

**NATIONAL SCHEDULED CASTES FINANCE AND DEVELOPMENT CORPORATION,
DELHI**

NSFDC MEDICAL ATTENDANCE RULES 1993

(LAST AMENDED AS ON 22nd JUNE, 2021)

Title and Commencement: These rules will be called *NSFDC Medical Attendance Rules 1993*.

: The **NSFDC Medical Attendance Rules 1993** will apply to:

- 1) Regular whole time employees and their families at their duty station on leave on LTC, on training or on official tour.
- 2) Deputationists and their families (unless the terms of deputation provide otherwise)

Definitions

- 1) '**Corporation**' means the NSFDC its headquarters and zonal offices.
- 2) '*Authorized medical attendant*' or AMA means the Doctor appointed by the Corporation as its own employee or a doctor employed as a General Duty Medical Officer in any hospital as defined under rules or any Registered Medical Practitioner of the Allopathic/Homeopathic & Indian System of medicine viz. Ayurvedic, Unani & Naturopathy with minimum qualification of MBBS/BDS/BAMS/GFAM or equivalent. (**Amended vide order dated 15.09.1997**)
- 3) '*Specialist*' means a Medical Practitioner appointed as such in a specialized branch of medicine or surgery in a Hospital as defined under these rules and having Post-Graduate qualifications such as MD, MDS or equivalent qualifications.
- 4) '*Family means*':-
 1. Spouse residing with the employee (Need not be dependent). Only one wife is included in the term 'family'.
 2. Legitimate children and step-children, residing with and wholly dependent. Children includes major sons, legally adopted children and widowed daughters, residing with and wholly dependent.

3. Married daughter, if divorced, abandoned or separated from her husband and residing with and financially dependent on the parent.
4. Parent's step-mother, unmarried sisters and minor brothers residing with and wholly dependent (Major brothers are not included).
5. Widowed sisters residing with and wholly dependent (provided their father is either not alive or is himself wholly dependent on the employee).

Explanation:- In the case of wife/husband, the necessary condition is – 'residing with'. Other members of the family should satisfy both conditions – 'residing with' and 'wholly dependent'.

Dependency condition:-

While this does not apply in the case of husband and wife, other members of family should be wholly dependent on the employee. For purpose of dependency, income from all sources, including pension, stipend, scholarship, etc., should not exceed Rs.9000 plus D.A. p.m. (**As per Govt. of India guidelines**).

- 5) '**Employee**' means whole time regular employee if the corporation including deputationists but does not include trainees apprentices, persons appointed on casual/daily wage/contractual basis.
- 6) '**Patient**' means employee or a member if his/her family to whom these rules apply and who has fallen ill or requires medical attention.
- 7) '**Medical Attendance**' means attendance in hospital including such pathological, bacteriological, radiological or other methods of examination for the purpose of diagnosis as are available in any Govt. Hospital/ Laboratory or in any Private Hospital/ Laboratory and are considered necessary by the AMA as also such consultation a\with a specialist or other medical officer to the extent/in the manner as AMA certifies it to be necessary.

- 8) **'Treatment'** means the use of all medical and surgical facilities essential for the recovery or for the prevention of the deterioration in the condition of the patient and includes employment of pathological, bacteriological or other medicines, vaccines, sera or other therapeutic substances considered necessary by the AMA this however does not include diet charges and other items given in Annexure-I.
- 9) **'Pay'** means pay including special pay, personal pay, deputation/duty allowance, drawn by the employee.
- 10) **'Hospital'** means a military hospital or a hospital maintained by a local authority public body, hospital run by the railway administration a public sector undertaking or any hospital with which arrangement have been made by the Central/State Government for the treatment of the Government Servants, Government Hospitals, Government Aided Hospitals, Trust Hospitals, Established On A 'No Profit No Loss Basis' and selected hospitals with which the NSFDC has made arrangements for treatments of its employees subject to the condition that all these hospitals/nursing homes are registered under the Nursing Home Act of the State/ Union Territory and/or recognized by the government.
- 11) **'Competent Authority'** means the authority/officer authorized to allow reimbursement of expenses incurred on indoor treatment under the approved Delegation of Powers.

NOTES

- 1) An employee whose spouse is employed in the Central/State Government Department, Defense/ Railway Service, Public Sector Undertaking, Banks, bodies financed partly or wholly by the Central/State Government and Private Sector Organization, which provide medical coverage would be entitled to choose the medical facilities provide by the organization in which his/her spouse is employed. In case the benefits under these rules he/she should produce certificates from the employer of the spouse to the effect that the spouse is not availing of and will not be provided medical facilities admissible under the spouse's terms of appointment so long as these are extended under these rules.

- 2) Hospitals shall not include an establishment which is a place of rest, place for the aged, for drug addict's, alcoholics or a hotel unless registered under the Nursing Home Act of the respective State.
- 3) Members of the employee's family wholly dependent but not residing with the employee shall not be entitled to medical facilities under these rules.
- 4) If a treatment is taken by the employee from a specialist for an illness/disease outside the sphere of his/her specialist such treatment shall not be deemed as treatment from specialist.
- 5) In case husband and wife both are employees of the Corporation benefits under these rules to self and family members will be admissible according to the entitlement of one of them, change of option in this case would be allowed only once in the service of the employee.

Entitlement/Extent : The employee and his/her family shall be entitled to medical facilities as under.

A. Outdoor treatment

Employees shall continue to be reimbursed medical expenses for outdoor treatment @ Rs.150/- per month, without production of medical bills subject to submission of a periodic certificate to the effect that the employee has incurred the aforesaid expenditure on this account.

B. Indoor treatment

1. As an inpatient at a hospital as defined under rules for pathological, radiological, bacteriological or for other tests or for confinement.
2. Supply of such medicine, vaccines, sera or such other therapeutic substance essential for recovery or for prevention of deterioration in patient's condition.

The medicines prescribed by the authorized medical attendant shall be purchased from registered Chemists/pharmacists preferably from Super Bazaar/ Government outlets.

The reimbursements of the cost of the preparations which are primarily foods, tonics, toiletries or disinfectants are not admissible. List of such inadmissible preparations is at Annexure-I.

3. Reimbursement of travelling expenses in certain exigencies subject to other condition exigencies subject to other conditions laid down in these rules.
4. Orthopedic and physiotherapy treatment following an operation, orthopedic aids approved by the DGHS will be reimbursed subject to their actual costs of ceilings prescribed by the AIIMS whichever is less. Charges for physiotherapy treatment such as traction, exercises, diathermy etc. will be subject to the ceiling prescribed in Annexure-II.
5. Reimbursement of life saving drugs imported from abroad as far as possible prescription of imported drugs should be avoided except where it is imperative for saving the life of a patient. Reimbursement if such drugs shall be subject to the following conditions:-
 - a) The AMA records a certificate that all possible medicines/drugs available in India have proved ineffective and no substitute of equal therapeutic value is available in the Country.
 - b) Packing charges, custom duty, freight charges etc. will not be reimbursable.

B-1. Indoor treatment

1. The serving employees of the corporation in the age group of 56-60 years shall mandatorily take up health insurance policy from Health Insurance Company cover for self, spouse and eligible dependent family members, if any.
2. NSFDC would provide an amount up to Rs.40,000/- p.a. towards insurance premium to the serving employees in the age group of 56-60 years for taking up the insurance policy for self and their dependent family members. It is on the similar line with the present rule of providing insurance premium of Rs.45,000/- to retired employees (in the age group of 60-65 years). This would facilitate the

employees to get complete medical cover with accrued benefits under their policy on continuing the same, and from day one, after their superannuation and retirement from the services of the Corporation.

3. The employees may continue the same insurance policy after their superannuation and retirement from the services of the Corporation.
4. In those cases where serving employee, spouse or any of his/her dependents, could not be covered under the health insurance policy, he/she shall continue to avail medical benefits under NSFDC Medical Attendance Rules, 1993 (amended from time to time) till his/her superannuation/retirement and thereafter under the Defined Contributory Medical Scheme for Retired Employees of NSFDC. However, such employees have to give written undertaking with supporting documents that the Health Insurance Policy is not available for them/dependent member(s). In such cases, the medical benefits will be available to employee or his/her dependents from NSFDC directly under the existing rules.
5. The serving employees who are in the age group of 56 – 60 years and purchased the health insurance policy for which premium is being paid/ reimbursed by the Corporation, any expense towards hospitalization (Indoor Treatment) will mandatorily be first claimed by him/her from the Health Insurance Company. However, in the cases, where the hospitalization expenses in such cases exceeds the Sum Insured covered under the policy the remaining amount would be reimbursed by the Corporation. Also, if any medical expense is not covered for pre-existing disease during the lock-in-period, the medical expense will be reimbursed by the Corporation as per NSFDC Medical Attendance Rules, 1993 (amended from time to time). The hospitalization claims in such cases will be processed on the basis of originals and/or photocopies of hospitalization bills, as per the case.

(As approved in the 155th Board Meeting held on 25.03.2021, Officer Order issued thereafter vide No: NSFDC/Pers./Med.Rules/93/Part-III dated 21/22 June, 2021)

Whenever it becomes necessary for an employee or any member of his/her family to be hospitalized on the advice of the authorized medical attendant the entitlement of accommodation for the purpose will be regulated by the pay group of the employee as indicated below:

S.NO	PAY RANGE	ROOM rent Charges in hospitals covered under NSFDC Medical Attendance Rules
1.	Grade Pay 10000 and above (CDA Pattern)	VIP/Deluxe Room
2.	100000 and above (IDA pattern)	Deluxe Room
3.	Between 80000 and 99999 (IDA pattern)	Single Bedded/Private Room/Ward
4.	Between 40000 and 79999 (IDA pattern)	2 Bedded Semi-private Room/Ward
5.	Between 25000 and 39999 (IDA pattern)	3-6 Bedded/Semi-private Room/Ward
6.	Between 21000 and 24000 (IDA pattern)	General Ward/Economy Ward

If the entitled accommodation is not available, accommodation of a higher class would be admissible on the condition that:

1. The concerned hospital certifies in writing that accommodation of entitled class was not available for the patient on the date of his admission and condition of the patient was such that his hospitalization could not be postponed or delayed.
2. Such higher class of accommodation would be provided for the minimum period necessary and that the patient is shifted to the entitled class at the earliest opportunity as soon as such entitled accommodation becomes available.

(Amended vide order dated 18.11.2008)

NOTE:-

1. Diet charges are not reimbursable. Where hospital/room charges include rent and diet charges. 10% of the rate will be taken as representing diet charges and deducted from the room rent prescribed and the balance amount shall be reimbursed.
2. No reimbursement for engaging special nurse/attendant/ward boys will be made except in cases where the Authorized Medical Attendant certifies that special nursing is essential for the recovery of the patient in regard to the nature of his/her ailment and this certificate is duly countersigned by the Medical Superintendent.

In addition to the reimbursement of room rent all other charges for the services and facilities mentioned here under will be reimbursed in actual charged by government, military, railway hospitals but in case of all other hospitals, the

reimbursement will be limited on the basis of rates fixed by AIIMS for such indoor treatment or actual charges whichever is less. List of charges prescribed by AIIMS for indoor treatment is at Annexure-II.

- i) Surgical operation (major or minor) including Anesthesia/Operation Theatre charges.
- ii) Medicines administered by the hospitals.
- iii) Intensive care
- iv) Emergency/ambulance.
- v) Sterilization
- vi) Abortion, miscarriage, delivery (up to 2 living children) the corporation shall not bear the medical expenses on account of miscarriage/abortion of an employee/his spouse after two living children.
- vii) Pathological, bacteriological, radiological and other investigation.
- viii) Visits made/consultation charges of specialists/general physicians at hospitals shall be reimbursed subject to the following ceilings:

Sl. No.	PAY RANGE	SPECIALIST VISITS		GENERAL PHYSICIAN VISIT	
1.	Rs.3950 and above	Up to Rs.150/-	Per Visit Subject To Maximum Of one Visit Per Day	Up to Rs.75/-	Per Visit Subject To Maximum Of one Visit Per day
2.	Between Rs.2200 and Rs.3949	Up to Rs.125/-		Up to Rs.60/-	
3.	Between Rs.1200 and Rs.2199	Up to Rs.100/-		Up to Rs.45/-	
4.	Between Rs.750 and Rs.1199	Up to Rs.75/-		Up to Rs.30/-	

NOTE:-

1. In case of an acute emergency sudden illness of a very serious nature or a major accident of employee/family member while at his duty station or at any other station, can be hospitalized in any hospital whether approved/recognized or not provided he notifies the circumstances of the case to the Competent Authority within 48 hours of such hospitalization and such hospitalization does not exceed the period considered absolutely necessary. Reimbursement of the expenses incurred on such treatment shall be made on the actual or as per prescribed rates of AIIMS whichever is less.
2. In case an employee or his/her family member suffers from any special disease such as cancer, leprosy, heart disease etc. he shall be entitled to the reimbursement of expenses actually incurred by him/her on hospitalization in any hospitalization located at a station in India other than his place of duty.
3. In connection with obtaining medical treatment for a special disease by an employee or his family on the advice of an authorized Medical Attendant, at a hospital outside the duty station, TA to the employee shall be allowed as per her/his normal entitlement by rail/road/bus under the TA rules of the Corporation for travel within India. TA for one attendant/escort will also be allowed if it is certified by AMA that it is unsafe for the patient to travel unattended.

4. In such cases however reimbursement if Journey by air is not admissible irrespective of whether or not the employee concerned is otherwise entitled to travel by air on official duty.

ROUTINE MEDICAL CHECKUP

(A). Periodicity of Medical Check- Up

- i) Employees in the age of group of 45 years and above may have routine medical checkup done once in a year.
- ii) Employees in the age group of below 45 years may have routine medical checkup done once in three years.

(B). Particular of Medical Check Up

- a) General Medical Health Check Up Scheme (applicable for all employees)-it includes History and Full General Examination Urine and Stool- Routine Examination, Eye Examination, Ophthalmology Assessment, X-Ray Chest (PA View), Resting Electrocardiogram, Hematology (Blood Sugar, Fasting & PP Cholesterol, Triglycerides, Uric Acid, Urea Creatinine, Total Proteins, A/G Ratio.)
- b) **Special Executive Medical Health Check Up Scheme** (Applicable only to executive above 45 years)- it includes all particular as mentioned at B(a) above with special emphasis on cardiac screening.
- c) **Women Health Check Up Scheme-** It includes all particulars as mentioned at B (a) above with special emphasis on gynae and Pap smear Check-up.

(C). **The list of prominent hospitals identified by the Corporation for the said purpose in and around NCT Delhi is given below:**

1. Indraprastha Apollo Hospital, Sarita Vihar, Mathura Road, New Delhi. Phone-6925801, 6925858.
2. Batra Hospital & Medical Research Centre, Tughlakabad Institutional Area, New Delhi
3. Holy Family Hospital, Jamia Nagar, New Delhi
4. Moolchand Khairaty Ram Hospital & Ayurvedic Research Institute, Lajpat Nagar, New Delhi.
5. G.M Modi Hospital & Research Centre, Saket, New Delhi.
6. Jaipur Golden Hospital & Research Centre, Saket, New Delhi.
7. Sir Ganga Ram Hospital, Sector-3, Rohini, New Delhi.
8. Noida Medicare Centre Ltd. Sector-30, Noida (U.P.)
9. Kailash Hospital & Research Centre, Sector-27, Noida (U.P.).

- (D). The reimbursement of expenditure incurred on routine medical check-up would be restricted to the cost ceiling of above mentioned package of Indraprastha Apollo Hospital, Sarita Vihar, Mathura Road, New Delhi which may vary from time to time. The claims for reimbursement of the medical checkup charges supported by receipt and reports of the tests may be submitted to the Personnel Department.
- (E). Supplementary list of identified hospitals for employees posted at Zonal Offices will be issued at a later date. All Zonal Office In charges are requested to forward names if one or two prominent hospitals of private sector of their respective areas, which can be empanelled for the said purpose.

(Added to the NSFDC Medical Attendance Rules, 1993 vide order dated 26.04.1999)

(As approved in the 59th Board Meeting held on Friday, the 5th March, 1999, Officer Order issued thereafter vide No: NSFDC/Pers./Med./93 dated 26th April, 1999)

GRANT OF ADVANCES FOR MEDICAL TREATMENT

The Competent Authority may grant medical advance to all employees/officers to enable them initially to meet expenditure, if any, for indoor treatment/ hospitalization for themselves and their dependents, subjects to a maximum of ₹1.00 lakh in normal cases and ₹4.00 lakh in heart or other major surgery cases to enable the employees to meet initial expenditure of hospital requiring special treatment/surgical operation on the condition that the application for medical advance shall be accompanied by a supporting certificate by the recognized Medical Practitioner/Hospital that the patient is to be hospitalized and being/will be treated as an inpatient and should clearly indicate:

- i) Duration of the hospitalization
- ii) Anticipated cost and
- iii) Brief details of ailment

The advance amount shall be adjusted against the medical claim submitted by the employee, on completion of the indoor medical treatment.

(Amended vide orders dated 20.10.1995, 12.1.1998, 5.7.2017)

GENERAL

1. Families of employees deputed/posted abroad for training or any other purpose will continue to be entitled for Medical benefits under these rules, irrespective of the place they may be residing in India.

2. In case of an employee transferred to another station of the Corporation in India, his/her family members will be entitled to medical benefits at the old station if they do not accompany the transferred employee, subject to prior/specific permission of the Competent Authority.
3. The Corporation may at its discretion withhold/disallow any bills for reimbursement of expenses on medical treatment as claimed by an employee for reasons to be recorded in writing which shall be communicated to the concerned employee.

PROCEDURE FOR REIMBURSEMENT

The claim for reimbursement of medical expenses shall be sent in the prescribed format, as at Annexure-III, within 3 months of the completion of treatment along with the following documents:

- (i). Original prescription of the AMA/discharge slips if the hospital/nursing home duly signed and stamped by the competent hospital/nursing home authorities.
- (ii). Receipts of laboratory/operation theatre etc. charges signed by the AMA of the hospital.
- (iii). Certificate granted by Doctors must contain name of disease, period of treatment, date of consultation/admn. or injection/medicine.
- (iv). Cash memos of medicines containing name of prescribing Doctor, Patient and Address, date of purchase of medicine, batch number of the drug
- (v). Medical bills for hospitalization submitted on letter head pads of Doctors shall not be reimbursement. Such bills should be on a proper printed bill format accompanied by proper receipts containing printed serial numbers.

MISCELLANEOUS

1. These rules come into force with immediate effect and suspense all other earlier rules/orders, instructions issued in this regard in so far as they contravene the provision of these rules.
2. Management reserves the right to amend, alter, and modify these rules from time to time.
3. In case of any dispute relating to interpretation/application of these rules decision of CMD/MD shall be final and binding.
4. Medical treatment taken by employees under Allopathic/Homeopathic & Indian System of medicine viz. Ayurvedic, Unani & Naturopathy systems of medicine shall be reimbursed. **(Amended vide order dated 15.09.1997)**

5. Employees held guilty for preferring false medical claim shall be debarred from the facility for 3 years in addition to normal disciplinary action.
