

**IIFT (MEDICAL ATTENDANCE AND TREATMENT RULES) ,2020 FOR  
EMPLOYEES AS WELL AS RETIRED EMPLOYEES OF THE INSTITUTE**

1. These rules may be called as IIFT Medical Attendance and Treatment Rules, 2020 for Serving and Retired Employees of IIFT and members of their families.

**2. Applicability**

2.1 These rules shall apply to all the employees as well as retired employees except:

(a) the retired employees drawing salary and/or covered under a medical or reimbursement scheme elsewhere by virtue- of the office which they are holding after retirement from the Institute;

(b) those retired employees whose spouses or children are serving the Institute or any other Government department/organization and are covered under the CGHS or any other medical or reimbursement scheme.

**3 . Definitions:**

Under these Rules unless the context otherwise requires:

3 . 1 . "Hospital" means a Government hospital and includes:

( a ) Hospitals maintained by a local body situated within the limits of District/Tehsil/ State where the retired employee is ordinarily residing after retirement. Note: Local Body means a Municipal Committee or a District Board.

(b) Hospitals/polyclinics (including private hospitals) recognized by the Government of India under the CGHS. However, treatment in the recognized hospitals will be for the diseases as approved under the CGHS.

(c) Any other hospital which may be recognized by the Government Under its CGHS or by the Institute from time to time for the purpose,

3 . 2 . "Government" means the Government of India or the State Government, as the case may be.

3.3 " Employee" means an employee of IIFT drawing substantive pay scale does not include short term contract employee.

3.4 "Retired employee" means a retired Institute employee who has retired with Employees Provident Fund/NPS, but shall not include an employee of the Institute who has been re-employed after the age of superannuation in continuation of regular employment in the Institute. Note: The retired employee includes members of his/her family as defined in Rule 3.11 below:

3.4.(a) "Modes of Retirement" means (a) Retiring after attaining 50 years of age for Grade "A" & "B" officers who entered service before attaining the age of 35 **OR** (b) Retiring after

attaining the age of 55 years for Grade "A" & "B" officers other than (a) and all Grade "C" employees **OR** (c) VRS after qualifying 20 years of service for all.(OM No.Admn.10(10)/97 dated 12<sup>th</sup> Feb,2020)

3.5 "Beneficiary" means any employee or retired employee and members of his/ her family as defined in Rule 3.11 and 3.12.

3.6. "Patient" means a beneficiary taking medical treatment under these Rules.

3.7. "Medical Attendance" means consultation with the Authorized Medical Attendant.

3.8. "Authorized Medical Attendant"(AMA) means a Medical Officer or a Specialist of a Hospital where the patient is under medical treatment.

3.9. "Specialist" means any one employed and working in a Hospital including a Specialist Officer and for the time being attached to any polyclinic or a Specialist Department of a Government Hospital. **Note:** "Specialist" does not include any intern, resident, house surgeon or Registrar attached to any Government hospital.

3.10. "Medical Treatment" means the use of all medical and surgical facilities available to private individuals at the Hospital in which the patient is treated as an indoor or outdoor patient, as well as supply of drugs prescribed (strictly as per the CGHS formulary) by the Authorized Medical Attendant who considers them to be essential for the recovery or prevention of deterioration in the condition of the patient.

3.11. "Family" includes only wife (or husband) and children and parents wholly dependent on the employee.

3.12. "Dependent" means a family member, other than husband and wife, as the case may be, having income of not more than Rs.9,000/- p.m. from all sources, and that he/she normally resides with the retired employee. This ceiling of Rs.9,000/-per month is subject to revision as may be notified by the Government of India from time to time and that such revision shall be effective from a date notified by the Government and dependent includes:

3.12(a) "Son" means till he starts earning or attains age of 25 or gets married, whichever is earlier;

3.12(b) "Daughter" till she starts earning or gets married irrespective of age limit, whichever is earlier;

3.12(c) Son suffering from any permanent disability any kind (physical and mental) irrespective of age limit

3.12(d) Dependent, divorced, abandoned or separated from husband/widowed daughters and dependent divorced/abandoned or separated from husband/widowed sisters irrespective of age limit

3.12(e) Minor brother/s up-to the age limit of a major

3.13. "Residence" means the place of residence where the retired employee or members of his family ordinarily reside.

3.14. "Scheme" means the facilities available under these Rules.

#### **4. Commencement:**

4.1. These Rules shall come into force with effect from the date these are approved by the Board of Management of the Institute.

#### **5. Admission to the scheme:**

5.1. Admission to the Scheme is not automatic for the retired employees. The retired employee shall have to make a request in writing for admission to the Scheme. No expenses incurred by the retired employee on treatment prior to his admission to the Scheme shall be reimbursed under these Rules.

5.2. Application in the prescribed form for admission to the Scheme shall be submitted by the retired employee to the Registrar of the Institute either personally or by Registered post.

5.3. The retired employee shall furnish separately a certificate (in the prescribed format) in duplicate in respect of dependent members of his family as defined in Rule 3.11 and 3.12

5.4. He/She shall also inform the Institute of any change in the status of dependency of his family members as well as change in his residential address as soon as it occurs.

5.5. Each retired employee admitted to the Scheme shall be issued an Identity Card by such an officer of the Institute under his signature and official seal as may be empowered by the Registrar on this behalf.

5.6. The medical facilities under these Rules shall be provided to the beneficiaries only on the authority of the ***Identity Card*** issued by the Institute.

5.7. If both husband and wife were employees of the Institute before retirement and are entitled to the benefits under these Rules, the Card will be issued in the name of the one whose last pay/pension is more.

#### **6. Contributions/Admission to the Scheme:**

6.1.(a) The serving employees shall be admitted to the scheme from the month they contributed towards the scheme.

6.1.(b) The already retired employee shall have to pay contribution based on the last pay drawn at the time of retirement and avail himself of such medical facilities as are available to serving employees earning the same emoluments. Similarly, a family pensioner shall

also have an option to pay contribution based on the last pay drawn by the deceased employee. They have to deposit the premium for ten years as an “one time deposit” in advance with IIFT in form of a Demand Draft favouring ***IIFT, New Delhi*** and the same is not refundable in case of demise of retired employees at any point of time. The monthly premiums based on the pay levels with the corresponding 7th Central Pay Commission are as under for serving employees:

SL.No.	Corresponding levels in the Pay Matrix as per Seventh CPC	Contribution/Premium (Rupees per month)
1	Level-1 to 5	250
2	Level-6	450
3	Level 7 to 11	650
4	Level 12 and above	1000

*Note: Revision in the rates of contribution shall be effective from a day these are made applicable by the Government of India in respect of its CGHS beneficiaries.*

The one time premium to be paid by the Retired Employees/spouses of the deceased employees is based on the last pay drawn corresponding to 7<sup>th</sup> Pay Commission and the cut off date for reckoning the age group as per the following table is 31/03/2020 and employees completing 70 years of age as on 31/03/2020 are exempted from paying the premium. Admission into the scheme shall be valid with the payment of the following premium based on age group vis-a-vis pay level till 31/03/2020 and no admission thereafter:

Sl No	Age group as on 31/03/2020	Level 1-5	Level-6	Level 7-11	Level 12 and above
1	60-61	30000	54000	78000	120000
2	61-62	28716	51689	74661	114864
3	62-63	27449	49407	71366	109794
4	63-64	26215	47186	68158	104858
5	64-65	25014	45025	65036	100056
6	65-66	23813	42864	61914	95253
7	66-67	22663	40793	58923	90650
8	67-68	21495	38691	55888	85981
9	68-69	20378	36680	52983	81512
10	69-70	19294	34729	50165	77176

6.1(c) Permanent ID card/whole Life Card may be issued to a retired employees who pay a lump sum amount of contribution equal to 10 years contribution at the time retirement in advance. An official can give application for issue of Permanent ID card three months before his superannuation/ retirement/VRS from service but the card will be issued on/after the date of death/ superannuation/ retirement/VRS.

6.1(d) If a retired employee does not intend to join the scheme by contributing the amount specified at the para-6.1(b), he shall not be entitled to get any medical benefit under these Rules, except the existing fixed medical allowance of Rs.12000/- per annum.

6.2. Option under Rules 6.1 shall be exercised in writing at the time of making application for admission to the Scheme and such option exercised once shall be final.

6.3 No retired employee shall be admitted to the Scheme with retrospective date even by paying arrears.

### **7. Income of Dependents:**

7.1 The declaration about income of dependent members of the family as defined in Rule 3.11 and 3.12 shall be furnished along with the application for admission to the Scheme and shall be renewed thereafter in the month of April every year.

7.2. Recurring monthly income from all sources such as house, land holdings, etc. shall be taken into account for the purpose of assessing income. Lump-sum non-recurring income e.g. contributory Provident Fund benefits, Gratuity/commuted Gratuity, Insurance benefits, etc. shall not be regarded as income for this purpose.

### **8. Benefits under the Scheme:**

8.1 OPD expenses shall be fixed at Rs.24,000/- p.a.[Rupees twenty four thousand only] to be paid half yearly(Apr and Oct) to the retired employees and quarterly(Apr, Jul, Oct, and Jan) to the serving employees with self certification basis subsuming fixed medical of Rs.12,000/-p.a, expenses and actual pathological test. (OM No. Admin.10(10)/97 dated 12<sup>th</sup> Feb, 2020). The amount may be revised after 10 years.

8.2 Indoor treatment in Govt/CGHS approved empanelled hospitals of the Institute for both serving and retired employees in DELHI and KOLKATA and the emergency cases to be dealt as per guidelines of M/o HFW. The room rent entitlement has been specified at para-11 however, the ICU/CCU charges to be reimbursed as per actual. Both serving and retired employees may avail hospitalisation facilities in any hospitals/health care centres/diagnostic centres however the reimbursement shall be limited to CGHS rates only. (Om No. Admin.10(10)/97 dated .....03/2020)

8.3 Retired employees/dependant of the employees staying anywhere in India other than DELHI and KOLKATA, the treatment may be availed in any Govt/private hospitals and payment will be made as per CGHS rates;

8.4. Reimbursement of the Special Diseases listed in the CCS Medical Attendance Rules will paid as per actual on quarterly basis(Apr, Jul, Oct and Jan) to both serving and retired employees on certification of Institute's Doctor.

8.5. Those retired employees below 70 years of age and do not want to deposit the one time amount as per the above table, they shall not be eligible for the benefits under these Rules however, the existing fixed medical allowance of Rs.12,000/- per annum may be continued for them.

**The following are the Special Diseases:**

*Cancer; Hodgkin's Disease; Leukaemians, Mental Diseases, Poliomyelitis, Cerebral Palsy, Spastic, Tubercular Diseases, Leprosy, Thalassaemia Major, Diabetics, Chronic Active Hepatitis, Subset of Hepatitis B,C, D infection.*

## **9. Reimbursable Items:**

9.1 Cost of appliances purchased by the beneficiary for treatment on the advice of a Specialist (in case of any doubt, the Institute's Medical Officer, shall be consulted who may, if required, obtain advice from the Director General of Health Services, Government of India).

9.2 Cost of heart pacemaker and replacement of its pulse generator and cost of replacement of diseased heart valves as per the rules of the Government of India in force or as may be amended by it from time to time.

## **10. Items/treatment not permissible:**

The following shall be the items/treatments **not** permissible:

- (a) treatment outside India
- (b) any medicine for which cheaper substitutes of equal therapeutic value are available, unless otherwise considered essential by the A.M.A.
- (c) spectacles, contact-lens, and artificial denture;
- (d) treatment taken in a private hospital/nursing home, not approved under these Rules;
- (e) orthodontic treatment;
- (f) treatment for obesity due to ingenious factors;
- (g) medicines and preparations excluded from the central Government Compilation of Medical Attendance Rules and Orders in force and as may be amended by the Government from time to time. (h) Diet or provision therefore or accommodation superior to the status of the employee.

Note: Reckoning of diet charges where hospital charges are all inclusive. In the case of hospitals the tariffs of which indicate a flat inclusive charge per diet, the diet charges should be regulated as follows:

- (i) Where the flat charges made by the hospital include (1) diet (2) accommodation (3) ordinary nursing and (4) medical and surgical services, 20% (twenty per cent) of flat charges will be reckoned as diet charges; and
- (ii) Where the flat charges made by the hospital include (1) diet (2) accommodation and (3) ordinary nursing, 50% (fifty percent of the flat charges will be reckoned as diet charges.) (i) Items which are not medicines but are primarily foods, tonics, toilet preparations or disinfectants. (ii) Medicines which may be declared inadmissible by the Government of India/Institute from time to time.

## 11. Accommodation on Hospitalization(Room Tariff):

11.1 The type of accommodation in a hospital shall depend upon the status of the employees/retired employees. The entitlement in case of hospitalization shall be as under: -

Entitlement of wards in Private hospitals empanelled under CGHS/AIIMS:-

S.No.	Corresponding Basic pay drawn by the officer in 7 <sup>th</sup> CPC	Private Hospitals empanelled under CGHS	Treatment in any of the AIIMS	Entitlement Charges Per Day(Rs)*
1	Upto Rs.47,600/	General Ward	General Ward	1000
2	47,601 to 63,100	Semi-private Ward	General Ward	2000
3	63,001 to 80,900	Private Ward	Private Ward	3000
4	80,901 and above	Private Ward	Deluxe/Private	3000

\* Subject to Revision by CGHS, Govt of India from time to time. Day care 6 to 8 hours Rs.500/- for all categories

11.2 In the event of hospitalization, the salary ceiling for entitlement of **free diet shall be admissible to** those employees/retired employees whose last pay drawn was Rs.44900/- or less per month( Seventh CPC). In the case of patients suffering from T.B. and mental diseases, the ceiling shall be Rs.69700/- ( Seventh CPC or less per month). Be payable by the beneficiaries in all other cases. These ceilings for entitlement of free diet shall be in accordance with the Government of India's Rules in force and as may be amended by it from time to time.

11.3 All patients suspected to be suffering from pulmonary tuberculosis shall take treatment in the local approved T.B. Clinic/Hospital. Ante-tuberculosis treatment in such cases shall be carried out only under the guidance and instructions of a T.B. specialist.

## 12. SUBMISSION OF BILLS PROCEDURE AND TIMELINE:

12.1 All medical claims shall be submitted by the retired employees on the prescribed claim form available either from Establishment Division or from the Institute's Medical Officer. The form can also be downloaded from website of the Institute.

12.2 It should be ensured that medical claim bills for treatment in a hospital as an in-door and /or out-door patient are submitted in respect of the admissible items only.

12.3 It should be ensured that **hospitalisation bills for treatment as in-patient** show the allocation of charges under:

- (a) Medical attendance
- (b) Bedding
- (c) Nursing
- (d) Special nursing

- (e) Medicines and
- (f) Diet

12.4 The bills should be duly supported by receipts, cash memos, prescriptions, essentiality certificate and other relevant documents as prescribed by the Institute from time to time-in respect of claims for reimbursement. ***All the supporting documents should be signed (with official stamp) by the Medical Officer in-charge of the case in the hospital and countersigned by the Medical Superintendent.***

12.5. No medical claim shall be considered for reimbursement if it is submitted **after three months** from the date of discharge from the hospital.

12.6. Claims should be preferred within three (3) months period from the date of discharge from the hospital. Condonation of the delay in submission of medical bills shall be considered by the Director on the merit of each case.

**13. CONTROLLING OFFICER:** Controlling Officer for passing claims for reimbursement of medical expenses shall be as per prevalent delegation of financial and administrative power of the Institute.

**14. INTERPRETATION OF RULES:** If any question arises regarding the interpretation of these Rules, the Director in consultation with Institute's Doctor may take a final call.

**15.** In order to facilitate the reimbursement procedure for the retired employees one dedicated email address [medical@iift.ac.in](mailto:medical@iift.ac.in) may be created and all the bills/vouchers(scanned copy) and communication from retired employees pertaining to reimbursement of medical expenses will be through this mail ID.

**16. Empanelment of Hospitals:** IIFT has empanelled a total of 25 hospitals in Delhi/NCR and similar exercise is also underway at Kolkata. The list of presently empanelled hospitals is placed at Annexure-I and this will be uploaded in the website. The empanelment of Hospitals will be a continuous process and the Institute shall update the website whenever there is a change in the list.

**17. Disclaimer:** Matters not specifically mentioned/clarified above shall be referred/settled with reference to the Central Government Medical Attendance Rules/ Central Government Health Scheme *mutatis and mutandis* subject to approval of the Director, IIFT.