



NATIONAL FERTILIZERS LIMITED
CORPORATE OFFICE: NOIDA
HUMAN RESOURCE DEPARTMENT

INTER OFFICE MEMO

From : Executive Director (HR), CO

To : Executive Director, Vijaipur Unit
Chief General Manager, Panipat Unit/Bathinda Unit
General Manager –I/c. Nangal Unit,
Zonal Manager Hyderabad/Bhopal/Lucknow/ Chandigarh

No.NFL/CO/HR/POLICY/ 2185

Dated.09.04.2024

Sub: NFL's Medical Attendance and Treatment Rules, for below Board Level Executives and Non-Executives

The Competent Authority has approved "NFL's Medical Attendance Treatment Rules, for below Board Level Executives and Non-Executives". A copy of the same is enclosed herewith.

These rules shall supersedes "NFL's MATR 2016" notified vide IOM dated 26.02.2016 and shall be effective from 1st April 2024.

You are requested to kindly circulate "NFL's MATR for below Board Level Executives and Non- Executives" among the employees of your Unit/Office.

(Raman Gambhir)
General Manager (HR-Pers.)

Copy to:

1. Sr. Manager (HR) to C&MD Sectt.
2. Secretary to Dir(Fin)/Dir(Tech)/CVO
3. All Unit HR Heads
4. All HoDs at CO/CMO

**NFL's Medical Attendance and Treatment Rules for below Board
Level Executives & Non-Executives**

1.0 SHORT TITLE:

These rules shall be called National Fertilizers Limited's Medical Attendance and Treatment Rules for below Board level executives & Non-executives. (hereinafter called the **NFL's MATR, for below Board Level Executives & Non-Executives**).

2.0 OBJECTIVE:

The objective of these rules is to establish a Comprehensive framework for providing of medical facilities to the employees of the Company and their dependent family members and ensuring efficient reimbursement process.

3.0 APPLICABILITY:

3.1 These rules shall apply to regular employees of the Company including Management Trainees, CISF staff posted at Units, DPS staff at Vijaipur Unit and to their dependent family members but does not include Apprentices under the Apprentice Act 1961

3.2 These rules shall come into force from **1st April, 2024** and supersede existing rules. Medical facilities provided to the employees and their dependent family members are subject to modification / discontinuation at the sole discretion of the Competent Authority.

4.0 DEFINITIONS

4.1 "**Company**" means the NATIONAL FERTILIZERS LIMITED including its all Offices / Units under its management.

4.2 "**Competent Authority**" means **Chairman & Managing Director** of the Company, or any Officer authorized by C&MD.

4.3 "**Chief Medical Officer**" means Head Doctor of the Hospital at NFL Units including Company's Doctor at CO/CMO, Noida .

4.4 "**Employee**" means all persons in the whole-time employment of the Company other than those, who are casual, work-charged and contingent staff and include those whose services are temporarily placed at the disposal of the Central or State Government or a local or other authority and those who are on deputation to the Company.

4.5 "**Dependent Family Members**" means a member of Employees' Family who meets the dependency criteria as specified under Rule No. 5 (1) herein under.

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- 4.6 **“Family”** means Employee’s wife/husband, children and step children (including legally adopted children), parents, wholly dependent on the employee.
- 4.7 **“Pay”** means Basic Pay and Dearness Allowance drawn by the Employee as on 1st day of April.
- 4.8 **“Authorized Medical Attendant”** for any category of Employees means Medical Officer of the Company irrespective of his / her grade or scale, including doctor at CO/CMO, Noida, Panel Doctor or Consultant from Panel Hospital, General Practitioner or Consultant who has approved qualification and has been registered under Indian Medical Council Act in Allopathic or Ayurvedic or Homeopathic System of Treatment.
- 4.9 **“Hospital”** includes
- 4.9.1 **Company’s Hospital** means the hospitals operated by the Company at Nangal, Bathinda, Panipat and Vijaipur Units.
- 4.9.2 **Empanelled Hospital** means the private hospitals enlisted by the Company at each Unit/Office of the Company for the treatment of its employees and their eligible Dependent family members.
- 4.9.3 **Nodal Hospital** means the private hospital enlisted by the Company at Chandigarh, Lucknow, Bhopal and Hyderabad at which rates the indoor treatment, if taken from non-empanelled hospital, by the employees and dependent family members of Field/Area/State offices of Zonal Office shall be regularized/reimbursed.
- 4.9.4 **Common Panel** means the panel of private hospitals enlisted by the Company for the treatment of its employees and their eligible dependent family members throughout the Country.
- 4.9.5 All Government hospitals / Hospitals run by local bodies / Municipal Corporation
- 4.10 **“Medical Attendance”** means attendance by the Authorized Medical Attendant including such methods of examination and such consultation with specialists for the purpose of diagnosis and Treatment as are considered necessary by the Medical Attendant and such consultation with specialist or other medical officer as the authorized medical attendant certifies to be necessary, to such an extent and in such manner as the specialist of medical attendant determine. Medical Attendance includes attendance at the Hospital (i.e. indoor as well as OPD) or at the residence of Employee or at the consulting rooms/clinics of Authorized Medical Attendant.
- 4.11 **“Medical Treatment”** means the use of all medical, surgical and diagnostic facilities available at the Company’s hospital in which the employee is treated and includes:
- a) the employment of such pathological, bacteriological, radiological, or other methods as are considered necessary by the authorized medical attendant;

- b) the supply of such medicines, vaccine, sera or other therapeutic substances not ordinarily so available as the Authorized Medical Attendant may certify in writing to be essential for the recovery or for the prevention of serious deterioration in the condition of the employee;
- c) such accommodation as is ordinarily provided in the hospital and issued to his status;
- d) such nursing as is ordinarily provided to indoor patients by the hospitals;

4.12 "CGHS Rates" - Wherever medical reimbursement is to be made/ restricted to CGHS rates, the following CGHS rates would be applicable to Units/Offices at which the employee is posted :

Corporate Office, CMO NOIDA	CGHS Delhi
ZO Chandigarh, Nangal, Bathinda, Panipat	CGHS Chandigarh
ZO Bhopal, Vijaipur	CGHS Bhopal
ZO Lucknow	CGHS Lucknow
ZO, Hyderabad	CGHS Hyderabad

5.0 ELIGIBILITY OF DEPENDENTS FOR MEDICAL TREATMENT:

All the criteria mentioned herein below i.e. **5.1, 5.2 & 5.3** are required to be fulfilled simultaneously for deciding Dependency for Medical Facility / Treatment:

5.1 Criteria for dependency are:

5.1.1 Residential Status:

Generally all Dependent Family Members may preferably stay with the Employee. The condition of residing with an Employee by the Dependent Family Members including spouse shall not be insisted upon, subject to submission of documentary evidence in the following cases:

- a) Employees dependent parents, if staying anywhere in India.
- b) Children, if studying elsewhere.
- c) Spouse, if employed /unemployed, residing elsewhere.
- d) Dependent family members of Area / Field/State Office employees of Marketing Division.

5.1.2 Income :

- (1) For spouse (wife/husband, as the case may be) Income criteria will not be applicable.
- (2) Son, daughter including legally adopted children are deemed to be dependent on the Employee till they start earning.
- (3) Parent will be considered as wholly dependent on an employee if the monthly income of the parents or the combined monthly income of both parents from all sources accounted together does not exceed **Rs. 25,000/-** per month.

5.1.3 Age:

- (1) Son including legally adopted, unmarried, dependent son are eligible for medical Treatment/facility till the age of 30 years or till he starts earning, whichever is earlier except Mentally Retarded / Permanently Disabled son.
- (2) Daughter including legally adopted daughter is eligible for Medical Treatment irrespective of age limit till she starts earning or gets married, whichever is earlier except Mentally Retarded / Permanently Disabled daughter. However, to avail the medical facility for the dependent daughter, who completes 30 years of her age, the employee will have to submit the declaration that she is still dependent on him. This declaration should be submitted in prescribed format available in Human Resource Department. The employees are expected to inform Human Resource Deptt. as soon as the daughter does not remain dependent on him.
- (3) Mentally Retarded or Permanently Disabled Children of Employee on roll are eligible for medical facilities irrespective of the age.

5.1.4. Marital Status:

Son, daughter including legally adopted children are eligible for medical treatment till they get married.

5.2 Other conditions for eligibility are:

5.2.1 Employed Spouse

Medical Treatment will be allowed if the husband or wife, as the case may be, does not avail the same provided by his/her employer. A certificate to that effect, issued by the employer of the spouse, must be submitted by the employee. No change in option will be allowed during the year and all such options shall be exercised in the 1st week of April. The certificate should clearly state whether the spouse is getting any medical allowance in lieu of medical facility to self and or family members.

5.2.2 Mentally Retarded/Permanently Disabled Children:

Mentally Retarded or Permanently Disabled son / daughter / legally adopted children of Employee on roll are eligible for medical facilities irrespective of the age limit. A certificate from Govt/Civil Hospital should be produced to this effect. Such cases will be considered on merit basis with the approval of C&MD. Thereafter, medical facility will be extended on self-certification by the employee, on yearly basis, with the approval of Unit Head in case of employees of Units / HR Head at Corporate Office in case of Corporate Office & Marketing Division employees

5.3 Restrictions for dependency are:

5.3.1 Female Employee:

Female Employees may opt either for her parents or her parents-in-law, as dependents, subject to meeting the criteria of dependency, with the liberty to change her option only once during the entire service.

5.3.2 Widowed female Employee:

Widowed Female Employee may opt either for her parents or parent-in-law, as dependents, subject to meeting the eligibility criteria of dependency, till she gets re-married.

- 5.4** In case of eligible dependent family members staying other than the place of posting of an employee at the following states, reimbursement of medical expenses for OPD & IPD treatment shall be made at Nodal Hospital rates mentioned against each or actuals whichever is less :-

Place of stay	Nodal Hospital
Western States	Bansal Hospital, Bhopal
Northern and Central States	Shalby Hospital, Mohali
Eastern states & North eastern states	Sahara Hospital, Lucknow
Southern States	Yashoda Hospital (Somajiguda), Hyderabad

6.0 OPD MEDICAL TREATMENT

6.1 MONETARY CEILING FOR OPD TREATMENT:

- 6.1.1** Maximum limit for OPD treatment per family unit including dependent parents in a year for all diseases will be 1.5 months Basic Pay + DA of the employee as on 1st April of the financial year.

Minimum OPD Limit shall be **Rs.65,000/-** or 1.5 times of basic +DA as on 1st of April of the financial year, whichever is higher.

- 6.1.2** Maximum OPD ceiling (1.5 times of Basic Pay + DA as on 1st April every year) shall be applicable to regular employees on the rolls of the NFL including Management Trainees, CISF staff at Units, DPS Staff at Vijapur Unit.
- 6.1.3** The ceiling in respect of employees, who are retiring during the year due to any reason whatsoever, will be reckoned on pro rata basis.

6.2 OPD TREATMENT & DIAGONISTIC TESTS

- 6.2.1** OPD (outpatient department) is defined as a hospital department where patients receive diagnoses and / or treatment but do not stay overnight. Thus, OPD treatment is for patients who do not require hospitalization expenses, such as diagnostics tests, minor procedures, medicine bills, doctor's visit fees, dental treatment, etc. form a part of OPD expenses.
- 6.2.2** OPD treatment includes Allopathic, Homeopathy, Ayurvedic, Unani , Naturopathy, Siddha treatments, Doctors consultation, diagnostic tests, medicines, minor procedures.
Reimbursement for treatments shall be as per CGHS guidelines (Reference Muthuswamy's handbook). The employee shall furnish prescription and receipt mentioning the medicine name and cost.

6.3 MONETARY CEILING NOT TO BE APPLICABLE FOR OPD MEDICAL TREATMENT IN CERTAIN CASES

GLORIOUS YEARS

- 6.3.1 Reimbursement of Preventive Health Check-up, MRI, CT SCAN, and T.A. for outstation reference shall be made over and above the monetary ceiling of 1.5 month's Pay in a year.
- 6.3.2 In case of on the job accidents, reimbursement of OPD treatment shall be made over and above the monetary ceiling of 1.5 month's Pay in a year, on actual basis.

6.4 HOSPITALS FOR OPD MEDICAL TREATMENT

6.4.1 UNITS (where NFL hospital exists)

Employees of Units may take OPD Medical Treatment from the Company's Hospitals, Empanelled Hospitals/Doctors/Clinics/Labs of their respective unit and reimbursement shall be made upon production of all treatment documents, Doctor's prescription and receipts. No reimbursement will be admissible incase treatment is taken from non-empanelled hospital / specialist.

6.4.2 CO/CMO/MKTG DIVISION (where NFL Hospital do not exist)

Employees of CO, CMO, Noida, Zonal Offices, may take OPD medical treatment preferably from empanelled hospitals. However, they may also be allowed to take treatment from non-empanelled hospitals / doctors and reimbursement shall be made on actual basis upon production of all treatment documents, Doctor's prescription and receipts.

Employees of State/Area/Field Offices may take OPD treatment from anywhere and reimbursement of expenditure on treatment shall be made on production of all treatment documents, Doctor's prescription and receipts.

The places where Company does not have its own Hospital, the employees would also be entitled to Rs.500/- in a year for "commonly used medicines", on self-certification basis. The payment will be made at the end of the financial year.

6.6 REFERENCE FOR TREATMENT TO RESPECTIVE PANEL AND COMMON PANEL OF HOSPITALS

- 6.6.1 Besides taking OPD treatment from empanelled hospitals, employees of Units, State/Area/Field Offices, Zonal Offices may also be referred for specialized treatment to the respective Units/Offices, Local Panel and Common Panel of Hospitals and TA shall be allowed to them as per rules of the company.
- 6.6.2 For outside reference, employee may seek prior approval of CMO & Unit Head in case of Unit employees and HR Head, Corporate Office in case of Corporate Office & CMO NOIDA employees and Zonal Manager in case of Marketing Division employees.

Vaccinations at the time of birth of a child up to the age of five years shall be reimbursed without prescription over & above OPD ceiling. Beyond five years it shall be included under OPD Ceiling.

Vaccinations for employee and dependent family members (excluding child up to five years) shall be included in the OPD Ceiling.

6.8 Glucometer shall be allowed to diabetic patients (once in three years) and Gluco Strips as per the prescription of Doctor within OPD ceiling. Glucometer will be allowed only ONE per family staying at same location. In case the family members stay at different places and they are diabetics, purchase of more than one Glucometer may be considered based on the details given in Dependent Declaration Form filled in by the employee at the beginning of every year. However maximum two Glucometers per family shall be allowed.

6.9 **Blood Pressure** instrument shall be allowed as per the prescription of Doctor (once in three years) within OPD ceiling.

6.10 Reimbursement of all Dental Treatments shall be on actuals within the OPD Ceiling.

6.11 **Hearing Aid/ CPAP/Bi-level CPAP/Oxygen Concentrator/ Bi-level ventilator/Spectacles/Artificial Limbs**

6.11.1 Hearing Aid shall be allowed at CGHS rates if prescribed by ENT Specialist of Govt. hospital / NFL empanelled Hospital on the basis of audiometric and audio logical assessment and the type of Hearing Aid most suited for the beneficiary. The Audiogram Report shall be authenticated by the ENT specialist. The recommendation shall be as per the categories approved under CGHS and not as per brand

The cost of hearing aids shall include all taxes, including GST and shall carry three years' warranty. Employee may claim reimbursement on submission of Purchase Invoice.

Replacement of Hearing Aid shall be permitted after a period of five years of its purchase on the recommendation of ENT Specialist/Doctor of Empanelled Hospital for replacement. Maintenance and repair & cost of batteries will be responsibility of the beneficiary.

Reimbursement of expenses for Hearing aid shall be over & above the OPD Ceiling. The applicable Rates will be as per CGHS guidelines issued in this regard from time to time.

6.11.2. The CPAP/Bi.level CPAP/Oxygen Concentrator/ Bi.level ventilator system will be provided to the employee on recommendations of two specialists in the concerned field for domiciliary use. The reimbursement will be restricted as per CGHS rates and guidelines as issued from time to time.

The ceiling limits shall include cost of maintenance with spare parts for a period of five years. No request for reimbursement of cost of maintenance/parts will be entertained. Request for replacement of

machine after completion of five years will need to be advised and processed in the same manner as for the first time.

The employee can claim reimbursement on submission of purchase invoice. The expenses shall be reimbursed over and above the OPD Ceiling.

The employee as such need not return these machines back to the company.

The applicable Rates will be as per CGHS guidelines issued in this regard from time to time.

- 6.11.3.** Reimbursement of one spectacles each for self and dependent family members to all regular employees of the Company(excluding CISF staff posted at Units & DPS staff posted at Vijaipur Unit) once in 3 year upon production of receipts as under:

Pay Scale	Ceiling in INR	
	Self	Composite ceiling of dependent family members
E6 to E9	Rs.25000/-	Rs.20000/-
E0 to E5	Rs. 20000/-	Rs.15000/-
W10 to W12	Rs.15000/-	Rs.10000/-
W0 to W9	Rs.10000/-	Rs.5000/-

The above ceiling is inclusive of Tax and will be reimbursed over and above the OPD Ceiling.

- 6.11.4.** Reimbursement of artificial limbs as per CGHS Guidelines issued from time to time. Artificial limbs reimbursement shall be over and above OPD ceiling.

6.12 REIMBURSEMENT BEYOND OPD CEILING

- 6.12.1** The OPD ceiling (1.5 times of Basic Pay + DA as on 1st April every year), shall include settlement of all chronic diseases bills. On exhaustion of OPD Ceiling only Chronic diseases claims shall be settled. The reimbursement shall be 100% for chronic diseases as under:

- i. Cancer
- ii. Leprosy
- iii. Thalassemia
- iv. Chronic Active Hepatitis
- v. Chronic Renal failure serum creatinine > 5.0 or renal transplant
- vi. Myocardial Infarction
- vii. Tubercular Diseases
- viii. Diabetes
- ix. Multiple Sclerosis.
- x. Poliomyelitis
- xi. Ulcerative Colitis
- xii. Turner Syndrome

- xiii. Blood Pressure
- xiv. Heart Ailments
- xv. Hypertension
- xvi. Ischemic heart disease, also called coronary heart disease (CHD) or coronary artery disease, IHD
- xvii. Epilepsy
- xviii. Arthritis
- xix. Autism, ADHD and other learning disabilities as per CGHS guidelines. ”

7.0 PERIODICAL HEALTH CHECK-UP FOR EMPLOYEES AND THEIR SPOUSES

7.1 Employees and their spouses shall be allowed the following tests under periodical health checkup once in three years upto the age of 40 years and once a year beyond 40 year:-

- History & Physical examination by Consultant;
- Complete Haemogram – Hb, TLC, DLC, ESR, Haematocrit, Peripheral Smear;
- Blood Group ABO, Rh;
- Blood Sugar – Fasting & Post prandial;
- Blood Urea;
- Serum creatinine;
- Serum uric acid;
- Lipid Profile;
- Urine examination;
- X-ray Chest;
- ECG;
- Review of reports and final consultation with Sr. Consultant, Internal Medicine; Gynecologist Consultation and pap smear test

7.2 Employees and their spouses shall be allowed the following tests under periodical health check up once in a year above the age of 40 years :-

- History & Physical examination by Consultant;
- Complete Haemogram – Hb, TLC, DLC, ESR, Haematocrit, and Peripheral Smear;
- Blood Group ABO, Rh;
- Blood Sugar – Fasting & Post prandial;
- Blood Urea;
- Serum creatinine;
- Serum uric acid;
- Lipid Profile;
- Liver Function Test;
- Urine examination;
- Ultrasound whole abdomen;
- X-ray Chest;
- ECG;
- Pulmonary Function Test;

- Exercise Stress Test (TMT) or Echo (as decided by Consultant)
- Review of reports and final consultation with Sr. Consultant, Internal Medicine;
- Gynecologist Consultation and pap smear test

7.3. Any other Test considered essential by the concerned Doctor.

In case of Preventive Health checkup, test reports are required to be submitted for reimbursement purposes.

- 7.4.** Reimbursement of treatment for Autism. ADHD and other learning disabilities shall be as per CGHS guidelines. This shall be included in the list of chronic diseases.

8.0 INDOOR MEDICAL TREATMENT

IPD (Inpatient Department) is defined as a hospital department where patients received diagnoses and/or treatment but to stay overnight. Thus, IPD treatment is for patients who require hospitalization. Expenses, such as Diagnostics tests, procedures, medicines, Doctor's Visit fees, dental treatment, Room Rent, operation theatre, nursing, cost of stents. Cost of implants etc., form a part of IPD expenses.

8.1 Indoor medical treatment in case of Unit employees:-

- 8.1.1** All employees and their dependent family members may avail the Indoor medical treatment from the Company's Hospitals, respective local panel of the unit upon reference from CMO.
- 8.1.2** Apart from treatment available in Company's hospitals, employees and their dependent family members may also take specialized treatment from local panel of their Unit as well as Common panel of hospitals of the Company upon reference of CMO. For treatment within District town, reference from CMO is required. Further for treatment outside district town reference from CMO and approval of Unit Head is required.
- 8.1.3** In the event, employees and their dependent family members take indoor medical treatment from non-empanelled hospital / specialists, reimbursement shall be restricted to respective CGHS rates.
- 8.1.4** Validity period in referral cases for specialized treatment shall be upto 10 days from the date of issue of memo by the concerned Unit. Employees shall not be referred for the same treatment within 30 days.

8.2. Indoor medical treatment for the employees of Corporate Office and Central Marketing Office, NOIDA .

- 8.2.1** All employees and their dependent family members may avail Indoor treatment from the hospitals on the panel of Corporate Office and Central Marketing Office, NOIDA .
- 8.2.2** In the event, employees and their dependent family members take treatment from non-empanelled hospital / specialist, reimbursement shall be restricted to respective CGHS rates.

8.3 Indoor medical treatment for the employees of Zonal Offices

- 8.3.1 All employees and their dependent family members may avail Indoor treatment from the hospitals on the panel of respective Zonal Office.
- 8.3.2 In the event, employees and their dependent family members take treatment from non-empanelled hospital / specialist, reimbursement shall be restricted to respective CGHS rates or actual whichever is lower.
- 8.3.3 Apart from empanelled hospitals, employees and their dependent family members may also avail specialized treatment from the Common panel of hospitals of the Company. However, employees may seek prior permission of HR Head Corporate Office for outside medical reference
- 8.3.4 Validity period in referral cases for specialized treatment shall be upto 10 days from the date of issue of memo. Employees shall not be allowed reference for the same treatment within 30 days.

8.4 Indoor medical treatment in case of State/Area/Field Offices

- 8.4.1 All employees and their dependent family members may avail Indoor medical treatment from the hospitals on their panel of their respective Zone; and Common panel of hospitals upon reference from their treating Doctor, recommendation of respective Zonal Manager and approval of Corporate HR Head.
- 8.4.2 In the event, employees posted in State/Area/Field Offices and their dependent family members take treatment from non-empanelled hospital/ specialist, reimbursement shall be restricted to Nodal Hospital rates or actual whichever is lower.
- 8.4.3 Validity period in referral cases for specialized treatment shall be upto 10 days from the date of issue of memo. Employees shall not be allowed reference for the same treatment within 30 days.

8.5 Reimbursement of charges for kidney transplant surgery.

All employees would be allowed reimbursement of expenses incurred on kidney transplant surgery to them or their dependent family member.

8.6. Reimbursement of In vitro fertilization (IVF)

Reimbursement of IVF treatment shall be as per CGHS Guidelines issued from time to time. IVF shall be included in IPD Treatment.

9.0 TA for outstation medical reference for OPD & IPD treatment

- 9.1 For out station medical reference, Reimbursement of TA shall be allowed to the patient as per "rail entitlement" as defined in NFL Rules for Official Tour.
- 9.2 Travel by own car / taxi shall not be permissible.

9.3 TA shall be allowed as per the recommendation by treating Doctor and ratification by CMO

9.4 No travelling allowance shall be allowed, when employee is referred to Specialists, within the District town, where he is posted.

10.0 Escort facility for outside medical reference

10.1 Escort facility in referred cases shall be allowed only in exceptional cases, if considered necessary by the CMO and Unit Head in case of Unit employees and HR Head Corporate Office in case of Corporate Office & Marketing Division employees.

11.0 Ambulance facility

11.1 Ambulance shall be allowed in case of Dialysis, Chemotherapy, Accident Cases, Heart Attack, and Brain hemorrhage etc., if considered necessary by the CMO and Unit Head in case of Unit employees and HR Head, Corporate Office in case of Corporate Office & CMO NOIDA employees and Zonal Managers for employees of respective Zonal Office.

12.0 Indoor treatment in emergency / accident cases

12.1 In emergent situations e.g. accident cases, if the employee and their dependent family members take medical treatment from non-empanelled hospitals, reimbursement shall be allowed at actuals, for maximum of 10 days. Thereafter, reimbursement of claim shall be made as per respective CGHS rates for Unit/CO/CMO/ZO employees. In case of State/Area/field Offices employees, the reimbursement shall be restricted to actual rates or Nodal Hospital rates whichever is less

12.2 In case of following type of Indoor Treatment, the patient will be allowed separate isolated accommodation on the recommendation of Head of the concerned Hospital:

- i) Patient with burn injuries (25% or more burns)
- ii) Serious accidents (where multiple fractures have taken place)
- iii) Serious head injury cases
- iv) Cases where there is a likelihood of infection (Infectious disease)

13.0 Medical Advance

13.1 For Unit/CO/CMO/ZO Employees Medical advance shall be granted for indoor medical treatment from empanelled hospital only. However in emergent cases such as Heart Attack, Brain haemorrhage and Accident etc. Medical Advance shall also be allowed for treatment from non-empanelled hospitals.

For State/Area/Field Offices, Medical Advance shall be granted for both empanelled and non-empanelled hospitals. However the settlement of Bills/ Claims shall be as per Nodal Hospital Rates or actuals, whichever is lower.

13.2 Approving Authority for sanction of Medical advance would be as per Delegation of Powers.

- 13.3 Employee may have to submit the prescribed Medical advance Form, duly filled in by him/her, along with the estimated expenditure from the hospital and Doctor's prescription.
- 13.4 The estimate given by the hospital has to be got checked and verified by CMO of the Unit in case of Unit employees / GM(F&A) Corporate Office in case of Corporate Office & CMO NOIDA employees/ Zonal Head in case of Marketing Division employees.
- 13.5 For sanction of medical advance at Corporate Office as per Delegation of Powers, specific recommendations should be made by Unit Head in case of Unit employees / Zonal Head in case of Marketing staff.
- 13.6 Advance shall be made through cheque/ direct bank transfer to the treating (approved) hospital.
- 13.7 **Restrictions on Medical advance**
- 13.7.1 For the treatment of dependent parents, 100% medical advance shall be allowed upto Rs.3 lacs in a year. (Rs.3 lacs include expenditure for all dependent family members) and beyond Rs.3 lacs, medical advance shall be restricted to 70% in case of dependent parents.
- 13.7.2 **For longer duration indoor medical treatment such as cancer (chemotherapy), Renal failure (dialysis), etc.,** advance shall be released in installments as per treatment schedule. Advance granted for indoor treatment shall be settled against the final bill subject to deductions and adjustments, as per entitlement.
- 13.7.3 Unutilized portion of advance shall be deposited with the Company immediately after discharge from the Hospital / Nursing Home not later than 45 days from the date of discharge, failing which recovery of unutilized portion of advance, shall be recovered from salary of the employee, without any intimation, besides being liable for departmental action, under the Company's Rules.
- 13.8 **Medical Advance to the employees of Vijaipur Unit for specialized OPD treatment outside Guna District**
- 13.8.1 On the recommendations of CMO of Vijaipur Unit and with the approval of Unit Head, employees of Vijaipur Unit shall be allowed medical advance upto Rs.10,000/- in respect of cases referred for specialized treatment outside Guna District; where the condition of patient warrants the same, not as a matter of routine and also when no other medical advance is outstanding against the individual at that time.
- 13.8.2 In case no indoor treatment is required to be taken by the patient during the visit to the referred doctor/hospital, the employee shall be required to deposit the unused amount of advance immediately on return or within one week from the date of consultation, whichever is earlier, failing which recovery of unutilized portion of advance, shall be recovered from salary of the employee, without any intimation, besides being liable for departmental action, under the Company's Rules.

14.0 REIMBURSEMENT OF INDOOR MEDICAL EXPENSES

14.1 Entitlement of accommodation in case of hospitalization

The accommodation to employee and his dependent family members, while undergoing indoor treatment in hospitals shall be entitled as indicated below:

<u>Scale</u>	<u>Class</u>
E6-E9	Single Deluxe*
E1 - E5	Single Private Ward*
W10, W11, W12, E0	Semi Private /Twin sharing *
W0-W9	Semi Private and below *

**In case the entitled class of accommodation is not available in the hospital, reimbursement shall be restricted to the next lower class.*

14.2 However, employees have the option to avail the hospital accommodation as per pre-revised policy given below for which they have to exercise option at the beginning of the year. The rates of accommodation as per basic pay are as under:-

Employees in receipt of basic pay above Rs.1,29,175/- up to the level of ED	Actuals or Rs.6500/- per day whichever is less.
Employees in receipt of basic pay above Rs.65,750/- but not exceeding Rs.1,29,175/-	Actuals or Rs.5500/- per day whichever is less
Employees in receipt of basic pay above Rs.56,250/- p.m. but not exceeding Rs.65,750/-p.m.	Actuals or Rs.4500/- per day whichever is less
Employees in receipt of basic pay up to Rs.56,250/- p.m.	Actuals or Rs.3000/- per day whichever is less.

14.3 Nursing charges shall be allowed @ 20% of the entitled class of employee or actual, whichever is less.

14.4 ICU/ICCU/HDU/Step down ICU/Recovery room charges shall be allowed at actual.

14.5 Air mattress charges shall be allowed in case of indoor treatment only, if prescribed by the treating Doctor.

15.0 Cost of implants

15.1 The cost of implants, such as Coronary stents, Hip replacement, Unilateral / Bilateral Total knee Replacement etc shall be restricted as per CGHS rates and guidelines as issued from time to time.

In case an employee opts for higher category, reimbursement shall be restricted as above or actual cost whichever is less. The operation/procedure cost, room rent as per entitlement, cost of medicines. O.T. etc. charged by the hospital shall be reimbursed as per the terms of empanelment settled with the hospital. It is essential for the hospital to quote the Batch No. when a coronary stent of any type (Ordinary Metal/Drug Eluting Stent) is implanted in the case of beneficiary. Sticker



GLORIOUS YEARS

may also be enclosed with the bill. The applicable Rates will be as per as per CGHS guidelines issued in this regard from time to time.

16.0 Ceiling on Indoor Treatment of Parents.

16.1 100% reimbursement shall be allowed up to Rs.3 lacs in a year for the treatment of dependent parents. (Rs.3 lacs includes expenditure for all dependent family members). Beyond Rs. 3 lacs, 70% medical expenses shall be reimbursable in case of dependent parents.

17.0 Reimbursement of Indoor Medical Treatment for DPS Staff at Vijaipur Unit

17.1 DPS Staff at Vijaipur Unit shall be allowed to take indoor medical treatment from Govt. Hospitals only. However, in case DPS employees take treatment from Private / NFL Empanelled Hospitals, the reimbursement of expenditure shall be restricted to CGHS rates.

18.0 Restriction on reimbursement:

18.1 Substitute medicines, Cosmetics products, soaps, oils, food supplements, any device measuring medical condition, such as thermometer, etc., shall not be reimbursed. Substitute medicines shall be reimbursed, if verified by the treating doctor / CMO of NFL Hospital.

18.2 When the employee is on outstation leave, reimbursement of OPD/IPD Treatment will be regulated as under:

18.2.1. OPD Treatment: Based on the place of visit on outstation leave, the reimbursement of OPD treatment shall be as per clause 6.4

18.2.2. IPD Treatment: Based on the place of visit on outstation leave, the reimbursement of IPD treatment shall be as per clause 8.1, 8.2, 8.3 & 8.4.

19.0 SUBMISSION / PROCESSING / SETTLEMENT OF CLAIMS

19.1 Submission of OPD Claims:

19.1.1 Employee may submit the OPD claims to HR Department / Medical Department and for CO/CMO employees to Corporate Finance Department once in a month in the prescribed form along with Doctors prescriptions / Cash memos of the chemist for purchase of medicines/ Investigation Reports.

19.2 Submission of Indoor Medical claims -

19.2.1 Employee may submit medical claims for Indoor treatment in the prescribed form to HR Deptt./ Medical Department and for CO/CMO employees to Corporate Finance Deptt. within 30 days from the date of discharge of hospital.

19.2.2 If indoor claims are not submitted within 30 days, he may request in writing with justification/reasons for delay in submission, seeking approval of Unit Head in case of Unit employees, HR Head Corporate Office in case

of Corporate Office & CMO and Zonal Managers for employees of respective Zonal Office for condonation of delay.

- 19.2.3 Discharge summary of the hospital / Nursing home, Cash Memo/Bills supported by proper prescriptions duly verified by the employee, Pathology test report supported with prescriptions, Hospital bills with Receipts of payments, Break up of each head of hospital bill, sticker, bar code, etc. should be enclosed with the Indoor medical claim.

19.3 Medical Attendance for the employees on tour to Units/Offices

When the employee is on tour to CO/CMO NOIDA and other Units/Zonal Offices, he will be treated as the employee of that particular Unit/Office for the purpose of medical attendance. He can take medical treatment (both OPD and IPD) from the empanelled hospital of the concerned Unit/Office to which the employee has come on tour.

19.4 Processing of Indoor Medical claims

19.4.1 Units

- i) Indoor medical claims up to the delegated power of Unit Head shall be processed and settled at Unit Level.
- ii) Indoor medical claims beyond the delegated powers of Unit Head shall be processed by the Unit at Unit level and shall be sent to Corporate Finance Division for financial concurrence and approval of Competent Authority as per Delegation of Powers.

19.4.2 Corporate Office, CMO NOIDA and Marketing Division.

- i) Indoor medical claims shall be processed and settled by Corporate Finance Division as per Delegations of Powers.
- ii) Indoor medical claims above Rs.1,00,000/- shall be sent to NFL Hospital, Panipat for checking and verification by Corporate Finance Division.

19.4.3 Marketing Division

- i) Indoor medical claims of Marketing Division shall be processed and settled at Zonal level as per Delegation of Powers.
- ii) Indoor medical claims beyond the delegation of powers of Zonal Manager shall be processed and settled by Corporate Finance Division.
- iii) Indoor medical claims above Rs.1,00,000/- shall be sent to NFL Hospital, Panipat for checking and verification by Corporate Finance Division.

19.5 Approving Authority for settlement of Indoor Claims

Approving Authority for sanction of advance/settlement of indoor medical expenditure shall be Corporate Finance Division as per Delegation of Powers.

20.0 Interpretation and relaxation

- 20.1 Where NFL Medical Attendance & Treatment Rules are silent, CGHS Rules shall be applicable.
- 20.2 Wherever any doubt arises with regard to implementation of Medical Attendance & Treatment Rules, the matter shall be referred to Corporate Office, HR.
- 20.3 Any deviation in NFL MATR shall require special approval of Competent Authority i.e. C&MD. Such cases, duly recommended by Unit Head /Zonal Head/ HR Head Corporate Office, be put up before C&MD for consideration.

21.0 EMPANELMENT OF HOSPITALS

- 21.1 To have better administrative control, the following committee will be constituted for the Units/Offices to review the empanelment of Hospitals/Specialists or amendments in the medical facilities:-

UNITS

Unit Head	Chairman
Chief Medical Officer,	Member
Head of HR Department,	Member
Head of F&A Deptt.,	Member
Rep. Workers Union / Officers Assn.	Member

Corporate Office / Marketing Division

HR Head Corporate Office,	Chairman
Doctor at CO/CMO, Noida	Member
Repn. of HR Deptt.	Member
Head of F&A Deptt.,	Member
Rep. Workers Union / Officers Assn	Member

Unit Head and Corporate HR Head may form Sub Committees at Units and CO/CMO respectively, who shall visit the Hospitals and submit its recommendations to Chairman of respective Medical Committees at Units and CO/CMO, Noida

Zonal Offices:

For empanelment /de-empanelment of hospitals for Zonal Offices, Zonal Head may constitute a Sub- Committee at Zonal Level, consisting of Head of HR, F&A Deptt, Rep. Workers Union, and Officers' Assn. who will visit the hospitals situated in the respective Zones for review of empanelment / de-empanelment. The recommendations of the subcommittee at Zonal Level, shall be further recommended by Zonal Head and submitted to Medical Committee at Corporate Office for consideration and approval.

- 21.2 The Committee will meet once in two years preferably in the first quarter of financial year and submit its recommendations to Unit Head in case of Units and HR Head Corporate Office in case of Corporate Office and Marketing Division, for approval.

21.3 Following Hospitals / Nursing homes may be considered for empanelment, if they provide:

- All specialty under one roof
 - Facility of minor / major operation :
 - Agree to provide medical facilities on CGHS rates
 - Government and Govt. aided hospitals
 - In the District/Town where units are located, hospitals having at least 15-20 beds
 - For Corporate Office and Central Marketing Office, NOIDA, hospitals / Nursing homes having at least 40-50 beds.
 - For Area/Regional / Zonal Offices, hospitals having at least 40 beds
- 21.4. For OPD/IPD treatment, from non-empanelled Hospitals, tax shall be regulated as per applicable Income Tax Act/Rules.
- 21.5. Bills and prescriptions generated online with electronic/digital signature shall be reimbursed as per MATR
- 21.6. Treatment from CGHS empaneled Ayush Hospitals shall be allowed as per CGHS guidelines issued from time to time
- 21.7. Reimbursement for Aids and assistive devices to PwBD category employees shall be as per CGHS guidelines issued from time to time, over and above the OPD ceiling.

22.0 SAFEGUARDS AGAINST MISUSE OF MEDICAL FACILITES

- 22.1 The Company's medical facilities are provided to the employees as a welfare measure. The facilities are intended to be utilized for its rightful purpose. However, in the event an employee is found guilty of misusing the medical facilities, he will be liable for strict disciplinary action under the Rules. Accordingly, following safeguards are provided against misuse of medical facilities:-
- a. Management, at its discretion, shall have the right to demand the employee to produce the medicines for physical verification. The management shall also have the right for physical verification of the medicines purchased in doubtful cases;
 - b. Management shall have the right to refer medical expense claims including directing the patient for examination by any other Doctor nominated by the Management to ascertain the genuineness of the claim. The Management's opinion shall be binding on the employee;
 - c. In case an employee or his dependent family member is hospitalized, the employee should immediately inform the Management. Management may verify the genuineness of the hospitalization;
 - d. In cases where the medical reimbursement bills are considered to be of not genuine nature, such bills along with prescription shall be referred to CMO/Nominated Doctor of Company for a second opinion and if a claim is found to be inflated or not of genuine nature by the CMO/nominated



Doctor, the claim shall be rejected in its entirety apart from initiating such disciplinary action, as the Management may deem fit.

- e. If claims for reimbursement are too frequently received from an employee or if claims are of large amounts, such claims shall be subject to investigation by the Management, followed by further necessary action, as deemed fit by the Management.
- f. At any point of time in any particular case, Management shall have the right to insist on the employee to obtain medicines either from a Chemist nominated by the Company.
- g. In case of claims of dependent parents, the company shall have the right to verify the bonafides even including physical verification/visiting the residence of the employee;
- h. Management may also consider appointing a panel of Chemists at different locations for purchase of medicines by the employee of that location.
- i. In the event an employee is found guilty of misusing the medical facilities, the same shall entail strict disciplinary action under NFL Employees (CDA) Rules/Certified Standing Orders, depending upon the severity of the case;
- j. Management shall have the right to review/revise/withdraw the medical facilities with the approval of Competent Authority.
- k. The list of dependent members of the employees has to be scrutinized from time to time, with a view to ensure that no employee claims medical facility for non-entitled members.

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