocopies of reports are admissible.



5. Bills for Homeopathy and Ayurveda treatments, must also have proper prescriptions with names of medicines prescribed and their duration.

**c) Monetary Ceiling:** Expenditure on a spell of treatment or continuous treatment within a financial year costing beyond Rs 20 lakhs will require the approval of Board of Directors. Before a patient is referred to any outside hospital for treatment if the expected expenses for the case are more than Rs 12 lakhs, a written undertaking will be taken from the concerned employee that any expenditure in excess of Rs 12 lakhs, recoveries will be effected from them as under:

- a. Expenditure between Rs 12 lakhs to Rs 15 lakhs - Recovery at 20% of the amount over Rs 12lacs (Rs 60,000)
- b. Expenditure between Rs 15 lakhs to Rs 20 lacs - Rs 60,000 + Recovery at 30% of the amount over Rs 15lakhs (Rs 2,10000)
- c. Expenditure Rs 20 lakhs and above – Rs 2,10000 + Recovery at 40% of the amount over Rs. 20 lakhs.

Subsequently, on completion of the said treatment / financial year after knowing the exact expenditure incurred in each case, Management will scrutinize the cases and deserving cases will be put up for the approval of Board of Directors for expenditure in excess of Rs 20 lakhs. Board will consider the individual case on its merit for the approval of the reimbursement of the medical expenses. In other cases, the cost of treatment beyond the ceiling limit is to be borne by the employee

**d) Travelling Allowance:** Medical TA will not be allowed for OPD Treatment. TA will be admissible only for indoor treatment. Patients needing ambulance will be paid at actuals, Referral cases by RCF Doctor for major investigations like MRI, CT Scan etc. will be paid Public transport charges. Only in case of bedridden patients, Ambulance charges will be paid.

**e) Multidiscipline Treatment:** Allopathic, Ayurvedic and Homeopathic Systems of treatment are being practiced in RCF Hospital. Employees can avail Allopathic, Ayurvedic or Homeopathic treatments.

Treatment for the same ailment should not be taken simultaneously in more than one system of medicine.

**f) Planned Treatments** involving expenditure above Rs. 200000/-

Employees should obtain prior approval from Appropriate Authority on the basis of recommendation of Controlling Medical Officer for any Treatment which involves estimated expenditure of more than Rs.2,00,000/- including the performance of Supra Major Surgeries such as CABG, Angioplasty, Renal transplantation, removal of brain tumor, spine surgery, total joint replacement, etc.

**g) Treatment for prolonged and special diseases and other major issues:**

i) Once the Employee or dependent member of his/her Family is detected to be suffering from the special diseases involving major medical expenditure of more than 10 lakhs, the course of effective Treatment is to be decided by a Panel of expert doctors of the same specialization (peers) constituted for the purpose. Except in case of emergency, accident cases reimbursement towards the cost of Treatment would be made with the approval of Competent Authority subject to the maximum ceiling amount fixed for any form of Treatment by the Board of Directors.

ii) For any other major medical issues requiring group decisions, a duly approved committee of three doctors consisting of two senior doctors representing both the units and an outside specialist in the relevant field will be constituted. The outside specialist can also be a Company's honorary doctor. The committee will meet periodically as per the requirement.

**h) Reimbursement for Infertility Treatment: Treatment for Infertility:-**

Other assisted procedures like In vitro fertilization are not admissible. However, if a pregnancy is achieved through In vitro fertilization at the patient's own expense, further maintenance of such a pregnancy from the second trimester of pregnancy is admissible on only one occasion.

In case of Secondary Sterility, the same as described above will be allowed only when the first conceived child is not alive or suffering from gross ill health such as congenital anomalies etc. But, if the first born child is alive and healthy, the treatment will be restricted to only three cycles of intra uterine insemination. No Hormonal treatment will be allowed.

Detailed guidelines in clause 4.o.vi.

**i) Treatment of Eye Diseases**

The reimbursement of cost of Intra-Ocular Lens admissible up to Rs.5800/- per lens The supply of other visual aids such as spectacles and contact lenses is inadmissible. However, the cost of investigation to determine the power of intraocular lens is

admissible. The Welders and Machinists category of employees would be provided with safety goggles fitted with toughened power lenses with side shields and spectacles respectively once in three years by Safety Department. Lasik surgery for correction of refractive errors is not admissible; however, surgery for correction of squint will be admissible.

**j) Total Knee & Hip Replacement:**

- i) Generally, these joint replacements are inadmissible except when patient is suffering from severe Rheumatoid Arthritis – Gr IV, Avascular Necrosis – Gr. IV, Severe Ankylosing Spondylitis, Accidents. In case of employees, spouse cost of the implant will be borne by company. In case of dependent children employee will bear 25% cost of implants.
- ii) In case of replacement for reasons other than specified above, 50% of cost of implants will have to be borne by the employee for treatment of spouse/dependent children. In case of employee full cost will be borne by company. However, this treatment will be subject to recommendation of the Committee as specified vide Rule 11 (g- ii).
- iii) In case of retired employees, the 50% cost of implants will be required to be borne by them in all cases.

**k) Treatment of Alcoholics/Drug Addicts**

Rehabilitation of alcoholic /drug addict active employees will be allowed once in their entire services in R.C.F. by admitting in specialized centres. Other dependent family members are not eligible for similar type of rehabilitation.

**l) New Expensive Scientific Methods/ Techniques of Treatment:**

Only the standard and widely accepted scientific methods of Treatment will be allowed. Any new and expensive modes of Treatment / techniques will be allowed only on the prior approval of the Competent Authority. (ED-HR.) Such proposals should be presented to the Competent Authority. (ED-HR) by the Controlling Medical Officer only on the recommendation of the committee referred vide rule 11) g) - ii.

**m) Entitlement of Class of Accommodation:**

Employees holding the rank of Plant Engineer & above and his eligible Dependents are entitled for accommodation in the cabin subject to availability, if admitted in RCF Hospital. However, the head of the Medical department can allot a cabin even if a given Patient is not entitled, if isolation is indicated or circumstances warrant such an allotment. In case of patients admitted in other Hospitals, the entitlement of class of accommodation will depend upon their designation and will be provided as per guidelines given by the management.

**n) Sanction of Leave on Medical Grounds:**

Issue of Medical certificates and their endorsement:

The sanction of all leaves on medical grounds should be supported by Medical certificates issued by an Authorized Medical Attendant of the relevant system of medicine indicating the period of sickness, diagnosis and the date of fitness. Employees will be allowed to resume duty only after the submission of medical fitness certificate. The Employees residing within 5 Kms distance by road from RCF Hospital should generally produce certificates issued by the RCF medical authorities except under special circumstances. Those residing in Panel Area have to produce medical certificates issued by Panel Doctors/doctors from Panel Hospital or RCF Hospital authorities.

The Employees residing at places beyond 5 kms from RCF Hospital and where Panel Doctors are not provided, the medical certificate should be issued by the Authorized Medical Attendant practicing in their area of residence or RCF Hospital authorities. However, if the period of sickness is more than fifteen days, such medical certificates issued by all outside doctors including Panel Doctors should be endorsed by authorized RCF Doctor.

**i) One day medical leave without medical certificate** will be allowed for maximum four times in a year

**ii) Special leave for specific diseases:**

Special leave on full pay for the period not exceeding six months during the entire service will be granted to Employees suffering from following diseases after exhausting all leave to his/her credit.

- |                    |            |             |                         |               |
|--------------------|------------|-------------|-------------------------|---------------|
| (1) TB             | (2) Cancer | (3) Leprosy | (4) Severe heart attack | (5) Paralysis |
| (6) Mental disease | (7) AIDS   | (8) SARS    | (9) Swine flue          |               |

**iii) Special Casual Leave for undergoing Sterilization Operations.**

(1) Female Employees: Female employees who undergo tubectomy operations –whether puerperal or non-puerperal will be granted special casual leave not exceeding 14 days. Removal of Uterus or Hysterectomy will not be considered as family planning benefit except in case of hysterectomy for PPH

(2) Male Employees: Male employees who undergo vasectomy operation will be granted special casual leave not exceeding six days. Special Casual Leave up to seven days to male employees whose wives undergo puerperal / nonpuerperal tubectomy operation subject to the production of medical certificate from the doctor who performed the operation, to the effect that presence of the employee is essential for the period of leave to look after the wife during the convalescence after operation. Weekly offs and closed holidays intervening in the period of special casual leave are not to be ignored while calculating special casual leave for the aforesaid purpose. Pre-fixing of regular leave to the above special casual leave will not be admissible.

**o) Promotion of Small Family Norms:**

Family planning benefit will be extended only after certification from Medical Head of the unit and Head of HR Dept. not lower than GM.

With a view of promoting the small family norms the following incentives will be given subject to the certain conditions as follows:

- i) Grant of Family Planning Allowance to an employee who undergoes sterilization, is not to be absorbed in future in pay either in the same post or on promotion to higher posts. The rate of Family Planning Allowance will be equal to the amount of the next increment due at the time of grant of the same and would remain fixed during the entire service. In the case of person drawing pay at the maximum of scale, Family Planning Allowance will be equal to the amount of the increment last drawn.
- ii) The Employee must be within the reproductive age group. In the case of male Employee, it would mean that he should not be over 50 years and his wife should be between 20 to 45 years of age. In the case of female Employee, she must not be above 45 years and her husband must not be over 50 years of age.
- iii) The employee should have not more than two surviving children.

- iv) The sterilization operation can be undergone either by the employee or his/her spouse.
  - v) The Family Planning Allowance will be allowed in all cases of sterilization where the couple had twins after the birth of their first child although the number of children becomes three.
  - vi) In case of recanalization the Family Planning Allowance will be withdrawn from the date of recanalization.
- p) The employees who donated blood on working days may be granted special casual leave for that day only.

For any matter arising that is not covered by these rules, the Central Services medical rules will serve as guiding principles and will be implemented after obtaining approval of Competent Authority.

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