Contributory Medical Benefit Scheme (CMBS) Saha Institute of Nuclear Physics (SINP)

1.0 SCOPE OF APPLICATION OF THE SCHEME:

- 1.1. The Medical Benefit of the Scheme is applicable to all eligible members of SINP, anywhere in India only.
- 1.2. All employees of the Saha Institute of Nuclear Physics, Kolkata (hereinafter referred to as SINP) satisfying the eligibility criteria defined in clause 2.0 will be members of the scheme. Members can exercise his/her option to go out of the scheme only once and re-entry will not be considered under any circumstances.

2.0. ELIGIBILITY :

- 2.1. The concessions under the Scheme shall be admissible to the members as follows:
 - 1. Employees of SINP, their family members and dependants
 - 2. Retired employees of SINP, their spouse with dependent members as declared and their physically/mentally retarded children who were their dependent during the period of employment at SINP.
- 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 continue the membership 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.
 - (b) Visiting Scientists/ Professors/ Fellows of IAEA and their families stationed at Kolkata and paid by SINP under bilateral programs 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 per rules subject to the approval of the Director.
- 2.3.1 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 the age of superannuation whichever is earlier.

- 2.3.2 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 (i.e. resignation/dismissal from service) 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 service of the employee ceased).

Retired Employees:

- 2.5. Retired employees (Pensioners) of SINP and their spouse with dependent members as recorded at the time of retirement may opt for the benefits of the Scheme only once (re-entry will not be considered) and are eligible, subject to the 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 prior to the date of retirement except those who retired before 1st September'1999, the date of commencement of the Scheme.
 - (ii) Employees retired before 1st September'1999 can join in CMBS after payment of full arrear of contribution from 01.09.1999 till date and will be entitled to enjoy the benefit with effect from the date of approval of his/her CMBS membership.
 - (iii) 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.
 - (iv) Retired employees whether re-employed, engaged in any business or profession or otherwise shall be eligible to the benefits of the Scheme provided he/she does not enjoy any other medical benefit scheme.
 - (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 medical benefits.

- (vi) The benefits of the Scheme will continue to be made available to dependent family members of the retired employees even after their death subject to payment of appropriate contribution as per rules.
- (vii) It is obligatory on the part of the retired employee or the dependent family members of the retired employee 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 other sources.

3.0 TREATMENT :

- 3.1. The CMBS scheme provides *medical* treatment /care facilities all over India by Medical Attendants whose qualifications are recognized under the Indian Medical Council. Homeopathic/Ayurvedic medicine will be provided if they are listed in CS(MA) book. (Please refer to Annexure)
- 3.2. The reimbursement will be made at a rationalized rate, in consultation with the CGHS rates, as detailed in Schedule 1, prepared by MAC and approved by the Institute Authority.

4.0 **DEFINITION of FAMILY & DEPENDENT :**

- 4.1. (i) Family for the purpose of the Scheme shall mean :
 - (a) Employee's Husband/Wife on submission of the Marriage Certificate and provided they do not receive any other medical benefits.
 - (b) Children (subject to the submission of Birth Certificate) restricted to two.
 - (c) Step Children (subject to the submission of Birth Certificate) restricted to two
 - (d) Adopted children (subject to the submission of Adoption Certificate)
 - (e) Minor or Physically/Mentally handicapped children taken as wards (subject to the submission of legal guardianship documents)
 - (ii) Son & Daughter: Till starts earning or gets married, whichever is earlier irrespective of age limit.
 - (iii) Mentally retarded/physically handicapped children (*subject to submission of disability certificate from the competent authority*) shall be eligible for benefits till such time they are dependent on the member and who are not gainfully employed irrespective of their age.
 - (iv) CMBS could be extended to the additional dependent family members of an employee as specified in CS(MA) Rules as minor brother upto the age of 18 years, unmarried sister, widowed sister, widowed daughter, divorced or otherwise legally separated daughter/sister who is dependent on and resides

with 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.

(v) Parents of the prime beneficiary may be dependent provided the monthly income of both the parents from all sources does not exceed an amount equivalent to basic pension of Rs. 3500.00 plus DA at a rate offered by the Central Government. For self-employed parents, copy of the Income Tax return need to be furnished.

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 monthly income does not exceed Rs. 4000.00

(iii) The receipt of academic/university stipends, scholarships and free-ships shall not be regarded as gainful employment provided he/she does not enjoy any other medical benefit scheme.

B. *Earning criteria:*

For the purpose of computing the income of the parents and dependent family members, 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 *and dependent family members excepting spouses*.

Note :

Parents/parents-in-law of a married female employee may be entitled to the benefits of the Scheme if they continue to be dependent after the employee's marriage. Female 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.

Female employee will be allowed to change their option of choosing parents or parents-in-law as their dependent within a stipulated period of six months after marriage. Divorced/Separated/Widowed female employee will be allowed to exercise another option within in six months of their change in marital status.

- 4.2.1. No person who is receiving or is eligible to receive medical aid/ facility/ cashsubsidy, 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 and for renewal of Medical cards in every two years interval.
- 4.2.3 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.

SINP authority reserves the right to physically verify the declaration as and when required.

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.
- 5.2. 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. Claim for reimbursement of treatment under the Homeopathic system could be reimbursed at a rationalized rate subject to recommendation of MAC.
- 5.3. 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 hospitalization 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 with bed charges per day as per the following with inclusion of one day care per every categories :

Employee / Prime beneficiary / CMBS Member in the following :

Category A:	Pay Band 1	Bed charges Rs.800.00
Category B:	Pay Band 2	Bed charges Rs.1000.00
Category C:	Pay Band 3	Bed charges Rs.1200.00
Category D:	Pay Band 4	Bed charges Rs.1500.00

- 6.1.2. 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.
- 6.2. 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 within three working days.
- 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 at hospital/nursing home. Reimbursement will be made at a rationalized rate decided by MAC, SINP and subsequent approval of Director, SINP.
- 6.5. Treatment for purely aesthetic/cosmetic 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 as per schedule will be available from a panel of Hospitals given in the Annexure or as chosen by the employee. Reimbursements will be made at a rationalized rate to be decided by MAC, SINP.

7. OPTHALMOLOGY AND DENTAL CONSULTATION & TREATMENT :

- 7.1. Opthalmological 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) / CMBS rules at rationalized rates (whichever is higher) to be decided by MAC, SINP.
- 7.2. 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.
- 7.4. 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 opthalmologist.
- 7.5. Cost for all dental treatments, 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 Physician (having qualification MBBS equivalent and additional degree) shall be restricted to four in one month and for each ailment. Consultation fee for each visit will be reimbursed as given in Schedule.
- 8.1.1 For chronic diseases/prolonged treatment that require successive medical consultations, should be clinically reviewed by a specialist every six months and photocopies of the reports should be submitted to the Medical Unit along with the bills. Failing to do so further processing of bills for the same disease will not be considered.
- 8.2 Beneficiaries who are referred by a specialist doctor to hospitals/institutions outside Kolkata will be entitled to TA of AC III sleeper Class railway fare by the shortest route and traveling DA as per rule. A Staying DA will be provided for the duration

of treatment as per entitlement for a maximum period of one month at a stretch for the patient and the escort. For in-patient/indoor treatment, staying DA will be provided only for the escort.

- 8.2.1 No. of visits to outside Hospital/Institution will be decided as per certificate of the said Hospital/Institution. For review, as recommended by the hospital, TA/DA claims to be reimbursed as per rule.
- 8.2.2 No. of visits to outside Hospital/Institution will be decided as per certificate of the said Hospital/Institution.
- 8.3 Upon certification by the MA, an attendant/escort will be entitled to the facilities mentioned in 8.2.

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 rationalized rate decided upon by MAC, SINP.
- b. Admission for false pain which does not result in a delivery will be treated as antenatal 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.

11.2.1 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.

- 11.2.2 The contribution may be revised as and when necessary.
- 11.2.3 It is compulsory for new employees to join the scheme by paying contributions at the prevailing rates.
- 11.2.4 Existing Employees/Pensioners can join the CMBS scheme at any point of time provided they pay their contribution arrear from September'1999.
- 11.3 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) Both employees (Husband and Wife) can contribute separately to the CMBS and enjoy all CMBS facilities as prime beneficiaries of the CMBS scheme.
 - (b) In case contribution is recovered from only one of them (Husband or Wife) it will be recovered from the employee with a higher pay while his/her spouse will be treated as a dependent of the prime beneficiary.
 - (c) Persons from whose pay-bills the contribution is recovered shall be regarded as the prime beneficiary. Only a female employee will be eligible to register her parents or parents-in-law.
 - (d) In cases where the pay of both the husband and wife is equal, contribution may be recovered from the husband or wife, as per their option.
 - (e) If the prime beneficiary of the CMBS falls ill while carrying out his/her duty the Institute will treat the case as "On Duty" with the approval of the authority after receiving proper certification /authentication from the concerned Division/Section.
- 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 during 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 as listed in CSMA Book will be reimbursed at a rationalized rate to be determined by MAC from time to time and should be purchased from a licensed shop for artificial appliances. Such appliance will be reimbursed once in every three years.
- 12.3 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).
- 12.4 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 of a maximum amount of **Rs. 3,00,000** per individual beneficiary of the CMBS scheme in a given financial year. These limits may be reviewed from time to time.

- 13.2 Limitation of liabilities for special diseases like cardiology, oncology, neurology, nephrology, immunology may be extended to a higher value in individual cases depending on merit as judged by medical experts decided by MAC.
- 13.2.1 Every indoor/outdoor/domicile treatment bills exceeding Rs.10,000.00 will be reviewed by the MAC.

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** and **within 6 months** for all **retired employees and their dependents**.
- 15.1.1 For treatment requiring a period more than two months as specified by a medical expert, bills are to be submitted with proper documents within a month after completion of treatment.
- 15.2 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.
- 15.3 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/Tie-up hospitals / nursing homes / polyclinics.
- 15.4 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 recognize new agencies/derecognize 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.
- 17.2. 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

SCHEDULE containing the rates for reimbursement for various items would be made available. Change in the SCHEDULE will be notified to all members from time to time.

Annexure

Eligibility for medical treatment for Non-CMBS members

- A. The employees of DAE having headquarters elsewhere other than Kolkata who visit SINP on official tour/ training and members of their families and dependents residing with them entitled to medical treatment. The actual cost of the treatment will be recovered from them. Only in a medical emergency they may be hospitalized in an authorized hospital.
- **B.** Visiting Scientists/ Professors/ Fellows and all employees of DAE stationed at Kolkata and paid by SINP and whose term is less than three months duration are eligible for medical treatment for themselves and their family members residing with them at Kolkata. Only in a medical emergency they may be hospitalized in an authorized hospitals and the actual cost of the treatment will be recovered from them.
- C. Reimbursement medical bills would be made to Research Fellows, Visiting Fellows / Scientist / Research Associates (funded both by SINP and other funding agencies) / Project students and apprentices / Fixed pay employees receiving stipend / Fixed pay from SINP following CS(MA) rules or at a rationalized rate as approved by the SINP authority from time to time.
- **D.** Treatments for Homeopath, Ayurverdic treatment would be made at a rationalized rate decided by the MAC.

Other points related to Schedule

For **OPD** / **DOMICILE** Treatment

Doctor Prescription should contain

- *i*) *Name of the Doctor*
- *ii) Qualification and Registration No. (From which council the Doctor is registered) of the Doctor, not needed for doctors working in Govt. Hospitals.*
- *iii)* List of Ailments/Diagnosis, proper advise for medicines (continuation, dose etc) and lab test if necessary.
- *iv*) *Date and Signature*

Cash Memo should contain

- *i) Patient's Name, Address*
- *ii)* Doctor's Name
- *iii)* In the cash memo telephone no., address, date and signature should present and all columns (Mfg. Date/Mfg. Name,Batch no., Expiry Date, Quantity of medicine purchased) should properly and clearly dully filled by the signatory.

For Lab test some points

- *i) Proper advise of the Doctor should be present in the prescription*
- *ii)* Proper Cash Memo/Money Receipt certified as fully paid, containing patient's name/address, doctor's name and name of the investigation, signed by a proper signatory.

Medical Unit would maintain separate file for an individual employee / dependent members for this purpose.