# Chapter XIV(8)

## **Medical Attendance Rules**

## 1. SHORT TITLE

These rules may be called GAIL (INDIA) LIMITED Medical Attendance Rules (hereinafter called the Rules).

## 2. OBJECTIVE

The objective of the Rules is to provide free medical facilities to the regular employees of the Company and their dependent family members.

#### 3. APPLICABILITY

- These Rules will be applicable to all employees in the regular pay scales of the Company and their dependent family members and will include the following:
  - a) Deputationists whose terms of deputation provide so.
  - b) Trainees under Company's own training Scheme (for self only).
  - c) Ad-hoc employees on regular scales of pay (for self only)
  - d) Any other category of employees whose employment conditions specifically so provide.
- 3.2 Masculine gender also refers to feminine gender.
- 3.3 The Rules will not include the following:
  - 1) Daily-rated and Casual employees
  - 2) Families of Trainees or Apprentices

# 4. **DEFINITIONS**

In these Rules, unless the context otherwise requires:

- a) 'Company' means the GAIL (INDIA) LIMITED including the Projects / Units under its management.
- b) 'Authorised Medical Attendant (AMA)/ Practitioner' means a registered medical practitioner qualified in modern system of medicine (Allopathic) with a minimum qualification of M.B.B.S. In smaller town/places where M.B.B.S. or higher qualified Doctors are not available, the employee may get treatment from the Registered Medical Practitioner with Licentiate in Medicine in Allopathy.
- c) 'Government Hospital' includes a Military Hospital, a Hospital maintained by a local authority and any Hospital with which Central/State Government has arrangements for treatment of Government Servants.

## NOTE:

Hospitals run by Railway Administration and other Public Sector Undertakings may also be covered under the definition of 'Government Hospitals'. Thus medical expenses incurred in connection with treatment taken at railway Hospitals and Hospitals run by other Public Sector Companies can be reimbursed to the employees under GAIL Medical Attendance Rules.

d) 'Family' means the employee's wife or husband, as the case may be, wholly dependent parents residing with the employee, children and step-children (including legally adopted children) wholly dependent upon the employee.

### NOTE:

(i) The parent will be considered as wholly dependent on an employee if the monthly income of the parent or the combined monthly income of both parents (if both parents are alive) does not exceed Rs.6000/-. It may not be necessary for dependent parents to reside with the employee at his/her place of posting.

[No.CO/Pers/Pol/P-38, dated 22.10.91; No.Co/HR/Pol/P-41, dated 8.2.2002; No.CO/Pers/Pol/P-38 dated 27.3.2002; and No.CO/HR/Pol/P-172, dated 27.12.2004]]

- (ii) A family member (excluding his / her spouse) will be deemed to be dependent upon the employee if his/ her income from all sources is not more Rs.3000/- per month.
- (iii) Sons and daughters who are not employed or where employed, their individual income from all sources is less than Rs. 3000/- p.m. will be treated as dependent on the employee subject to the condition that the employer where the concerned son/ daughter is employed, does not provide medical facility/ allowance.

#### **EXPLANATION – I**

- a) The term 'family' does not include any other dependent relations such as brother, sister, widowed sister etc. The term 'Parents' does not include 'Step-parents'.
- b) The term 'Children' will include children adopted legally.
- c) An adopted child shall be deemed to be the child of his adoptive parents for all purpose and the ties of the child in the family of his birth are severed and replaced by those created by the adoption in the adoptive family.

# Accordingly:

- i) the term 'family' for the purpose of these Rules shall include adoptive parents who are wholly/ mainly dependent on the employee subject to the condition of dependence and residence laid down;
- ii) In the case of adoptive parents, if the adoptive father has more than one wife living, and the adoption has been made with the consent of more than one wife, only the senior most among them in marriage will be deemed to be the adoptive mother for the purpose of eligibility to the concession under these Rules and the other will be treated as stepmother and as such will not be eligible to the concession as under these Rules, the term parent does not include stepmother.
- iii) At remote GAIL work centres (i.e. Vijaipur, Jhabua, Pata, Dibiyapur, Lakwa, Agartala and Samakhiali only), it is has been decided that in individual cases, where the employee's parents are certified as suffering from serious diseases, the condition for retaining the dependent parents with the employees for at least 240 days in a year can be relaxed and such employees may be accorded permission for retaining their parents at a location other that their place of posting. Such cases for obtaining prior permission shall be required to be forwarded to Corporate HR department for processing/specific approval of Director (HR).

[No.Co/HR/Pol/P-41, dated 28.10.2002]

- iv) Medical facilities for dependent parents shall be allowed only if they reside with the employee at his/her place posting or at the place where employee has retained his/her family (in both events for atleast 240 days in a calendar year) with prior Management approval. The revised medical reimbursement claim form and dependency declaration form have been notified. In the event that dependent parent(s) residing with the employee/the employee's family, leave the station for a period of 15 days or more, the employee will be required to furnish prior information to the HR deptt, so as to be allowed to claim medical reimbursement, if any, in respect of the period spent away form the employee/ employee's family.
- v) The above stipulation will be observed both in case of claiming LTC facility as well as for medical reimbursement. As in case of LTC, the employee will be required to certify on the medical claim form itself that his/her parent(s) are residing with him/her. The revised medical reimbursement claim form is enclosed herewith for immediate adoption at all work centers. This proforma will also be utilized for claiming travel expenses for outstation medical treatment.
- vi) Employees are advised to declare the dependency of their parents satisfying the stipulated conditions at the time of joining on initial appointment in the 'Dependency Declaration Form' or immediately on occurrence of event of dependency. Requests for accepting the dependency from a retrospective date will not be acceded to by the Management. In the event that dependent parent(s) residing with the employee/the employee's family, leave the station for a period of 15 days or more, the employee will be required to furnish prior information to the HR deptt., so as to be allowed to claim medical reimbursement, if any, in respect of the period spent away from the employee/employee's family

[No.Co/HR/Pol/P-41, dated 27.3.2002]

# **EXPLANATION - II**

A female employee shall have the choice to include either her parents or her parents-in-law, for the purpose of availing of the benefits of the medical concession subject to the condition of dependence and residence.

- i) Every female employee should, immediately after her marriage, give a declaration as to whether she would like to include her parents or parents-in-law for the purpose of availing of the benefit of medical concessions. She can change her option only once during the entire period of her service.
- ii) In case where the husband or wife of the employee, as the case may be, is employed in Central Government/ State Government/other Public Sector Undertakings etc. which provide medical facilities, he/she would be entitled to choose either the facilities under these Rules or the medical facilities provided by the organization in which he/she is employed. For this purpose, the employee should furnish a declaration as to who will prefer the claim for reimbursement of medical expenses incurred on the medical attendance and

- treatment in respect of wife/husband and the dependant children. The declaration shall remain in force till such time as it is revised on the express request in writing by the employee.
- Regarding allowing facilities of an escort to a female employee and or spouse of a male employee for undertaking outstation medical treatment it is clarified that only when the company doctor certifies that the patient needs to be escorted because of his/her medical condition, that the facility of an 'escort' can be extended. The discerning criteria in such cases is the 'medical condition' of the patient, where he/she necessarily needs physical assistance, as per certification of the AMA.

[No.Co/HR/Pol/P-42, dated 27.9.2002]

- e) 'Medical Attendance' means attendance in the hospital, clinic, dispensary or at the residence of the employee including such pathological, bacteriological, radiological or other methods of examination for the purpose of diagnosis as are available in Govt Hospital/Laboratory or in any other Hospital/ Laboratory as notified by the Company from time to time and such consultation with a specialist or others which the Medical Officer-in-charge certifies to be necessary to the extent and manner within India as the specialist or Medical Officer may determine. If the tests are conducted in private hospitals/laborites, the reimbursement of such expenditure will be made upto the limit of what would have been admissible had the tests been carried out in a hospital/laboratory recognised by the Company or at prescribed rates of the Company.
- f) 'Patient' means a GAIL employee or a member of his family to whom these Rules apply.
- g) 'Treatment' means the employment of Medical and surgical facilities as are considered necessary by the Registered Medical Practitioner and includes:
  - i) Employment of pathological, bacteriological, radiological and other methods;
  - ii) Supply of medicines, vaccines, sera or other therapeutic substances;
  - iii) Ordinary dental treatment e.g. extraction of teeth, filling of cavities with amalgam and porcelain (not silver or gold filling), Root canal treatment and gingaris of gum or specific ailments like pyorrhea of gum etc. or surgical work. Supply of dentures, crown-work, bridge work, orthodontic work and other specialist dental work is not covered
  - iv) Pre-natal confinement and post-natal treatment.
  - v) Insulin treatment in the case of patients suffering from diabetes at the initial stage or when the patient is hospitalised.
  - vi) Cost of Dental Bridge work is not admissible.

[No.Co/HR/Pol/P-41, dated 8.7.2002]

h) A 'Specialist' means a registered Medical Practitioner with Post-Graduate qualifications in Allopathic system or a MBBS holding a Diploma in a particular branch of medical science and practicing as a Specialist such as Child Specialist, ENT Specialist, Heart Specialist, Gynecologist etc.

- i) A 'Dental Surgeon' would mean a registered medical practitioner qualified in dentistry having a minimum qualification of B.D.S. or its equivalent and practicing as Dental Surgeon.
- j) 'Competent Authority' shall mean and includes an officer of the Company not below the level of officer in the scale of Rs 5750-7325(unrevised); currently Rs. 18500-23900.

[No. CO/Pers/Pol/P-41, dated 25.5.1992]

# 5. ENTITLEMENT

- An employee will be provided with medical facilities through Authorised Medical Attendants and also through Government Hospital/Dispensaries or Company recognised Hospitals/Dispensaries or other medical practitioners authorised by the Company and can claim reimbursement of charges incurred therein, if any.
- 5.2 Employees, as a rule, will consult the AMA at their clinic except in an emergency when the Doctor may be called at the patient's residence.
- 5.3 Hospitalization, surgical operation, Laboratory/ Clinical and radiological examination/ treatment may be had on the advice of the attending Doctor:
  - Provided, however, that the above requirement may not be necessary in the following cases:
  - a) Hospitalization on account of maternity, accident or any other ailment where immediate hospitalization is called for.
  - b) Admission to ICU/ ICCU in an emergency.
- 5.4 For consulting the Doctor at his residence/ clinic, consultation fee paid will be reimbursed for all grades of employees subject to the ceilings as may be prescribed and notified by the Company from time to time in respect of first consultation and for subsequent consultation(s).
- For consulting the Doctor at the patient's residence in an emergency, consultation fee will be reimbursed upto the ceiling as may be prescribed and notified by the company from time to time in respect of day and night visits.
  - 5.6.1 Specialist consultation/treatment may normally be had on the advice of the attending doctor, except in the case of consultation for eye treatment / dental problems, orthopedics & cardiac problems.
  - 5.6.2 Fees for consultation with a specialist will be reimbursed to employees upto the ceiling as may be specified and notified by the Company from time to time in respect of the first consultation and for the subsequent consultation(s) for the same patient/disease on production of specialist's receipt, in cases where such consultation is obtained at the clinic or the residence of the specialist.
- 5.7 Where specialist's consultation becomes essential at the patient's residence, the fees for consultation will be reimbursed subject to the ceilings as may be notified by the Company from time to time in respect of day and night visits on production of a specialist's receipt alongwith a certificate by the specialist indicating that the visit at the patient's residence was necessary.
- 5.8 Medical consultation charges under allopathic system of medicine have been standardized on the basis of HRA classification (notified vide Corporate HR IOM No.Co/HR/Pol/P-31, dated 14.2.2001) at the following rates with effect from 1<sup>st</sup> February 2003. Expenses incurred upto 31<sup>st</sup> January 2003 towards Consultation charges and not claimed so far shall be reimbursable as per previous rates.

	'A-1' Class locations	'A', 'B-1' & 'B-2' Class locations	'C' Class & 'Unclassified'				
	(Rs. per	(Rs. per	locations				
	consultation)	consultation)	(Rs. per consultation)				
Medical Consultation at Clinic/ Hospital							
MBBS Doctors	150	100	50				
Specialists (MD/ MS/ DM)		200	100				
Medical Consultation at residence							
MBBS Doctors	180	120	60				
Specialists (MD/ MS/ DM)	360	240	120				

#### **CLARIFICATION**

Consultancy Charges at empanelled hospitals may be allowed as per actuals, subject to the production of receipt/ cash memo issued by the concerned empanel led hospital. Receipt, if issued by AMA in his personal capacity or at his private clinic, will be regularized in terms of above ceilings. Reimbursement of consultation fee towards consultation availed at non-empanel led hospitals/ doctor will continue to be restricted by the above ceilings.

[No.CO/HR/Pol/P-42, dated 1.9.2006]

5.9 No consultation charges can be allowed to such family member for rendering medical advice/treatment to either the employee or his/her dependents who is dependent on the employee for purposes of LTC etc. How, cost of medicines injections etc as advised by the family member (who is a Regd.Medical Practitioner) and actually purchased by the employee will be reimbursed as per rules. This will be further subject to the condition that the medicines/injections are purchased at the same place/city where they have been prescribed and /or within three days of being prescribed.

[No.CO/HR/Pol/P-42, dated 8.10.2001]

# 6. MEDICINES

- 6.1 The attending Doctor will normally prescribe medicines and the employee will purchase the same from chemists. In an emergency, the attending Doctor may supply the medicines.
- 6.2 The cost of medicine prescribed and purchased will be reimbursed except in respect of 'in-admissible' medicines as listed in the Central Govt. Medical Attendance Rules. Provided that the cost of items which are primarily food, tonic, disinfectant or Toilet preparations is not to be reimbursed even though a particular item falling under any of these categories may not find a place in the published list of inadmissible medicines.

# NOTE:

- a) Tonic will not be considered essential for treatment and, therefore, cost thereof would not be reimbursed.
- b) The cost of vitamins in various combinations and in the form of Capsules / tablets (also in Liquid form if prescribed for children below the age of 10 years) may be reimbursed:
  - i) when prescribed along with Antibiotics

- ii) for a maximum period of four weeks in other cases, where vitamins are considered essential for proper treatment.
- iii) For a period exceeding four weeks, on request in respect of patients suffering from Tuberculosis, Diabetes and Malignancy.
- c) If the attending Doctor does not specify the quantity or number of days for which medicines are required, the medicines will be allowed for 3 days or up to the minimum sized packages / bottles.
- d) Medicines prescribed but not purchased with 3 days from the date of prescription shall not be normally reimbursed.
- e) Considering that medical services as required and available in an ambulance cannot be rendered in or substituted by any other mode of conveyance, expenses incurred by an employee for transportation of self/dependent family member to a hospital in case of medical emergency shall continue to be reimbursed in respect of an ambulance only, on advice of AMA. However, expenses towards transportation by any other form of conveyance will have to be borne by the employee.

[No.CO/HR/Pol/P-42, dated 20.8.2001]

f) Company's doctor should not prescribe inadmissible medicines viz. food, tonic, disinjectant or toilet preparation to employees and/or their dependent family members. In case any of the inadmissible medicines is prescribed, the doctor shall clearly indicate the same in the prescription itself so that the employee is made aware of the same.

[No.CO/HR/Pol/P-41, dated 1.10.1996]

- 6.3 Reimbursement of such therapeutic substances as are prescribed by the Authorized Medical Attendant/Specialist under a clear prescription signed by him but exclude an inadmissible medicine(s), shall be allowed to the employees.
- 6.4 Expenditure incurred by an employee in obtaining medical attendance under these Rules in India, will be reimbursed by the Company subject to the following:
  - 6.4.1 In respect of the Allopathic System of medicines the AMA may be consulted and the medicines prescribed by him may be obtained by the employee from a chemist or from the AMA himself; in an emergency.
  - 6.4.2 The AMA should prescribe medicines normally for a period not exceeding 7 (seven) days at a time which can be repeated, if required.

## **CLARIFICATION**

The AMA should prescribe medicines normally upto a period not exceeding 30 (thirty) days at a time which can be repeated, if required.

[No.CO/HR/Pol/P-42, dated 8.8.2001]

6.4.3 If the AMA dispenses medicines, the dispensation by him shall be for not more than 5 days at a time for each sickness both in normal as well as in emergency cases.

- 6.4.4 The AMA may repeat medicines if the situation demands it. The number of consultations will, normally be restricted to three within a period of 21 days. However, depending on the nature of sickness, a higher number not exceeding five may be allowed with the specific approval of the competent authority and subject to certification by the Attending Medical Attendant that the progress of the case required more frequent monitoring.
- 6.4.5 Whenever the AMA dispenses medicines, such dispensation should indicate the name and quantity of medicine together with the cost thereof, disease treated, consultation fee etc.
- 6.4.6 In case of chronic ailments, the Medical Attendant may prescribe medicines for a longer period but not more than one month at a time. However for such longer treatment an essentiality certificate from the AMA has to attached with the claim.

#### **CLARIFICATION**

However, for such longer treatment on advice from the AMA duly approved by company doctor/HR Deptt.

[No.CO/HR/Pol/P-42, dated 8.8.2001]

- 6.4.7 The cash voucher of the druggist should indicate name and address of the patient, name of the doctor, batch of medicines purchased etc
- 6.4.8 Where too frequent medical attendance is required or excessive medication is found to be administered to an employee and/or member of his family by an AMA, such cases may be referred by the Management to a recognized or Govt. hospital or to a Medical Board that may be constituted for such purpose or to the Company's visiting/retainer Medical practitioner for check up and advice.
- 6.4.9 If the AMA prescribes X-Ray, Pathological tests etc., the same may be got done by the employee within the existing cost limit prescribed and reimbursement shall be allowed to the employees within the limits prescribed under these Rules.
- 6.4.10 Expenditure incurred by an employee in obtaining medical attendance in India will be reimbursed by the Company subject to the provisions indicated in these rules.

# 7. INJECTIONS

- 7.1 Fees for administering injections (other than the cost of medicine which is reimbursed separately) will be reimbursed upto the following ceilings for all grades of employees:
  - a) Intravenous injections/ infusionsb) Intramascular and subcutaneous injectionsc) Rs.5/- per injectiond) Rs.5/- per injection
- 7.2 The number of injections for which injection fee will be reimbursable will be limited to 10 (Ten).
- 7.3 For I.V. Transfusion, cost of disposable I.V. Set shall be admissible.

- **8.** The names of Doctors and specialists to be taken on the approved list for various offices including Corporate Office may be notified from time to time. The company may add or delete from such list any name (s) as may be considered necessary at any time.
  - 8.1 Similarly, the names of hospitals to be taken on the approved list of the Company for different offices including Corporate Office will be notified by the Company from time to time. The Company may add or delete from such list any Hospital(s) as may be considered necessary at any time.
  - 8.2 In case of hospitalization, employees are required to go to the Government Hospitals and/or Hospitals on the approved list of the Company and reimbursement of the charges levied by such hospitals will be made as per the employee's entitlement.
  - 8.3 If at the place of posting Company's panel hospitals are in existence and the employee and/or his dependent family member(s) takes indoor treatment from a non-panel hospital, reimbursement of medical expenses in such cases will be as per the scales mentioned in Rule 12.3 (i)(b) below subject to the condition that the employee has taken prior permission from the Company.

#### 9. INDIAN AND THE HOMEOPATHIC SYSTEM OF MEDICINES

- 9.1 Employees may also obtain consultation from Medical Practitioners who are registered under the various Indian and Homeopathic system of Medicines. In such cases, the maximum amount reimbursable for consultation would be as follows:
  - a) First Consultation Rs. 10/-
  - b) Subsequent Consultation Rs.5/- each

[No.CO/Pers/Pol/P-41, dated 13.1.1992]

## **CLARIFICATION**

- (a) First Consultation Rs. 15/-
- (b) Subsequent Consultation Rs.10/- each

[No.CO/Pers/Pol/P-41, dated 18.8.1994]

- 9.2 Not more than 4, consultations will be allowed for the same ailment.
- 9.3 When medicines are supplied by the attending physician, no separate consultation charges would be paid and the reimbursement will be restricted to the amount calculated at the rate of Rs. 5/- per day for the period of treatment as indicated by the attending Doctor.

# CLARIFICATION

When medicines are supplied by the attending physician, no separate consultation charges would be paid and the reimbursement will be restricted to the amount calculated at the rate of Rs. 8/- per day for the period of treatment as indicated by the attending Physician.

[No.CO/Pers/Pol/P-41, dated 27.10.1995]

- 9.4 Reimbursement of medicines would be confined to the medicines listed as general medicines in the Central Services (Medical Attendance) Rules.
- 9.5 Duration of treatment in one spell shall not exceed 20 days.

## 10. REIMBURSEMENT OF CHARGES FOR SPECIAL NURSING

If during treatment in a Govt./ Authorised/ nominated hospital, special nursing becomes necessary, an employee or a member of his family will be entitled to such special nursing as may be deemed essential for the recovery or for the prevention of serious deterioration in the condition of the patient having regard to the nature of the disease. For this purpose a certificate from the concerned Hospital should be produced in the Form appended below.

# **Certificate Form**

I certify that		employed/	
	relation of	employed in the	GAIL
(India) Ltd. has k	peen under treatment for	· ·	
disease at the		hospital and tha	it the
services of the s	pecial nurse, for which an ex	penditure of Rs.	was
	and receipts attached, were e ne condition of the patient.	essential for the recovery/prevention	on of
		Signature of the Med	
		Officer-in-charge of	ine
Dated:		case at Hospital	

#### 11. HOSPITAL /NURSING HOME TREATMENT

Medical treatment in a Hospital/Nursing Home which, inter-alia, includes employment of pathological, bacteriological, radiological surgical etc, methods and supply of medicines etc. and consultation with specialists as prescribed by the AMA, shall be allowed to the employees and the cost thereof will be reimbursed as per the rates prescribed by the Hospital/Laboratories taken on the panel of the Company and/or the rates of/AIIMS.

# **CLARIFICATION**

Where no hospital has been empanelled for a particular location, other than in states of Andhra Pradesh, Tamil Nadu, Karnataka, Gujarat, Madhya Pradesh, West Bengal & Uttar Pradesh, medical reimbursement would be restricted to the rates of Sir Ganga Ram Hospital, New Delhi or AIIMS, whichever is lower.

[No.CO/Pers/Pol/P-41, dated 29.6.1998]

# 12. MEDICAL TREATMENT WHILE ON TOUR/LEAVE ETC.

- 12.1 No employee and/or his dependent family member will take treatment at a place other than the place of posting of the employee without prior permission, except in emergencies and/or on leave/tour or when otherwise authorised by the Company.
- 12.2 In case an employee and/or his dependent family member is referred by the Company's Medical Officer and duly approved by the Competent Authority to take specialist treatment at out-station at a hospital/institution recognized by the Government under the Central Services (Medical, Attendance) Rules, reimbursement of medical charges such as medicines, pathological tests/investigation, accommodation charges etc. will be allowed in full as per entitlement.

- 12.3 When an employee takes treatment at out-station, medical claims in such cases will be regulated as under:
  - i) (a) At an out-station where the Company's panel/ hospitals/ doctors/specialists are in existence, the employee should normally consult such doctors or take indoor treatment from such empanelled hospitals and reimbursement will be allowed provided in the case of indoor treatment accommodation etc. is/are as per entitlement.

# **CLARIFICATION**

An employee availing medical treatment in an outstation location based on prior approval, he shall be reimbursed medical expenses towards treatment at the rates of the hospital empanelled by the company at place of outstation treatment or with reference to the rates of the reference hospital specified for the said station, if treatment is taken in a non paneled hospital.

[CO/Pers/Pol/P-41, dated 29.6.1998]

i) (b) If, in such cases, indoor treatment is taken from non-panel hospital, rate of reimbursement will be restricted to AIIMS rates or the rates of an empanelled hospital, if existing at the place of posting, whichever is higher, subject to actuals. Where there is more than one empanelled hospital, the Office concerned will decide and notify a particular empanelled hospital which may be taken as reference for this purpose.

## **CLARIFICATION**

Where more than one hospital has been empanelled for referral purposes in any of the location, reimbursement for the medical expenses for treatment in a hospital would be at the rates prevalent at the empanelled/ Reference State hospital as under at 12.5.

[No.CO/Pers/Pol/P-41, dated 28.6.1998]

Amongst all empanelled hospitals, Sir Ganga Ram Hospital, New Delhi is recognized as company level Reference Hospital. As such, if any admissible treatment is taken at Sir Ganga Ram Hospital, New Delhi as an Outdoor Patient, same is to be allowed as per actuals. In other words, admissible treatment as availed at Private OPD of Sir Ganga Ram Hospital, New Delhi may be reimbursed as per actuals. However, cases where treatment is taken from a non-empanelled hospital, reimbursement of the same is restricted to the extant rates for Private OPD in respect of State Referral Hospital/ Sir Ganga Ram Hospital, New Delhi as the case may be, subject to actuals.

[No.CO/Pers/Pol/P-42, dated 24.8.2006]

i) (c) Similarly, if outdoor treatment is taken from non-panel doctor/hospital, reimbursement will be restricted to the charges as payable at the place of posting or actuals whichever is lower.

#### **CLARIFICATION**

In case the prescription of medicines by an empanelled Hospital/Doctor for outdoor treatment exceeds 30 days, the cost of same may be reimbursed as per actuals subject to Rules/admissibility i.e. with prior approval for outstation journey to empanelled Hospital/Doctor.

- ii) (a) If at the out-station, Company's panel hospital/doctor does not exist and an employee takes indoor treatment from a hospital other than a Govt. hospital, reimbursement will be restricted to AIIMS rates or the rates for a panel hospital, if existing at the place of posting whichever is higher subject to actuals.
- ii) (b) Similarly, for out-door treatment, reimbursement will be restricted to the rates as payable at the location of treatment.

#### CLARIFICATION

- a. In event that an employee takes medical treatment at the work station from a nonempanelled nursing home, the reimbursement of medical expenses shall be regulated as per the Company's medical assistance rules and be limited to actuals or the rates of the empanelled nursing home, whichever is lower.
- b. In event the outdoor medical treatment is obtained from a qualified doctor possessing a MBBS degree, he will not be treated at par with a specialist and his professional consultation fee will be limited to actual or limited to consultation fee of an MBBS doctor in an empanelled nursing home, whichever is lower.
- c. If the AMA (specialist or otherwise) makes an outstation reference in respect of an ailment for which specialist treatment is available at place of posting, then in that case the concerned local specialist shall necessarily be referred to in first instance. In case the said specialist further refers the case for outstation treatment then in that event prior approval of the OIC/HR incahrge may be accorded for the same. Reimbursement, however, shall be regulated as per rules.

[No.CO/HR/Pol/P-41, dated 18.9.2001]

12.4 Reimbursement of medical expenses in respect of dependent family members staying away from the employee shall be allowed if the employee obtains prior permission of the Management for availing the reimbursement facility of such members of family. In such cases, however, reimbursement of medical expenditure will be regulated as per the provisions mentioned above.

# 12.5 Outstation Medical Treatment

(i) In order to streamline and rationalise the system of reimbursement of medical expenses for Indoor/Outdoor outstation treatment, it has been decided to modify the extant provisions and empanel the following hospitals in various states as per the details mentioned below:

States	Hospital on Panel	Reference Hospital
(a) Andhra	(i) Apolllo Hospital, Hyderabad	Medwin Hospital Hyderabad
Pradesh	(ii) Medwin Hospital, Hyderabad	
(b) Tamil Nadu	(i) Apollo Hospital, Chennai	Vijaya Hospital Chennai
	(ii) Vijaya Hospital, Chennai	
	(iii) Tamil Nadu Hospital Corp. Chennai	
(c) Karnataka	(i) Mallya Hospital, Banglore	Mallya Hospital Banglore
(d) Gujarat	(i) Mayo Hospital, Baroda	Rajasthan Hospital Ahmedabad
	(ii) Rajasthan Hospital Ahmedabad	
(e) Madhya	(i) Chaith Ram Hospital, Indore	Apollo Hospital Indore
Pradesh	(ii) Gokuldas Hospital , Indore	
	(iii) Apollo Hospital, Indore	
(f) West Bengal	(i) CMRI Hospital, Kolkata	Wood Land Hospital Calcutta
	(ii) Wood Land Hospital, Kolkata	· ·

	(iii) BM Birla Heart Research Centre, Kolkata	
(g) Uttar Pradesh	(i) Regency Hospital kanpur	Regency Hospital Kanpur

- (ii) where some of the Work Centres have already empanelled hospitals not listed above, they may continue with the existing practice. However, in respect of the states listed above, the reimbursement of treatment at non-empanelled will be restricted to hospitals indicated as reference hospitals.
- (iii) Where more than one hospital has been empanelled for referral purposes in any of the location, reimbursement for the medical expenses for treatment in a hospital would be at the rates prevalent at the empanelled hospital as indicated above. However, whenever medical treatment is taken at a non-panelled hospital at a location where hospitals have otherwise been empanelled, the rates of reimbursement towards the cost of medical treatment taken in such non-panelled hospital would be restricted to the rates prevalent at specified reference hospital at the said location. In other words, if an employee posted at Banglore or Delhi takes the medical treatment for self or his family dependent members in a non-panelled hospital at Hyderabad, reimbursement would be restricted to the rates of Medwin Hospital, Hyderabad which is a reference hospital there.
- (iv) Where no hospital has been empanelled for a particular location other than in states identified above, medical reimbursement would be restricted to the rates of Sir Ganga Ram Hospital, New Delhi or AIIMS, New Delhi which ever is higher.
- (v) With the modification as above, an employee availing medical treatment in an outstation location based on prior approval of the Competent Authority, shall be reimbursed medical expenses incurred on such treatment at the rates of the hospital empanelled by the Company at the place of outstation treatment or with reference to the rates of the reference hospital specified for the said station, if treatment is taken in a non-panellled hospital as per rule above.

[No.CO/Pers/Pol/P-41, dated 29.6.1998]

# CLARIFICATION

- i. At all work centres, including Corporate Office, where Company doctors are posted, cases for outstation/station referrals to any hospital or specialists will necessarily be required to be made on recommendation of Company Doctor and approval of the Competent Authority .Reference for any outstation specialist/hospital must necessarily be routed though the Company Doctor.
- ii. Where referrals for outstation are required to be made by a work centre having more than one doctor at its service, the cases be referred only after availing or exhausting the concerned specialist service present therein. Doctors with post graduate qualification in any discipline/branch of medicine are specialists in that discipline. However, in case of Dentistry, qualification of BDS will suffice.
- iii. Where no company doctor is available, nor positioned, prior approval of OIC/HR-incharge will be a necessity before taking outstation treatment. Similarly in cases of emergency when the GAIL doctor is not present/available approval of OIC/HR-Incharge is required to be obtained and the cases subsequently put up to the Company Doctor. Further in cases of emergency when the Company doctor is not available, the necessary facilitation for outstation referral/hospitalization will be extended by the IOC/HR Incharge. Where it is not possible for the employees to take

- prior approval for outstation hospitalization/treatment in cases of medical emergency, such cases will be required to be subsequently put up to the Company Doctor for endorsement before regulating payment.
- iv. All referrals will be considered only after the same is endorsed by the company doctor/OIC or HR Incharge, as applicable.

[No.CO/HR/Pol/P-41/42, dated 21.8.01, 3.9.2001 and 19.9.2001]

# 13. ADVANCES FOR MEDICAL TREATMENT

- 13.1 Advances for meeting expenses on medical treatment in the case of prolonged treatment/delivery/surgery and hospitalization in respect of employee/members of the families shall be admissible as per Rule 13.2, 13.3, 13.4, 13.5 and 13.6 below.
- 13.2 The Advance is to be applied for by the employee or in exceptional circumstances in cases of serious illness/accidents where the employee is unable to apply for the Advance, the application can be by the spouse of the employee of Company, and duly recommended by the attending doctor.
- 13.3 The Advance will be restricted to Rs. 2000/- or less at a time in respect of normal cases viz. domiciliary prolonged treatment/delivery cases etc.
- 13.4 In cases requiring advanced surgery and other specialized treatment and where the hospital authorities demand an initial deposit as an advance before undertaking the treatment, a higher amount than Rs. 2000/- may be granted with the specific approval of the Competent Authority subject to the employee's providing sufficient proof of the extent of expenditure involved and the advance asked for by the hospital. In such cases, the employee has to give an undertaking that he would submit necessary vouchers etc. within 15 days from the date of discharge of the patient from the hospital failing which the Company will effect necessary deduction from the salary with interest thereon apart from initiating disciplinary action, as deemed fit.
- 13.5 Not more than one medical advance will be admissible at a time to any employee.
- 13.6 The employee who is granted Advance, is required to submit the bills in respect of the expenditure incurred out of the Advance, as soon as the treatment is over, or if the treatment is likely to be prolonged beyond 3 months from the date of drawal of the advance, within 3 months from such date and to refund the unspent balance, if any as soon as the bills are submitted. A second advance will not be granted until the first advance has been fully adjusted.

In all routine cases of hospitalization (including delivery cases), it will be necessary that based on the recommendation of the Company doctor/AMA, prior approval of the Competent Authority is obtained. This would apply in all cases of hospitalization, whether at an empanelled or non-empanelled hospital. If an employee or dependent member of his/her family is to be hospitalized in emergency cases intimation of same will be required to be given to the company within seven days.

For purpose of sanction of advances for medical treatment the extant provision would continue upto the ceiling as prescribed from time to time. However, a higher amount than the prescribed limit, if the case merits, will be considered subject to the specific approval of the Competent Authority only in cases where

the treatment is taken in an empanelled hospital and in case credit facility is not available

[No.CO/PERS/POL/P-41, dated 14.9.1998]

13.7 CISF personnel deployed in the company are entitled to medical facilities as admissible to the regular GAIL employees. However as far as practicable CISF personal are to be discouraged to avail facilities in a non empanelled hospital in normal circumstances. In accidental or emergent cases or the places/cities where no empanelled hospital is existing, the employees can avail in non-empanelled hospital. In the event, employee seeks to go to an non-empanelled hospital, the reimbursement is restricted to the index hospital of the state. Where no index hospital is earmarked, the reimbursement is restricted to Sir Gangaram Hospital of New Delhi. However, no advance in such cases will be sanctioned to the employee.

[No.Co/HR/Pol/P-42, dated 5.6.2003]

- 13.8 Advance for medical treatment will be required to be settled within three month from the date of drawal of advance or 30 days from discharge/completion of Medical Test, whichever is earlier. Whenever treatment is of longer duration, settlement from time to time is to be made. In the event of delay in settlement of advance(s) beyond the aforesaid limits, employees will be liable for recovery of penal interest/token penalty in terms of the following provisions:
  - a) In case advance amount is not utilised by the employee within the stipulated period, penal interest @ 15% per annum will be charged from the employee for the period of default on the total amount.
  - b) In case advance amount is utilised by the employee within the stipulated period but he has failed to settle the same within the stipulated period due to various reasons, a token penalty @ 2% of the advance amount will be levied provided the employee gives justified reasons for such delay in settlement.
  - c) In case advance amount is partially utilised by the employee within the stipulated period, penal interest @ 15% per annum on the utilised amount will be charged (in the with Sub-Para (a) above) and token penalty @ 2% on the utilised amount of the advance will be charged (in terms with Sub-Para (b) above).

[No.CO/HR/POL/P-208, dated 23.1.2004]

## 14. OTHER FACILITIES

#### 14.1 TESTING OF EYE SIGHT

Employee and member of their families may have their eye sight tested for glasses at a Govt./recognised Hospitals, once in every three years. This three years condition may, however, be relaxed on the advice of the AMA. Fee paid to the specialists for such services will be reimbursed according to the Scheduled rates prescribed by the Company.

The Telemedicine system will facilitate speedy consultation of cardiac vascular diseases especially Heart-Attact (Myo Cardial Infraction) from Escort Heart Institute over telephone and the reprints of prescription (like drugs, ECG and management) via telemedicine system, of which GAIL has become a participating body. Employees can benefit from remote places and can get

value attention and consultation about cardiac conditions via a beeper which will be made available in GAIL hospitals.

[No.GAIL/ND/TELEMED/98, dated 18.3.1998]

#### 14.2 COST OF CERTAIN APPLIANCES

The reimbursement of the cost of the following appliances will be allowed to the employees:

- a) Heart Pace Maker and the replacement of its pulse generator.
- b) Replacement of diseased Heart Valves.
- c) Artificial Electronic Larynx.
- d) Other artificial appliances as permissible in terms of CS(MA) Rules.

# 14.3 TREATMENT FOR IMMUNISING AND PROPHYLACTIC PURPOSES

Expenses incurred on account of treatment for immunising and prophylactic purposes shall be reimbursed to employees in respect of treatment for themselves or members of their families in the case of communicable diseases only viz (1) Cholera (2) Typhoid Group of fevers (TAB) (3) Plague (4) Diphtheria (5) Whooping cough (6) Tetanus (7) Poliomyelitis (8) Tuberculosis (9) Hepatitis B infection (10) Measles (11) Mumps (12) Rubella (13) Meningitis (14) Chickenpox (15) Hepatitis A - Infection, provided such treatment has been taken at Government Hospitals or the Hospitals/ dispensaries on the panel of the Company.

[No.CO/HR/Pol/P-41, dated 28.10.1999 & CO/HR/Pol/P-42, dated 13.2.2006]

# CLARIFICATION

When treatment for immunizing and prophylactic purposes has been availed from a non-empanelled hospital, rate of reimbursement will be restricted to the rates of Referral Hospital/ Sir Ganga Ram Hospital, New Delhi for such admissible Immunization(s), subject to actuals.

In case of non-availability of rates of Referral Hospital/ Sir Ganga Ram Hospital, New Delhi, Consultation Charges for such treatment availed at non-empanel led hospital, will be restricted to the rates in terms of Rule – 5.8 above. Further, cost of vaccine(s) as prescribed by the AMA will be allowed as per actuals on production of original prescription and cash memo.

[No.CO/HR/Pol/P-42, dated 2.5.2006]

# 14.4 <u>Treatment for Infertility and/or Sterility</u>

Expenses incurred on account of treatment of employee and/or his/her spouse for sterility shall be reimbursed. However, infertility treatment is not reimbursable.

[No.CO/HR/Pol/P-42, dated 22.9.1999]

a. Reimbursement of expenses towards Medical Termination of Pregnancy (MTP) in respect of a female employee or spouse of a male employee with child/children, are admissible for a maximum of two occasions. This will also apply in case of Maternity Leave accruing for the same in respect of a female employee.

- b. Expenses incurred for various temporary methods of contraception such as Condoms, Post coital contraceptive pills, Post coital jelly, Spermicidal jelly, Contraceptive oral pills, Coital soaps & jellies etc. are not reimbursable.
- c. Contraceptive Devices (IUCD) such as Copper T, Multiload, Intra-uterine wires, Intera-uterine loops etc. is allowed.
- d. Expenses towards surgical methods of permanent sterilization such as Tubeectomy, Vasectomy etc. are reimbursable.

[No.CO/HR/Pol/P-42, dated 16.1.2001]

14.5 It is clarified that that the reimbursement towards physiotherapy, which would broadly cover the treatment listed below, shall be allowed only when treatment is obtained to recoup certain physical weakness/disability which may have occurred as a result of some disease and/or at the specific advise of an Orthopaedician. No reimbursement will, however, be admissible if such treatment is obtained (a) to improve general physical fitness/stamina; (b) for cosmetic purposes; (c) to improve figure etc. The reimbursement towards physiotheraphy treatment when taken in a non-empanelled hospital, will be limited to the actuals or the rates of the referral hospital notified in respect of concerned state from time to time, whichever is lower. The HR Incharges are advised to notify the rates as applicable with reference to the referral hospitals for respective work centres for the information of the employees.

<u>SI.No.</u>	<u>Treatment</u>
1.	Shortwave diathermy
2.	Intermittent Cervical and/or Lumber traction
3.	Ultrasonic exposure
4.	Paraffin wax Bath
<i>5.</i>	Hydrocoleator packs
6.	Infra Red Exposure
7.	Electric Stimulation
8.	Remedial Exercises

[No.CO/HR/Pol/P-41, dated 19.9,2001]

14.6 Immunisation expenses for Hepatitits 'A' and Chicken pox is not admissible.

[No.CO/HR/Pol/P-41, dated 1.10.2002]

## 15. TIME LIMIT FOR MEDICAL CLAIMS

Subject to Rule-13, generally employees shall prefer their claim for reimbursement of medical expenses within 3 months from the date of completion of treatment as shown in the last prescription issued by the AMA. However, in exceptional circumstances, the controlling officer may condone the delay in submitting the claims upto a maximum period of 6 months.

## 16. REIMBURSEMENT PROCEDURE

- 16.1 No retainer fee will be paid by the Company to the empanelled Doctors/ Hospitals.
- 16.2 Employees will pay charges direct to the Authorised Medical Attendant and claim reimbursement in the prescribed form. Reimbursement of consultation charges, medicines etc. will be allowed as per the rates prescribed by the Company from time to time. The Company may also enter into an arrangement with the empanelled doctors/specialists/chemist shops for direct payment of consultation

- fee and cost of medicines etc. in the manner as may be prescribed by the Company from time to time.
- 16.3 Cost of such medicines which are not reimbursable under the Central Service (Medical Attendance) Rules and also charges for treatment of such diseases/ailments/ deformities, which are not reimbursable under the Central Service (Medical Attendance) Rules, shall not be reimbursed.

# 17. CLASSIFICATION OF EMPLOYEES FOR THE PURPOSE OF ACCOMMODATION IN HOSPITALS/ MEDICAL FACILITIES

The following will be the classification of employees for the purpose of determining the entitlement of accommodation in Hospitals and / or obtaining medical facilities:

GRADE	PAY LIMIT	ENTITLED ACCOMMODATION
Α	Upto Rs. 1305/-	General Ward
В	Rs. 1306/- to Rs. 3349/-	Cubicle (3-bed or 4 bed ward)
С	Rs. 3350/- to Rs. 5829/-	Room
D	Rs. 5830/- and above	Deluxe Room

#### NOTE:

- i) *'Pay'* would mean Basic Pay plus Special Pay, Personal Pay (on stagnation), Special Pay (on redesignation), NPA, or such other emoluments which may be classified as Pay by the orders of the Company
- ii) 'Deluxe Room' will mean and include air-conditioned room provided the empanelled hospital categorised such an air-conditioned room as 'Deluxe Room'.
- iii) In case room charges include charges for diet, the same will be deducted from the medical claim.

# **CLARIFICATION**

# **Hospitalisation Entitlement**

(Pay ranges effective from 13.10.2000 for executives)

Pay Range/ Grade	Entitled Accommodation	Description
Executives with B.Pay of 18170 & above	D	Deluxe Room
Executives with B.Pay of 12435 to 18169	С	Room
Executives with B.Pay of 10750 to 12434	В	Cubicle (3-bed or 4-bed ward)
S-3 to S-7	В	Cubicle (3-bed or 4-bed ward)
S-2 & below	Α	General Ward

[No.CO/HR/Pol/WR-13, dated 13.10.2000]

## **CLARIFICATION**

Hospitalisation Entitlement (Empanelment of Hospitals in and around Delhi/NCR)

Pay Range/ Grade	Category of Entitled room
Executives with B.Pay of 18170 &	Deluxe Room
above	
Executives with B.Pay of 12435 to	AC Room
18169	

#### **Medical Attendance Rules**

Executives with B.Pay of 10750 to	Cubicle (3-bed or 4-bed ward)
12434	
S-3 to S-7	Cubicle (3-bed or 4-bed ward)
S-2 & below	General Ward

[No. 22/02/53/539/, dated 19.12.1994; No.CO/HR/-C&S/Medical/2001, dated 6.11.2001; No.CO/HR/ADMN/Medical/2005, dated 20.10.2005; & No.CO/HR/ADMN/Medical/2005. dated 20.10.2005)

# 18. MEDICAL CHECK-UP FOR EMPLOYEES ABOVE 40 YEARS OF AGE

Employees in the age group of 40 years and above will be entitled to avail of a periodical check-up. The medical check-up would normally be once in two years, unless otherwise advised by the Chief Medical Consultant/ Medical Attendant of the empanelled hospital and shall include besides general body check-up, specific tests on full body chemistry. The check-up may be got done at any one or more of the empanelled hospitals of the Company as may be notified from time to time.

# 19. REIMBURSEMENT OF MEDICAL EXPENSES INCURRED ON MEDICAL TREATMENT RECEIVED ABROAD.

The procedure for availing medical treatment abroad either by the employee for himself or for members of his family shall be in accordance with the instructions issued by the Government of India/ Department of Public Enterprises.

# 20. OUT-STATION TRAVELLING ALLOWANCES

Employees and their families will be entitled to payment of journey expenses in term of TA Rules of the Company when directed by AMA for medical attendance or treatment to another Specialist or hospital outside the station at which the employee is posted.

#### 20 A. GENERAL

a) Employees have been advised not to adopt any unhealthy practice while availing various benefits under the Medical Scheme of the Company, as the same may amount to 'misconduct' compelling disciplinary action under the Employees' (Conduct, Discipline & Appeal) Rules, 1986.

[No. CO/Pers/Pol/P-41, dated 20.10.1992]

b) No revision/ change can be made by Regional/ Field Offices in respect of any existing facility/ benefit admissible to employees without prior approval of Corporate Office.

[No.CO/Per/Pol/P-41, dated 26.11.1992]

#### 21. INTERPRETATION

Where any doubt arises about the interpretation of any clause of the Rules, the matter shall be referred to the Corporate HR Department for clarification.



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# **Medical Attendance Rules**

(E) <u>Travel Expenses</u> (for outstation treatment)\*

` '		•								
Patient S.No.	Departure  Date Place/		<del>'</del>		Travel Mode	Travel Fare (Rs.)		Local Conveyance Expenses (Rs.)		Remarks
3.140.	Date	Station	Date	Station	Wiode	Claimed	Passed	Claimed	Passed	
Total (5) :										

Total (5)							
* : Please enclose a copy of the permi	ission obtained for Outstation Medical Treatment						
<u>Total Claim</u> :							
Total Amount Claimed (1) to (5), Rs.							
Less Advance Taken (if any), Rs. :							
Net Amount Claimed, Rs.							
Certified that :							
•	reimbursement is claimed by me is employed in edical facilities but she/he is not preferring any						
<ul> <li>c) (i) My son** has neither started earning nor attained the age of 25 years.</li> <li>(ii) My daughter** has neither started earning nor is married.</li> <li>** : no age limit prescribed in case of physically/ mentally challenged son and daughter till she gets married</li> </ul>							
d) My parents are residing at							
	nt on me. The income of my parents from all						
sources is not more than Rs.6000/- pe f) My child/ children who are wholly de pursuing studies.	ependent on me, is/ are residing in Hostels for						
Date :	(Signature of Employee)						
For use in Fa	&A Department						
Bill No. : Date :	Total Amount Passed, Rs. :						
Advance taken, Rs. : Net Amount Payable, Rs. :							
Mode of Payment : Bank □ Cash □ Salary □							
Amount passed in words, Rs only							
(Signature of Accountant)  Name:  Designation:  Date:	(Signature of F&A Executive)  Name: Designation:						
Date	Date :						