NATIONAL SCHEDULED CASTES FINANCEAND DEVELOPMENT CORPORATIONDELHI

No.:NSFDC/Pers./Med.(Post Retiral/2004 (Vol.-IV) February 5, 2020

OFFICE ORDER

Consequent upon the decision taken by the Board of Directors in 152nd Board meeting held on 15.11.2019, the following revisions have been made in the Defined Contributory Medical Scheme for Retired Employees of NSFDC.

1. Outpatient/OPD treatment

1.1 The retired employees will be reimbursed uniformly @ Rs.40,000/- Per Annum for OPD treatment irrespective of the cadre/slabs as given in the prevalent scheme.

1.2 The claims for OPD treatment will be reimbursed/paid to the tune of full admissible limits (for all age groups) on the basis of actual bills produced in original.

1.3 The ceiling (i.e. Rs.40,000/- Per Annum) on reimbursement shall be on age-wise slab basis. The ceiling on reimbursement will increase after every five years of age by an amount of Rs. 5,000/- (i.e. at 65 years the ceiling will increase to Rs. 45,000/- Per Annum and so on).

1.4 The ceiling on reimbursement on medical expenses on account of OPD treatment will include Lab Test charges, investigation, consultation, preventive health-check-up, chronic diseases, eye test & spectacles, dental, emergency & exigencies including treatments under Ayurveda, Yoga, Naturopathy, Unani, Siddha, Homeopathy systems of medicine as per guidelines issued by the Ministry of Ayush (on the prescription/bills of Authorized Medical Attendant) for self, spouse and dependent family members, if any.

For this purpose the beneficiary shall submit his/her claim in the prescribed form, as the case may be, to the Trustees, NSFDC Retired Employees Medical Benefit Fund. The claims for OPD treatment may be sent quarterly and payment for the admissible amounts shall be made by the trustees directly into the bank account of the principal beneficiary.

2. Hospitalization (Indoor Treatment), If not eligible for Medical Insurance Policy.

2.1 The existing retired employees of 60 plus years of age and in higher age groups who are members of the scheme will be encouraged to take up health insurance policy (including spouse and dependent family members, if any) suiting to their own health requirements from the health insurance company*. The entire financial burden for payment of premium and other Medical Expenses would be borne by the Defined Contributory Medical Scheme Trust for Retired Employees of NSFDC from the corpus of the Trust. The policy premium to the existing members, based on their age group, will be reimbursed to the extent of prescribed maximum premium limit or actual, on production of health insurance policy premium receipt, whichever is less.

Age Group	Maximum Premium Amount (inRs.)
From 60 plus & above up to 65 years	45,000/-
From 65 plus & above up to 70 years	50,000/-
From 70 plus & above up to 75 years	55,000/-
From 75 plus & above up to 80 years	60,000/-
80 plus years & so on	65,000/-

*There is no bar, if an individual chooses to purchase health insurance policy with higher denomination/insurance cover at his/her cost, however, the reimbursement of policy premium will be restricted to his/her maximum entitlement. The age of retired employee will be considered only for determining the policy premium.

2.2 (a) The retired employee(s) who are not eligible for Health Insurance Policy due to any health issues, will be uniformly reimbursed indoor/hospitalization treatment expenses maximum uptoRs.7.00 lakh per annum including his/her spouse and dependents (if any). Similarly those retired employee(s) who are eligible for Health Insurance Policy will be reimbursed the premium for the health insurance policy maximum upto Rs.5.00 lakh per annum including his/her spouse and dependents (if any) and in case hospitalization cost exceeds the health insurance policy cover i.e. Rs. 5.00 lakh, amount maximum upto Rs.2.00 lakh over and above the policy cover will be reimbursed from the Medical Trust Fund.

(b) Medical advance maximum upto Rs.2.00 lakh may be granted to eligible retired employees not covered under insurance policy in case it is insisted by the hospital. The advance so drawn from the Trust's fund will be settled in-house by HR Department/Trust against the final bills of expenditure incurred on hospitalization and treatment. In case of non-submission of bills against advance, no further claim of the concerned retired employee for reimbursement of OPD/hospitalization expenses/yearly insurance policy premium will be made till settlement of earlier advance by self/spouse/legal heirs.

2.3 Existing members and future retiree employees who will not be covered under any Health Insurance Policy due to any pre-existing ailments/diseases, shall continue to be covered under the present Medical Scheme for retired employees of NSFDC, as amended from time to time. However, the employee who is not covered under any health insurance policy will have to furnish the self-declaration mentioning that due to specified pre-existing disease(s), health insurance policy is not available for him/her & dependent family members, if any.

2.4 In case, only one person is eligible for taking up health insurance policy, the ceiling on premium amount will be reduced proportionately on number of dependents, for instance - 50% in case of self or spouse. However, the uncovered person(s) will continue to be eligible for hospitalization treatment under the scheme and the eligible amount will be reduced proportionately, for instance - Rs.3.50 lakh in case of self or spouse.

2.5 Where there is a provision of co-payment in case of hospitalization under the health insurance policy, the amount of co-payment is to be borne by the member himself/herself. The corporation will pay/reimburse only the annual policy purchase/policy renewal premium upto maximum prescribed ceiling limit of the member.

2.6 Definition of 'Dependents' under the scheme is "Retired Employee and his/her spouse and dependent children with any certified physical disability including widowed/divorced daughter as the case may be". The income criteria for 'dependent' will be as per Government of India guidelines issued from time to time in this regard.

2.7 Medical scheme for retired employees will be reviewed at a gap of three years to check the actual data vis-a-vis availability of corpus with the Trust and thereby make revisions in the scheme, if required. However, the rules for reimbursement of expenses under NSFDC Medial Attendance Rules, 1993 will remain applicable to the serving employees. The Medical Scheme for retired employees is a separate and independent scheme being run by the Defined Contributory Medical Scheme Trust for Retired Employees of NSFDC.

3. If the retired employees are availing such facilities from his/her spouse organisation, then such facilities would be claimed only from either of the one organisation. A declaration in this regard would be required to be submitted to NSFDC.

4. In the event of death of retired employee, the spouse & dependents (as per definition) would continue to be covered under the Scheme and be eligible to avail the existing medical facilities.

5. Where there is a provision of lock-in period (3/4 years) for certain diseases under any Health Insurance Policy and normally not considered by the Insurance Company, the existing members and retired employees shall continue to be covered under the present Medical Scheme for such diseases subject to the maximum entitlement.

Note: All others existing provisions of the Defined Contributory Medical Scheme for Retired Employees of NSFDC shall remain unchanged. Further, in the event of any ambiguity/confusion regarding implementation of the provisions added/amended, the decision of the Chairman-cum-Managing Director shall be final. The above revision in the said scheme would be effective w.e.f. the approval by the Board i.e. 15.11.2019.

This issues with the approval of the Competent Authority.

(David Hrangate)
Deputy General Manager (HR/Admn.)

Distribution:

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