

POST RETIREMENT MEDICAL BENEFITS FOR HOSPITALISATION
(Revised w.e.f. 8.10.2014)

The broad guidelines for **Post retirement Medical Benefits Scheme for Hospitalisation for retiring employees** is enumerated below:

1. The employee retiring after May 2006 and his/her spouse only will be eligible to get the medical facilities for hospitalisation.
2. The maximum eligible amount during the financial year will be **Rs 5 lacs per annum with a cap of Rs 3 lacs per ailment per person**. The employee retiring in between in the financial year will be eligible to get the proportionate amount (inclusive of the Hospitalisation expenses of spouse) for that financial year
3. The expenses for hospitalisation treatment including day care procedures viz. Cataract, Laparoscopy & Laser surgeries(non cosmetic) etc. will be reimbursed after scrutiny of reimbursement claim for the reasonability of various charges like room charges, operation charges, visit charges, nursing charges, etc. The entitlement of these charges shall be as per the ceiling specified at para no. 10 and the expenses for Ayurved/Homeopathy hospitalisation treatment shall be reimbursed subject to the maximum eligible amount as specified at para no. 2. No incidental charges, if any, shall be reimbursed. The expenses for hospitalisation treatment taken at Narmadanagar Hospital shall be debited from the maximum eligible amount as specified at para no.2.
4. The list of tie-up hospitals in various cities prepared by our Narmadanagar Hospital is enclosed herewith for kind information where cashless hospitalisation treatment can be taken.
5. The medicards of yourself and your spouse are placed in the folder and the same is required to be presented at the time of hospitalisation.
6. The retired employees are required to take prior permission from the Company's doctor before undergoing hospitalisation treatment. In order to provide proper medical treatment and guidance as also to expedite the process of medical reimbursement claims for the planned surgery / hospitalisation treatment taken, the concerned retired employee is required to obtain an estimate from the treating doctor / hospital and get it approved by Chief Manager (Dr.ADT) in advance. However, this procedure of obtaining the estimate for medical treatment during hospitalisation in respect of tie-up hospitals is not required. The concerned retired employee has to obtain a reference letter for taking treatment in these tie-up hospitals. In case of emergency, verbal guidance/approval from the Company's doctor should be obtained and written approval can be obtained subsequently, but prior to submission of medical claim.

