

**SAHA INSTITUTE OF NUCLEAR PHYSICS
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CONTRIBUTORY MEDICAL BENEFIT SCHEME (CMBS)

1.0 SCOPE AND APPLICATION :

- 1.1. This Scheme is applicable all over India to those mentioned in clause (2) below.
- 1.2. Employees of the Saha Institute of Nuclear Physics, Kolkata (hereinafter referred to as SINP) may be allowed to opt out of the Scheme. Such employees will cease to be a member of the Scheme with effect from the date of approval of Director, SINP and contribution towards the Scheme by such an employee will cease only from the succeeding month.

2.0. ELIGIBILITY :

- 2.1. The concessions under the Scheme shall be admissible to the members i.e. employees of SINP, their family members and dependants and retired employees of SINP and their spouse only.
- 2.2.(a). The employees of SINP while on deputation or foreign service to Government Departments/ Undertakings and members of their families are eligible to be members of the Scheme, provided they pay contribution to the Scheme and are not beneficiaries of any other health scheme. An option will have to be exercised by the employee concerned for availing of the CMBS facilities. Specific orders will however have to be issued by the Director, SINP, in each case.
- 2.2.(b). The employees of DAE having headquarters elsewhere other than Kolkata who visit SINP on tour/ training/ leave and members of their families will be entitled to the treatment at SINP Medical Unit. Only in a medical emergency they may be hospitalized in an authorised hospital.
- 2.2.(c). Visiting Scientists/ Professors/ Fellows of IAEA and their families stationed at Kolkata and paid by SINP under bilateral or IAEA Fellowship scheme and whose term is more than three months will be eligible along with the members of their families residing with them on payment of contribution at the rate applicable to those as indicated in Clause 11.
- 2.2.(d). Visiting Scientists/ Professors/ Fellows stationed at Kolkata and paid by SINP whose term is less than three months duration are eligible for treatment at Medical Unit, SINP for themselves and their family members residing with them at Kolkata. Only in a medical emergency they may be hospitalized in an authorized hospital and the actual cost of the treatment will be recovered from them.

- i. Members of the family of a deceased employee (who has completed a minimum of one year service) of SINP and who are covered by the definition of family in the family pension rules (in the case of those contributing to CPF is being assumed as if the family pension rules applied) will be eligible provided the contribution last paid by him / her is continued to be paid by the member of the family eligible for pension of the deceased employee. The scale of pay of the post last held by the employee will be the basis for determining entitlement as per Clause 6.1.1. This benefit can be availed for a maximum period of 7 years after the death of the employee or till the date the employee would have reached 65 years, whichever is earlier.
 - ii. In case benefits of 2.3.1. are not availed of, the family of a deceased employee may avail of the benefits of the Scheme for the whole of the month in which the employee died as well as the succeeding calendar month without payment of contribution for the said succeeding month.
- 2.4. Employees and members of their families on cessation of employee's service in SINP, may avail of the benefits of the Scheme, for the whole of the month in the course of which such cessation occurs as well as the succeeding calendar month. (contribution will be recoverable only for the month in which the employee retires).
- 2.5. Retired employees of SINP who opt for the benefits of the Scheme and their spouse are eligible, subject to following conditions:
- (i) Employees should have put in a minimum of five years service in SINP before his/ her retirement and should have been a member of the CMBS Scheme for at least 2 years just prior to the date of retirement.
 - (ii) Employees should pay the contribution from their monthly pension and the contribution shall be made with reference to the pay drawn by him/her prior to the retirement.
 - (iii) Employees retired on CPF should make contribution in advance for a minimum period of one calendar year and the contribution shall be made with reference to the pay drawn by him/her prior to the date of retirement.

Note:-

Ex-gratia pensioners will also be governed by this rule.

- (iv) Retired employees whether re-employed, engaged in any business or profession or otherwise shall be eligible to the benefits of the Scheme without any additional contribution.

(v) The scale of pay of the post held by the employee prior to retirement in SINP will be the basis for determining entitlement for hospitalisation. (Clause 6.1.1)

(vi) The benefits of the Scheme will continue to be made available to spouse of the retired employees even after their death subject to payment of appropriate contribution.

(vii) It is obligatory on the part of the retired employee or the spouse in case of death of the retired employee to revalidate the registration every year after filling in a declaration form to the effect that they do not avail of medical allowances/facilities from any sources.

3.0 TREATMENT :

3.1. The CMBS scheme provides treatment /care facilities all over India by Medical Attendants whose qualifications are recognized under the Indian Medical Council.

3.2. The reimbursement will be made at a rationalized rate, as detailed in Schedule/Annexure.

4.0 DEFINITION OF FAMILY & DEPENDENT :

4.1. Family for the purpose of the Scheme shall mean:

(a) Employee's spouse.

(b) Children, step-children or legally adopted children restricted to two and who are not gainfully employed.

(i) Son & Daughter : Till starts earning or gets married, whichever is earlier irrespective of age limit.

(ii) Mentally retarded/physically handicapped children shall be eligible for benefits till such time they are dependent on the member and who are not gainfully employed irrespective of their age.

(c) More than two children shall also be eligible to receive medical treatment provided they are not gainfully employed, at an additional contribution for each child to be decided by the MAC of the Institute.

(d) CMBS will be extended to the additional dependent family members of an employee viz., specified in CS(MA) Rules as minor brothers upto the age of 18 years, unmarried sisters, widowed sisters, widowed daughters, divorced or otherwise legally separated daughters/sisters who are dependent on the employee. However, an additional contribution, to be decided by the MAC of the Institute, will have to be

made for each of the additional dependent family members provided that they are not gainfully employed.

(e) Parents of the member may be dependant on him/her provided the income of either of the parents from all sources does not exceed an amount equivalent to Rs.1500/- + Dearness Relief at Central Government rates. The amount Rs.1500/- may be revised by MAC of the Institute at appropriate intervals.

(f) For adoptive parents the provisions of the Government of India, Ministry of Health letter No.F.29-21/71-M.A. dated 29th January 1972 shall apply.

Note :

A. *Gainful employment:*

(a) Part-time employment is not to be considered as gainful employment for this purpose provided the following conditions are satisfied :

(i) The employment is certified to be part-time by the concerned employer.

(ii) The gross income from part-time employment does not exceed Rs.2500/- per month. This amount may be revised by MAC of the institute at appropriate intervals.

(iii) The receipt of academic/university stipends, scholarships and freships shall not be regarded as gainful employment.

B. *Earning criteria:*

For the purpose of computing the income of the parents the following may be adopted:

Lumpsum non-recurring income e.g. Contributory Provident Fund benefits, Govt. of India Prize bonds, Gratuity/Commuted value of pension, Insurance benefits etc. should not be regarded as income for the purpose of these rules. Recurring periodical incomes from sources such as houses, landholding, fixed deposits, etc., should, however, be taken into account for the purpose of assessing income of the parents.

Explanation :

Parents/parents-in-law of a married employee may be entitled to the benefits of the Scheme if they continue to be dependent after the employee's marriage. Employee will, however, have a choice to include either parents or parents-in-law for availing benefits under the Scheme subject to the fulfillment of the earning criteria.

- 4.2.1. No person who is receiving or is eligible to receive medical aid/ facility/ cash-subsidy, cash allowance or reimbursement for medical care from any source other than this Scheme, such as, for example, the Railways/ CGHS/Commercial organizations / Public sector Undertakings/ State Government etc., shall be admitted to the Scheme without the explicit permission of and subject to such restrictions as may be imposed by the Director, SINP. All employees should declare at the beginning of each calendar year or, as soon as possible thereafter, about the eligibility or otherwise of the members of their families for medical assistance from other sources.
- 4.2.2. A declaration in the prescribed form regarding income and medical assistance, if any, other than CMBS of dependent family members should be furnished by the employee at the time of initial registration **and at the beginning of every calendar year** thereafter for continuation of the CMBS membership.
 - i. It shall be the responsibility of the employee to inform the Director, SINP, as soon as their dependent family members become ineligible for the benefits of the Scheme. Deduction of contribution, if any, will be discontinued from the month following the Director's approval.

4.3. RELATIVES :

In case an employee does not have a family or dependent as defined in Clause 4 of CMBS, he / she may be eligible to register under the scheme *one* of his / her relatives, who is *entirely dependent* upon him / her.

5.0 DETAILS OF THE SCHEME :

- 5.1. Medical treatment only under the Allopathic system of medicine will be admissible. The claim for reimbursement should be made as prescribed in CMBS rules.
 - a. Medical attention and treatment under Indian Systems of Medicines (Ayurvedic, Siddha and Unani) or the Homeopathic systems will be covered as per existing CS(MA) rules subject to recommendation of MAC.
 - b. Medicines prescribed by the MA and not belonging to Schedule-I of CS(MA) rules are admissible for reimbursement.
- 5.4. In case of necessary laboratory/radiological tests, the actual amount paid will be reimbursed subject to a maximum of the rates as determined by MAC, SINP and approved by Director, SINP (refer Schedule).
- 5.5. New modalities of treatment which are considered as economical to meet the needs of the Scheme can be introduced with the approval of the Director, SINP.

6.0 HOSPITALISATION :

6.1.1. If the MAs are of the opinion that the patient requires hospitalisation for further treatment he/she can refer the patient to any recognized hospital/nursing home. The charges levied by the hospital/nursing home shall be borne by the Scheme in accordance with the scale of charges given in the Schedule as per the following categories:

Category A: Basic pay upto Rs.4,000.00

Category B: Basic pay from Rs.4,001.00 to Rs.8,999.00

Category C: Basic pay from Rs.9,000.00 to Rs.11,999.00

Category D: Basic pay from Rs.12,000.00 and above

i. Reimbursement against all types of investigations and treatment will be made as per the charges of a hospital recognized by the Institute on the recommendation of MAC and subsequent approval of the Director, SINP. In case of medical emergencies, the patients can go directly to any recognized hospital/nursing home and may be admitted on the recommendation of the attending doctor.

b. Institute may arrange credit facilities for medical investigations and treatment. In such cases payment will be made by SINP directly to the hospital(s)/nursing home(s) on receipt of their bills. The non-admissible amount will be recovered from the prime beneficiary.

6.3. In case of hospitalization under credit facilities, the beneficiary should obtain the prescribed form and submit the same to the hospital(s)/ nursing home(s) with the recommendations of authorized signatories i.e. either Director or Registrar or Chairman – MAC, SINP.

6.4. In exceptional medical circumstances special nurses/ward-boys, etc. may be engaged, if certified as essential by the attending doctor(s) for indoor treatment either at hospital/nursing home or at the residence. Reimbursement will be made at a rationalized rate decided by MAC, SINP and subsequent approval of Director, SINP.

6.5. Treatment for purely aesthetic reasons will not be covered under the Scheme. MAC, SINP may, for special reasons to be recorded in writing, recommend expenditure for cosmetic surgery.

6.6. When a patient does not leave the hospital after being discharged by the treating doctor, the entire cost of stay and allied services, availed of by the patient from the date of discharge to the patient's actual leaving the hospital, shall be recovered from the prime beneficiary.

6.7. Treatments for special ailments related to oncology, neurology, cardiology, urology etc., will be available from a panel of Hospitals given in the Annexure or as chosen

by the employee. Reimbursements will be made at the rates to be decided by MAC, SINP.

10. OPTHALMOLOGY AND DENTAL CONSULTATION & TREATMENT :

7.1. Ophthalmological and Dental consultation and treatment can be done in any hospital/nursing home/clinic. Reimbursement will be made for ailments under these categories mentioned in the CS(MA) rules at rationalized rates to be decided by MAC, SINP.

a. Cost of spectacles for correcting eyesight will be reimbursed only once in three years. Cost of lens may be reimbursed once in a year. The rates will be decided by MAC, SINP at appropriate intervals.

7.3. Cost of goggles, sunglasses etc. will not be reimbursed.

a. All surgical conditions should be dealt with at hospital/nursing home/clinic. Cataract surgery as advised by the hospital/MA concerned, will be reimbursed. The rate for reimbursement will be decided by MAC, SINP at appropriate intervals. Cost of contact lenses will normally not be reimbursed. However, exceptions may be made in very special cases on the advice of the ophthalmologist.

7.5. Cost for dental treatment, including prosthesis work, will be reimbursed at a rationalized rate to be decided by MAC, SINP at appropriate intervals.

8.0 CONSULTATION AND TREATMENT :

8.1. Consultation to a MA shall be restricted to four in one month and consultation to a specialist (having an additional or higher qualifications to MBBS or equivalent degree) shall be restricted to four in two months from the date of the first visit for each ailment. Consultation fee for each visit will be reimbursed as given in Schedule.

a. Beneficiaries who are referred to hospitals/institutions outside Kolkata will be entitled to TA and traveling DA IInd Class (sleeper) railway fare by the shortest route.

b. If it is certified in writing by the MA that it is unsafe for the patient to travel unattended and that an attendant/escort is necessary to accompany the patient then the attendant/escort will be entitled to IInd class (sleeper) railway fare and traveling DA by the shortest route.

9.0 MATERNITY BENEFITS :

- 9.1. Maternity benefits will be admissible only to a female employee or wife of an employee.
- a. Reimbursement will be allowed on production of a medical certificate from the hospital/nursing home/clinic about the occurrence of live-birth/still-birth. The Municipal birth certificate may also have to be produced, if necessary, for verification. Reimbursement will be made as per rate decided upon by MAC, SINP.
 - b. Admission for false pain which does not result in a delivery will be treated as ante-natal care.

10.0 FAMILY WELFARE:

- 10.1. Procedures for family-welfare and contraceptives will be reimbursed on production of prescriptions and bills.

11.0 CONTRIBUTION TO THE SCHEME :

- 11.1. Payment of contribution towards the Scheme is compulsory for all members.

The entitlement of beneficiaries registered under the Scheme will be with reference to the pay of the prime beneficiary in all cases.

- i. For availing the benefits provided under the Scheme, a monthly contribution shall be recovered. Contributions shall be at the rate of 1% of the monthly basic pay (to be rounded off to the nearest rupee) with effect from September, 1999.
 - ii. The contribution will be increased at the rate of 10% of the existing rate, once every two years.
 - iii. Employees will join the scheme by paying contributions at the prevailing rates.
- b. For the purpose of recovery of the monthly contribution, "Pay" shall mean Pay as defined in Fundamental Rules of Central Services.

- 11.4. In cases where both the husband and wife are employees of SINP, the payment of contribution shall be regulated as under :

(a) Contributions shall be recovered from only one of them (wife or husband) whose pay is higher.

- (b) Persons from whose pay-bills the contribution is recovered shall be regarded as the prime beneficiary, and he/ she will be eligible to register his/ her parents / parents-in-law.
- (c) In cases where the pay of both the husband and wife is equal, contribution may be recovered from the husband/wife, as per their option, who will be eligible to register his / her parents or parents-in-law.
- (d) If the wife is paying the contribution and the husband wishes to register his parents, who are otherwise eligible, or visa-versa, he/she will have to pay an additional contribution.
- 11.5. In the case of an employee who is on any kind of leave, the contribution shall be recovered on the basis of the pay last drawn by the employee immediately before proceeding on leave. The facilities of the Scheme will not be available to a person proceeding on extra-ordinary leave, unless the contribution for the period of extra-ordinary leave is paid in advance.
- 11.6. An employee who proceeds abroad on deputation or on deputation-cum-special leave or on any kind of leave or any kind of leave without pay, may at his/ her option avail of the benefits of the Scheme for his/ her family provided he/she pays the contribution monthly in advance before proceeding on leave. The option, shall be exercised before the employee proceed on leave/ deputation and shall be treated as final.
- 11.7. In the case of an employee under suspension who is in receipt of subsistence allowance, the contribution shall be recovered on the basis of the amount of subsistence allowance. If the employee is however, subsequently allowed to draw pay for the period of suspension, the difference between the contribution recovered on the basis of the subsistence allowance and the contribution payable on the basis of the pay ultimately drawn shall also be recovered. If the subsistence allowance is withdrawn, the availability of CMBS facility will be suspended as long as the suspension continues.

For the purpose of determining the entitlement under the Scheme the pay that he / she would have drawn but his / her suspension should be taken into account.

12.0 OTHER FACILITIES :

- 12.1. Professional charges for injections and dressing etc. (refer Schedule), by registered professionals will be reimbursable. The reimbursement for these facilities will be allowed at the rationalized rate to be determined by MAC from time to time.
- 12.2. Cost of artificial appliances will be reimbursed at a rationalized rate to be determined by MAC from time to time.

- a. When transport by ambulance is recommended on medical grounds transportation charges will be reimbursed at a rationalized rate to be determined by MAC from time to time (refer Schedule).
 - b. Charges for hiring "Hearse" and funeral cost for a deceased beneficiary of the Scheme may be reimbursed at a rationalized rate to be determined by MAC from time to time.
- 12.5. In case of treatments where transplantation of human tissues and organs are involved the beneficiary will have to arrange for donors himself. The cost of the treatment of the donor will be borne by the scheme. However, in case of blood transfusion the cost of blood will be reimbursed at a rationalized rate to be determined by MAC from time to time.

13.0 LIMITATION OF LIABILITY :

- 13.1 There shall be a limitation of liability on indoor treatment in hospital/nursing homes/polyclinic as follows. These limits may be reviewed from time to time.

<u>Member Category</u>	<u>Limit of Maximum Liabilities</u>
1. All employees & members of their families	In 12 months maximum of Rs.2,00,000/-
2. Visiting fellows/scientists/ professors/experts and members of their families	In 3 months maximum of Rs.50,000/-
3. Retired employees and his/her spouse (PF/Pension Scheme)	In 12 months maximum of Rs.2,00,000/-
4. Members of families of deceased employees	In 12 months maximum of Rs.2,00,000/-
5. Research fellows/Associates/ Trainees	In 3 months maximum of Rs.50,000/-

- 13.2 Limitation of liabilities for special diseases like cardiology, oncology, neurology and nephrology may be extended to a higher value in individual cases depending on merit.
- 13.3 The total period of inpatient treatment from time to time shall be taken into account for the purpose of computation against the maximum admissible period of inpatient treatment. Director, SINP may relax these limits in individual cases depending on merit.

14.0 MISCELLANEOUS PROVISIONS :

- 14.1. The Scheme shall be administered by the Governing Council through the Director, SINP, who shall exercise the necessary administrative and cognate financial powers within the scope of the Scheme as approved by the Governing Council. He shall also exercise the powers of "Head of the Institute" for this purpose. He may redelegate his administrative and financial powers in regard to the Scheme to officers under him to the extent considered necessary.
- 14.2. Director, SINP is empowered to admit any expenditure relating to the Scheme which is not covered by the detailed provision, provided such expenditure is, in his opinion, in consonance with the general objective of the scheme.
- 14.3.1 The Governing Council, on the recommendation of the Director, SINP may withdraw temporarily or permanently the benefits of the scheme in the following cases :
- (a) When there are reasons to believe that there is no reasonable prospect of the employee resuming duty after a spell of absence ;
 - (b) When the contribution is not being paid by the beneficiary in time ;
 - (c) In case of misuse of the benefits of the Scheme either by the prime beneficiary or a member of his/ her family ;
 - (d) In such other cases where such a step is considered necessary by Director, SINP.
- 14.3.2. Before taking action as mentioned above, the prime beneficiary concerned will be given a chance, wherever possible, to explain his/ her position.
- 14.4 In case it becomes necessary to issue a duplicate CMBS Identity Card an appropriate amount will be recovered per card (to be decided by MAC) from the prime beneficiary. The Director, SINP, may, for good and sufficient reasons, waive any recovery on this account.

- 14.5 In cases where it is found that a beneficiary registered under the Scheme is not eligible to be so registered or is not eligible for any particular benefits under the Scheme, Director, SINP is empowered to decide upon the amount of recoveries in each case and date from which such recoveries should be effected, provided, however, that the waiving of recovery will be subject to the general financial powers delegated to Director, SINP.
- 14.6 The Governing Council can make consequential changes in the various provisions of the Scheme in the light of modification(s) made by the Govt. of India of the general rules governing the medical attendance, and treatment of Central Govt. employees.

15.0 REIMBURSEMENTS :

- 15.1. Bills in the prescribed form with proper documents are to be submitted by the prime beneficiary to the institute **within 3 months** from the date of the first visit **for all members** other than retired employees and their spouses and **within 6 months** for **all retired employees and their spouses**.
- a. The prescription must contain along with the signature of the doctor his / her qualification and his / her registration number along with the place of the medical council with which the doctor is registered. In case these information are not provided in the prescription it is obligatory to provide an ESSENTIALITY CERTIFICATE in the prescribed format (available from Medical Unit, SINP) along with the bill.
- b. Information regarding qualification of doctor and his / her registration may not be required for processing bills for reimbursement for the treatment at OPD / INDOOR of the Govt. / Semi-Govt. / Municipality / Cantonment / R.K. Mission hospitals / Maternity Homes and empanelled hospitals / nursing homes / polyclinics.
- c. Reimbursement for the full treatment period will be made for medicines purchased on or before the 4th day (counting date of prescription as day one) from the date of the advice. Medicines purchased after that period will accordingly be reimbursed for the treatment period less the number of days after which the medicines were purchased.

16.0 TRANSITORY PROVISIONS :

- 16.1. Amendments to DAE OM No.32(5)/69-Adm. dated 21.4.1975 notifying the CHS Scheme of Department of Atomic Energy for Mumbai will, *mutatis mutandis*, be applicable to the Scheme for SINP, Kolkata.
- 16.2. Director, SINP or an Officer nominated by him may issue appropriate instructions for proper implementation of the Scheme.

16.3 Director, SINP, shall review the quality of the medical services of different empanelled agencies, e.g. polyclinics, laboratories, hospitals etc., from time to time. Director, SINP, shall exercise the power to recognise new agencies/derecognise existing agencies, depending on merit.

17.0 IMPRESTS :

17.1. Director, SINP may sanction any amount considered reasonable to deposit in a hospital where it is insisted upon to facilitate admission of the beneficiaries in these hospitals.

a. Director, SINP may sanction any reasonable amount as permanent advance to the Medical Unit, SINP for meeting the emergency expenditure.

17.3. Director, SINP may sanction, on the recommendation of MAC, an advance to an employee who is a member of the scheme for medical purpose.