

## **HUDCO MEDICAL ATTENDANCE SCHEME**

### **1.0.0 General**

The Board of Directors of HUDCO at its 7<sup>th</sup> meeting held on 14<sup>th</sup> March, 1972 stressed that "no employee should suffer for want of medical attention." With a view to provide comprehensive medical care facilities to the employees of HUDCO and their dependents as a social security measure, HUDCO Medical Attendance Scheme has been introduced. The scheme was further updated on 13<sup>th</sup> June, 2024.

### **2.0.0 Scope, Extent and application**

This scheme will be applicable to all regular HUDCO employees including Trainee Officers. It will also include CMD, Functional Directors and CVO, as per their eligibility and terms of service. The benefits under this scheme are available to employees and their family members wholly dependent on them.

#### **2.1.0 'Family' means, employee's -**

- 2.1.1 Husband/Wife
- 2.1.2 Parents
- 2.1.3 Children including legally adopted children
- 2.1.4 Widowed daughters - (not their children)
- 2.1.5 Sisters including Widowed sisters - (not their children)
- 2.1.6 Minor brothers

Note: Son who has attained the age of 25 years or starts earning, brother who has become major (above 18 years) and daughters/sisters on getting married or starts earning whichever is earlier shall not be considered as dependent.

#### **2.2.0 When both husband and wife are employed -**

- 2.2.1 The facility will be extended in accordance with the joint declaration duly accepted by both HUDCO and the employer of the spouse.
- 2.2.2 The female employees have a choice to include either her parents or parents-in-law as dependent on her except working parents/parents-in-law. Option exercised in this regard can be changed only once during the entire service.



- 2.2.3 Where both husband and wife are HUDCO employees, either of them may prefer claim for self and eligible members of their family, according to his/her status.
- 2.2.4 Where both husband and wife are HUDCO employees, a joint declaration is required to be furnished as to who will be preferring the claim. In the absence of joint declaration, the cases will be regulated according to the status of the husband. Declaration may be changed as oftentimes as the circumstances like promotion, transfer, resignation, etc., require.
- 2.3.0 The facility under this Scheme is also available to the retired HUDCO employees and their dependents subject to the following conditions:**
- 2.3.1. This Scheme will be applicable to such HUDCO employees who retire from service on attaining the age of superannuation and after rendering a minimum of fifteen years of continuous service in the Corporation. The condition of minimum service, however, shall not apply in cases of those employees whose appointment is made by the government on selection through PESB.
- 2.3.2. The employees of CPSE who have joined the Corporation on permanent absorption/fresh appointment basis with continuity of service provided the total service rendered by them in the previous office and this Corporation is not less than 15 years irrespective of the number of years of service rendered in this Corporation, on superannuation from HUDCO will be entitled to the benefits available under HUDCO Medical Scheme.
- 2.3.3 The children (daughter and son both) of an employee who have not attained the age of 25 years at the time of superannuation of the said employee would continue to be his/her dependent post-retirement till they attain the age of 25.
- 2.3.4 In case an employee eligible for the facility, under Clause 2.3.1 and 2.3.2 above dies, his dependents will continue to avail the medical facility under this scheme.
- 2.3.5 Quarterly reimbursement to the spouse of the deceased in-service employee will be extended after notional date of retirement of the deceased employee if spouse doesn't get re-married. On re-marriage of spouse, the medical facility to dependent children and parents of deceased will be extended on production of proof that they do not become part of family created by the surviving remarried spouse. Medical benefits to dependents will be extended as per policy.

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

2.3.7 At the beginning of each financial year, eligible retired employee should give a certificate regarding items (i) and (ii) of Clause 2.3.6 above. An employee has the option to opt out of this scheme if he/she wishes to avail of the medical facility provided by the employer of his/her spouse/children /parents and in that case a declaration in the prescribed form duly certified by the employer of the spouse/children /parents will be submitted by the employee.

### **3.0.0 Outdoor and Domiciliary Treatment**

HUDCO employees will be entitled for medical allowance @ 8.33% of their mid-stage of the basic pay per month towards outdoor/domiciliary treatment for self and dependent family members which will be reimbursed on quarterly basis. The process of claim is straight through in ERP system.

### **4.0.0 Reimbursement of non-hospitalization treatment for chronic diseases**

The expenses incurred on treatment of notified chronic diseases which require prolonged treatment without being hospitalized will be reimbursable and shall be treated as hospitalization expenses to the extent mentioned hereinafter. The associated/supporting medicines are not reimbursable. The following diseases will be treated as chronic for the purpose of reimbursement: -

1. Cancer
2. Tuberculosis
3. Heart Ailments
4. Asthma
5. Epilepsy
6. Poliomyelitis
7. Leprosy
8. Arthritis/Osteoarthritis
9. Congenital Defects
10. Mental Diseases
11. Diabetes
12. Glaucoma
13. Kidney/Renal ailments
14. Multiple-sclerosis

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15. Neurological disorders including musculoskeletal disorders and Parkinson's

Also any other medical condition of chronic nature, certified by duly constituted Medical Board of AIIMS, Delhi or other AIIMS in the Region.

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

- 4.0.1 The employee/retired employee or his/her dependent takes OPD treatment for any of the above diseases in a Govt. hospital or in any of the HUDCO empanelled hospitals.
- 4.0.2 Certification by the concerned Doctor of the Govt./HUDCO empanelled hospital that the treatment for one of the above diseases is prolonged in nature but does not require hospitalization.
- 4.0.3 A copy of Chronic Disease Certificate, issued by the concerned Doctor of HUDCO empanelled/govt. hospital submitted alongwith the claim should not be more than two years old.
- 4.0.4 The process of claiming reimbursement of chronic diseases is straight through in ERP system. The prescription/report of the Govt. hospitals/HUDCO empanelled hospitals alongwith the supporting tests reports, Chronic disease certificate etc. supporting the diagnosis of the disease, is to be certified by the in-house empaneled Doctor of Corporate office and submitted alongwith the bills. Any periodic revision or changes in prescription must also be certified by the in-house empanelled Doctor at Corporate office. Claim is to be submitted on-line through GST registered computerized bills/receipts alongwith required documents. Claim of medicines certified by in-house doctor will only be considered for reimbursement.
- 4.0.5 A copy of prescription(s) by concerned Doctor of HUDCO empanelled hospital/govt. hospital submitted alongwith claim for reimbursement should not be more than one year old. Even where the doctor has prescribed the medicine for Life-term, the same should be got endorsed again after a year and this prescription should be enclosed with the claim.
- 4.1.0 In addition to the above notified chronic diseases, expenses incurred on the following will also be reimbursable and treated as hospitalization expenses: -

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- 4.1.1 Eye care treatment/ophthalmological services including consultations, tests and X-rays.
- 4.1.2 Specialist consultations (fee charged by the empanelled hospital) duly supported by receipt of the empanelled hospital will be reimbursable.
- 4.1.3 Pathological, radiological, and other methods of diagnosis of the employee/retired employee and his/her dependents as advised by the consulting specialist at the empanelled Labs/Diagnostic Centres.

Note: Reimbursement of diagnostic charges for tests conducted by those Diagnostic Centres which are having a tie-up arrangement/agreement with HUDCO empanelled hospitals for their Indoor/OPD patient on referral basis is allowed if the hospital does not have such facility of its own but has a formal tie-up arrangement/agreement with such Diagnostic Centre.

4.1.4 Plaster (POP) or its substitute for fracture cases would be reimbursed only if the treatment is taken in a HUDCO empaneled hospital.

**4.2.0** The facility of dental treatment includes all procedures and is available only in HUDCO approved/empanelled dental clinics/hospitals. The reimbursement/credit facility on the dental treatment will be restricted to Rs. 40,000/- in a financial year for employee/retired employee and his/her dependents. All payments should be made in this regard through online /digital mode only.

**4.3.0 Dog Bite/Prophylactic/immunization/Preventive treatment.**

Expenses on dog bite treatment and preventive treatment of any communicable disease/epidemic, etc. including infants' prophylactic epidemics may be reimbursed. The reimbursement of such treatment including vaccine administration charges, will be allowed on production of bills, supported by a prescription by a registered qualified medical practitioner.

**4.4.0 Reimbursement of Hearing Aid**

Reimbursement for body worn/pocket/behind the ear type/in the canal type (conventional) as per the requirement of the patient for one sided hearing aid is subject to a maximum limit upto Rs. 15,000/- and upto Rs. 30,000/- in the case of bilateral hearing aid, per person recommended by an ENT Surgeon.

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In special circumstances, bilateral digital hearing aid on the recommendations of two ENT experts for the first time and subsequently by one ENT expert from the empanelled hospital upto a limit of Rs. 90,000/- per person. This instrument can be availed after expiry of 5 years on the fresh recommendation of ENT expert.

#### **4.5.0 Reimbursement of Spectacles**

In-service employees and their dependents can avail reimbursement of the cost of the spectacles including contact lens upto Rs. 25,000/- (in total). The reimbursement can be claimed maximum two times in a financial year which must be supported by a prescription from an ophthalmologist which should not be more than one month old.

Retired employees and their dependents and dependents of deceased employees can avail reimbursement of an amount upto Rs. 10,000/- (in total) in a financial year for purchasing spectacles/contact lens.

#### **5.0.0 Hospital Treatment**

5.0.1 The employee/retired employee and his/her dependents requiring indoor treatment shall be given reimbursement of expenses including registration charges/admission fee incurred by the employee in respect of treatment taken in a Govt. hospital or in hospitals empanelled by HUDCO which have the exemption by the Commissioner of Income Tax under the Income Tax Act. For hospitals without Income Tax exemption, tax shall be borne by the employee/retired employee.

5.0.2 In cases the employee/retired employee or his/her dependent family member has to be admitted in a non-empanelled hospital/nursing home in emergency, where empanelled hospitals exist the reimbursement of expenses or treatment in such cases may be allowed for a period not exceeding four days on certification by the concerned hospital/nursing home that the patient was admitted in emergency condition (and during this period the patient should be shifted to an empanelled hospital if continuation of hospitalization is required). The reimbursement in such cases may be regulated as per actuals or model hospital (for the area) rates whichever is the least. If model hospital rates for a particular treatment/procedure are not available, the reimbursement may be restricted as per AIIMS rates.



For emergency treatment taken in NCR, model hospital of Delhi will be applicable.

If there is no empanelled hospital in vicinity an employee/retired employee, his/her dependent family members or dependents of deceased employee can avail hospitalization at any non-empanelled hospital. In such cases, the reimbursement will be made as per the rates of empanelled model hospital in the respective State.

(Note: Vicinity means town/village)

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

- a) Deluxe Room - CMD/Director/CVO
- b) Single Room - DGM/JGM/GM/ED/Sr ED
- c) Double/Shared room - AGM & below

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

5.0.4 The medical reimbursement shall exclude diet charges.

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

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

5.0.7 Registration charges: Registration charges would be reimbursed only if the treatment is taken in a HUDCO empanelled hospital.

5.0.8 Admission Fee/Charges: Admission fee/charges would be reimbursed only if the treatment is taken in a HUDCO empanelled Hospital.

5.0.9 Dressing charges: Charges incurred on dressing including other treatment required for healing of injury/fracture/post surgery after discharge from hospital, provided the same is from a HUDCO empanelled hospital.

5.0.10 Reimbursement of Robotic surgery/Advance treatment: The

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Robotic surgeries/procedures are allowed for IPD cases.

- 5.0.11 Reimbursement of Home collection charges of Blood Tests: Home collection charges of pathology samples from empanelled hospitals/labs will be eligible for reimbursement.

#### **6.0.0 Treatment in foreign countries**

An employee desirous of availing medical treatment for himself or his/her dependent outside India for such diseases as specified in CS(MA) Rules will be allowed the benefits in accordance with the orders issued by the Central Govt. from time to time. The employee seeking such facility will send a request to Medical, which will be examined/reviewed by a Medical Committee comprising of HUDCO Medical Consultant, Officers from Finance, Admin and Law wing of E3 and above level. The recommendation of the medical committee will be submitted for approval to the Competent Authority. An employee while on official tour/visit to a foreign country requiring medical attention will also be governed by the orders/instructions issued by the Central Govt. in this regard from time to time.

#### **7.0.0 Annual Health check-up**

Retired employees/in-service employees and their dependents can avail Annual Health Check-up in HUDCO empanelled hospitals. HUDCO regular employees and their dependents are eligible for Annual Health Check-up from the age of 35 years in HUDCO empaneled hospitals.

Regular employees at the level of E-8 and above are prescribed tests as per APAR, however, they can also opt for detailed health check-up covering all parameters, as applicable to lower-level employees, on request and within the ceiling of Rs. 5,000/- per person for self and dependents.

Regions where hospitals are not empanelled for health check-up the eligible employees and their dependents may avail this facility in any of HUDCO's empanelled hospitals subject to reimbursement of charges restricted to Rs.5000/- per person.

#### **8.0.0 Hospitalisation Review by Medical Consultant**

Wherever any employee or his dependent as defined in Clause 2 above is admitted in any hospital, the HUDCO's Medial Consultant will be informed, in addition to the Administration Wing, and the Medical Consultant may visit the hospital if necessary at the earliest possible in order to make an on-the-spot assessment of the

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condition of the patient as well as the diagnosis and submit a report to Executive Director (Admn) about continued necessity of the hospitalization as well as appropriateness of the diagnosis. Depending upon the condition of the patient and the facilities available in the hospital, the concerned Medical Consultant will also give his recommendation as to whether the patient may continue in the hospital or shift to a more appropriate hospital/doctor/specialist.

#### **9.0.0 Grant of advance for indoor treatment**

Medical Advance may be granted by the authorities competent to sanction advance of pay to the employees to enable them initially to meet expenditure for the indoor treatment for themselves and their dependents as defined in Clause 2 above on the conditions mentioned below: -

- 9.0.1 The application for an advance should be supported by a certificate that the patient is being treated as an inpatient and indicating the estimated expenditure on the treatment.
- 9.0.2 In cases requiring prolonged treatment, reimbursement of medical expenses may continue to be allowed to employees to the extent otherwise admissible and subsequent advances, if required, may be granted after adjusting the earlier advances.
- 9.0.3 The primary responsibility for watching the recoveries will be of Finance Wing.

#### **10.00 Taxation**

Under the provisions of Income Tax Act, any sum paid by the employer, directly to a hospital, for medical treatment of the employee or any member of his/her family, is exempt from Income Tax provided the hospital is approved by the Chief Commissioner of Income Tax as per prescribed guidelines. Employees may kindly note that if any medical treatment is availed of from any other hospitals/empanelled hospitals which have not been granted approval by the Chief Commissioner of Income Tax, the value of such medical treatment will be included in the salary of the employees as perquisite for the purpose of levying of Income Tax subject to exemption, if any.

#### **11.00 For in-service employees;**

Reimbursement of medical claims upto a ceiling of 25% of monthly basic pay (the basic pay, excluding DA, as on 01<sup>st</sup> April of each

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financial year will be considered for calculating the ceiling of 25%), of all regular employees shall be made annually on production of bills/invoice in respect of the following:

- a) Reimbursement for medicines (prescribed by a Doctor / Medical Practitioner), other than for chronic diseases, on production of GST complied bills.
- b) Reimbursement for vaccinations other than already covered child vaccinations from empanelled hospitals, towards prevention from high-risk disease on production of GST complied bill.
- c) Purchase of Medical equipment such as CPAP/BIPAP, Glucometer with test strips, Oximeter, BP Instrument, thermometer, weighing machines, oxygen concentrator, single use devices such as catheter, single use syringes, nebulizers etc. only on production of GST complied bills.
- d) Reimbursement of OPD charges including Dental & Eye, Physio Therapy, Dietician to employees availing consultation from non-empaneled hospitals on production of GST complied bills.
- e) Reimbursement for medicines (prescribed by a Doctor / Medical Practitioner) and equipment related to Ayurveda, Homeopathy, Naturopathy Holistic treatment on production of GST complied bills.
- f) Charges for lab tests from non-empaneled labs will also be reimbursed, provided the test are prescribed by a Doctor/Medical Practitioner on production of GST complied bills.
- g) Charges pertaining to dental treatment, in addition to prescribed limit, in a financial year for self and dependents of in-service employees on production of GST complied bills.

## **12.00 Medical I-Cards**

Medical Cards of the retired/regular employee will be prepared on-line by respective Office from where the person has retired / is working.

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