



**Bharat Sanchar Nigam Limited**  
*(A Government of India Enterprise)*

# BSNL Medical Reimbursement Scheme

**[ Updated till September 2011 ]**

**16<sup>th</sup> September 2011**

**Admn. Branch**  
**BSNL Corporate Office**



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# Chapter I – Policy

## 1.0 Commencement and Scope

This scheme shall come into force from 24<sup>th</sup> February 2003.

## 1.1 Interpretation

Management shall be the sole authority for the interpretation of all or any of the provisions of this scheme and its decision thereon shall be final and binding on all.

## 1.2 Alteration/relaxation of the provisions under this Scheme

The management shall at any time be entitled to replace, alter, amend or/and add to this scheme. The management shall have full authority to consider relaxation of the scheme on case to case basis on merits.

## 1.3 Definitions

- i) Board means Board of Directors of Company
- ii) “The Company” means Bharat Sanchar Nigam Limited, (BSNL) having its registered office at Sanchar Bhawan, New Delhi.
- iii) “Dependant” means and includes members of family as defined under Civil Service (Medical Attendance) Rules as amended by the Central Government from time to time.

The definition of dependant as in CS (MA) Rules shall continue to apply in BSNLMRS.<sup>1</sup>

For serving and retired employees, dependent means and includes self, spouse, two dependent children and dependent parents. Criteria of dependency shall be as defined under CGHS and CS (MA) Rules and as amended by the Central Government from time to time.<sup>2</sup>

The number of children is restricted to two for the children of BSNLMRS beneficiaries who are born after the date of the order i.e., 16<sup>th</sup> April 2010. The restriction is not applicable to the children born prior to 16<sup>th</sup> April 2010. It is further clarified that the third child will be allowed in cases where twins are born in the second delivery.<sup>3</sup>

- iv) “Employee” means any person employed by the Company.
- v) “Management” Means the Board of Directors of the Company, Managing Director or any other Officer of the Company nominated by the Board for this purpose.
- vi) “Scheme” means BSNL employees “Medical Reimbursement Scheme”.
- vii) “Salary” means Basic Pay and Dearness Allowance
- viii) “Pension” means Basic Pension and Dearness Allowance
- ix) “Retired Employee” means an employee who has retired on superannuation while serving in BSNL, who was either directly recruited by BSNL, or absorbed from DoT/DTS in BSNL, or served on deemed deputation to BSNL.

<sup>1</sup> OM No. BSNL/Admn./15-10/07 dt. 19<sup>th</sup> February 2008 (recommendations of Review Committee)

<sup>2</sup> OM No. BSNL/Admn./15-10/07 dt. 16<sup>th</sup> April 2010

<sup>3</sup> OM No. BSNL/Admn./15-10/07 dated 27<sup>th</sup> August 2010

## 1.4 Eligibility

1.4.1 All serving and retired employees (including voluntarily retired<sup>4</sup>) of BSNL including deputationists will be eligible for this scheme. However, the employees in order to avail of this scheme have to opt for this scheme whereby they will not be allowed the facility under CGHS Scheme. ~~The employee opting for this scheme, can avail of Domiciliary treatment either from P&T dispensaries or from any Registered Medical Practitioners (RMPs) depending on their option to be exercised while registering for this scheme. The employees opting for this scheme will be eligible for Indoor treatment as per this scheme.~~

### 1.4.2 Clarifications on eligibility of retired employees<sup>5</sup>

No.	Category	Eligibility
i.	An employee who has retired after October 2000 and has not opted for BSNL (though option was offered & date-deadline for opting has passed)	Not eligible
ii.	An employee who has retired from BSNL but option to opt for DoT or BSNL was not offered to him viz. Group 'A' Officers	Eligible
iii.	An employee who opted for DoT but was serving in BSNL at the time of his retirement	Not eligible
iv.	An employee who opted for DoT and retired from DoT	Not eligible
v.	An employee who opted for BSNL and retired from BSNL	Eligible

### 1.4.3 Eligibility of family/dependents of expired employees:<sup>6</sup>

On the death of BSNL employee who was availing BSNLMRS facilities, spouse/children who become family pensioners shall continue to avail the same facility, as was being availed by the employee prior to his/her death. However, the dependents shall not be entitled to change any option.

The family pensioner includes those getting family pension on death of serving and retired employees both<sup>7</sup>

### 1.4.4 Eligibility of retired Group 'A' Officers of BSNL<sup>8</sup>

BSNLMRS shall not apply to those employees who have retired from BSNL without absorbed in BSNL or have not given option for absorption in BSNL. It is further decided that quarterly reimbursement for outdoor treatment, if any, being made shall be discontinued w.e.f. 30<sup>th</sup> September 2006.

### 1.4.5 Extension of BSNLMRS to members of deceased BSNL employee<sup>9</sup>

BSNLMRS can be extended to dependents of deceased BSNL employees who had opted/absorbed in BSNL before their superannuation and expired before the implementation of BSNLMRS and were not availing CGHS facility.

<sup>4</sup> Order No. BSNL/Admn./1(i) dated 3<sup>rd</sup> June 2004

<sup>5</sup> Clarifications issued vide Order No. BSNL/Admn./1 dated 3<sup>rd</sup> November 2004

<sup>6</sup> Guidelines issued vide Order No. BSNL/Admn./Pt. dated 24<sup>th</sup> September 2004

<sup>7</sup> Clarification issued vide letter No. BSNL/Admn./14-2/09 dated 25<sup>th</sup> August 2010

<sup>8</sup> Clarifications issued vide Order No. BSNL/Admn./15-2/06 dt. 6<sup>th</sup> September 2006

<sup>9</sup> Clarifications issued vide Order No. 1-1/06 dated 10<sup>th</sup> January 2007



## 1.5 Taxability

All medical benefits will be subject to Income Tax Rules as applicable from time to time.

## 2.0 Benefits under BSNLMRS Scheme

### 2.1.0 Outdoor/domiciliary treatment from RMPs: Reimbursement against Vouchers

The employees and his dependents shall be entitled to the reimbursement of actual expenses not exceeding the limits prescribed under this scheme incurred for domiciliary treatment and medical attendance by any Registered Medical Practitioner, including cost of medicines, appliances, diagnostic & pathological tests. The treatment would include treatment for immunizing and prophylactic purposes also. The Registered Medical Practitioner can be of any branch of health care e.g. Allopathic, Homeopathic, Ayurvedic, Naturopathy, Yogic etc. ~~The total annual limit for reimbursement of expenses for such treatment (including that under 2.2.0 excepting hospitalization) for self and dependent family members would be one month's salary (i.e., Basic + DA).~~ The annual limit will be fixed for a financial year and salary for the first month of the Financial Year will be considered. For the retired employee this will be limited to last month's salary drawn before retirement (Basic + DA) per annum.

Subsequent to the revision of Pay Scales of the executives, the limit for reimbursement of expenditure on outdoor treatment is revised from one month's basic + DP + DA of unrevised basic pay to 25 days of revised Pay + DA. The orders are effective from 27.2.09<sup>10</sup>

Subsequent to the revision of Pay Scales of the non-executives, the limit for reimbursement of expenditure on outdoor treatment is revised from one month's basic + DP + DA of unrevised basic pay to 25 days of revised Pay + DA. The orders are effective from financial year 2011-12<sup>11</sup>

### 2.1.1 Outdoor/Domiciliary treatment: Entitlement without vouchers.

Alternatively, 50% of the admissible amount (as mentioned in para 2.1.0 above, i.e. one month's Basic + DA) will be paid to the working employees without production of any vouchers. ~~Such payments limited to 50% of one month's salary~~ will be paid in four equal installments at the end of each quarter. This amount would be taxable. Similar facility for payment without voucher will be available to the retired employees also.

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<sup>10</sup> Guidelines issued vide OM No. BSNL/Admn.I/14-15/09 dated 24<sup>th</sup> August 2009 and corrigendum dt. 30<sup>th</sup> September 2009

<sup>11</sup> Guidelines issued vide Office Order No. BSNL/Admn.I/14-15/09 dated 10<sup>th</sup> August 2011

~~Subsequent to the revision of Pay Scales of the executives, the limit for entitlement without vouchers on outdoor treatment is revised from half month's basic + DP + DA of unrevised basic pay to 12 ½ days of revised basic Pay + DA. The orders are effective from 27.2.09.~~

~~Subsequent to the revision of Pay Scales of the non-executives, the limit for entitlement without vouchers on outdoor treatment is revised from half month's basic + DP + DA of unrevised basic pay to 12 ½ days of revised basic Pay + DA. The orders are effective from financial year 2011-12.~~

Option of outdoor treatment facility "without voucher" is withdrawn as expenditure material measure. Claims after 1<sup>st</sup> October 2011 will be entertained only against vouchers for the treatments or medicines taken after 1<sup>st</sup> October 2011<sup>12</sup>

### **2.1.2 Outdoor/Domiciliary treatment from P&T dispensaries<sup>13</sup>**

~~The employees (including retired employees), and their dependants shall have the option to get their outdoor/domiciliary treatment from P&T Dispensaries. The option, once exercised, cannot be changed in favour of domiciliary treatment from any RMP. The beneficiaries shall be entitled to get the reimbursement of cost of such medicines as prescribed by P&T dispensaries shall also be reimbursed to the beneficiaries. Unlike the case of outdoor/domiciliary treatment from RMPs (as per para 2.1.0), there shall be no upper limit on the amount of reimbursement on such accounts.~~

### **2.1.3 Waiver of outdoor treatment limit for specified chronic diseases<sup>14</sup>**

In case of chronic diseases as listed below, Circle Heads are empowered to waive this limit in deserving cases.

- i) Cancer
- ii) Renal failure
- iii) Poliomyelitis, Cerebral Palsy & Spastics
- iv) T.B.
- v) Thalassemia Major

### **2.1.4 Waiver of outdoor treatment limit for specified chronic diseases<sup>15</sup>**

Cases for inclusion of certain diseases in the list of chronic diseases have been received from Circle Offices for waiver of limit under outdoor treatment, BSNLMRS. The issue has been examined and decided as follows:

1. Instead of sending the case for inclusion of any disease under the list of chronic diseases, case may be sent for waiver of the limit for the specific case of the beneficiary. All such cases shall be examined on its merits by the Heads of Circle and recommended for relaxation to Corporate Office.

<sup>12</sup> Guidelines issued vide Office Order No. BSNL/Admn./14-15/09 dated 16<sup>th</sup> September 2011

<sup>13</sup> Department of Posts discontinued extending facility through P&T Dispensaries to BSNL employees orders conveyed vide Order No. BSNL/Admn/1(Pt) dated 28<sup>th</sup> November 2003

<sup>14</sup> Outdoor limit waived in specified cases vide Order No. BSNL/Admn./1(i) dated 3<sup>rd</sup> June 2004

<sup>15</sup> Guidelines issued vide Order No. BSNL/Admn./1 dated 17<sup>th</sup> April 2006

2. While referring such cases along with the case details following information should also be furnished for expeditious disposal. The information should be supported by Doctor's certification.
  - a. Whether the disease under consideration has been listed as chronic disease under CS (MA) Rules.
  - b. Whether the disease is completely curable if so the time period for the cure and expenditure involved.
  - c. If the disease is not completely curable, the treatment for checking/controlling the disease.
  - d. Average monthly expenditure involved in treatment of such disease.

It is also requested that in all the correspondences the telephone/fax numbers of the signing authority be invariably be mentioned for quick communications.

Reimbursement of outdoor expenses in case of beneficiaries suffering from chronic disease, the claim shall be settled as per the provisions of BSNLMRS upto the annual limit (i.e. one month's salary) thereafter the claims relating to identified chronic disease for which outdoor treatment limit is waived off shall be settled strictly as per CGHS rates<sup>16</sup>.

#### **2.2.0 Treatment in recognized hospitals/ nursing homes etc.**

An employee (including retired employee) and his/her dependants shall be entitled to the reimbursement of expenses at the approved rates at all hospitals recognized from time to time by the management. Till such time as approved rates in recognized hospitals are not notified by BSNL management, the reimbursement will be as per actual expenses basis. Entitlement under this clause will be separate and distinct from the ceiling amount prescribed in para 2.1.0 and 2.1.1 under domiciliary/ outdoor treatment. All expenditure incurred in connection with the treatment will be reimbursable subject to a limit on the room rent which will be as per [entitlement](#).

#### **2.2.1 List of recognized hospitals/ nursing homes etc.**

List of recognized hospital/nursing homes will be notified by the management from time to time. For Delhi this will be done by BSNL C.O. The CGMs of territorial circles in consultation with BSNL C.O. will notify list of recognized hospital/nursing homes in places under their jurisdiction. Employees of hospitals/nursing homes in places under their jurisdiction. Employees of Project/ Maintenance/T&D/Q.A. circles etc. will follow lists so prepared by the territorial circles. Until such lists are prepared and notified, all hospitals recognized under CGHS and CS(MA) Rules or by State Governments will be deemed to have been recognized for the purpose of this scheme. List of such hospitals etc. will be notified by BSNL C.O. / all CGMs of territorial Circles immediately on commencement of this scheme by suitable administrative order.

#### **2.2.2 Treatment in non-recognized hospitals**

In emergency cases, the reimbursement will be allowed for treatment in non-recognized hospitals with the approval of CGM for field office employees and concerned Director of BSNL Board for C.O. employees. The amount will be

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<sup>16</sup> OM No. BSNL/Admn.I/15-10/07 dt. 19<sup>th</sup> February 2008 (Recommendations of Review Committee)

restricted to rates applicable for a particular recognized hospital to be notified by CGM/BSNL C.O.

### 2.2.3 Advance for medical treatment in hospital

Working Employees may be allowed advance towards expenses on hospitalization where long duration treatment or major operation becomes necessary. Advance shall be paid to the employees, based on estimates to be obtained from the hospitals as per CGHS scheme or Central Government.

### 3.0 Procedure for reimbursement of claim

All claims for reimbursement of medical expenses shall be made in prescribed proforma supported by necessary bills, vouchers, certificates and prescriptions etc. and shall be subject to the procedure laid down by the management from time to time.

### 4.0 Direct Payment to Hospitals

Arrangement will be made with the recognized Hospital so that individual employees (including retired employees) does not require to make any payment to the hospitals for their treatment. Instead, on proper establishment of their identity, they will be provided all necessary indoor treatment by the recognized hospital at approved rates and Bill will be forwarded to BSNL for releasing the payment. Till such arrangement is made, payment will be made as per para 2.2.0.

### Entitlement of Room/Bed for Indoor Treatment

S. No.	Employees Group*	Eligibility
1.	Group D	General Ward
2.	Group C	Semi-Pvt. Ward
3.	Group B & Group A (upto STS)	Pvt. Ward (Non-AC)
4.	Group A JAG and above	Pvt. Ward (AC)
5.	CMD & Board of Directors (Full Time) Executive Directors <sup>17</sup>	Deluxe room with AC

\*Further classification of Employees group in PSU will be added as and when the same are notified.

Employees who are willing to bear the difference of room rent than what they are entitled for, they are allowed for such higher facility. However, the difference between the actual bill and the entitlement shall be paid by the employee concerned directly to the Hospital. The Bills raised to BSNL shall be as per the entitlement of the employee. However, all the claims should invariably be as per CGHS rates.<sup>18</sup>

There are only three categories of rooms under CGHS. Since the indoor treatment claims are settled as per CGHS rates, and the committee recommended that the claims may be settled as per ceiling fixed under CGHS for Pvt. Ward category based on the certificate of the hospital that Pvt. Ward (Non-AC) is non-existent.<sup>19</sup>

<sup>17</sup> Guidelines issued vide OM No. BSNL/Admn.I/14-2/09 dated 7<sup>th</sup> January 2010

<sup>18</sup> Orders issued vide letter No. BSNL/Admn.I/15-8/07 dated 17<sup>th</sup> October 2007

<sup>19</sup> OM No. BSNL/Admn.I/15-10/07 dt. 19<sup>th</sup> February 2008 (Recommendations of Review Committee).

Note: ICU/CCU as per the empanelled hospitals' rates.

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## Chapter II – Detailed Operative Instructions

Pursuant to the “BSNL Employees Medical Reimbursement Scheme (BSMRS) issued vide letter dated 28<sup>th</sup> February 2003, the following instructions are issued for the operation of the Scheme:

1. The abbreviated form of the scheme will be known as ‘BSNLMRS’ in places of ‘BSMRS’
2. All serving and retired employees of BSNL will be required to exercise their option for either CGHS or BSNLMRS by filling up the prescribed proforma appended at [Annexure ‘A’](#). Option once exercised, can not be changed. It may be noted in this connection that CGHS facility which is, in general, not available for PSU employees, has been extended to BSNL employees who have come en masse on deputation from DoT as a special case. The continuance of this facility is entirely under discretion of the Ministry of Health, and cannot be guaranteed by BSNL Management. However, in case the CGHS facility is subsequently withdrawn by the Ministry of Health, the optees of CGHS will automatically have to switch over to BSNLMRS.
3. All serving and retired employees, who opt for BSNLMRS as per para 2 above, are required to fill up a ‘Registration Form’ for ‘BSNLMRS’ as appended at [‘Annexure – B’](#) While registering for this scheme, the option regarding outdoor treatment viz. entitlement with voucher/without voucher/treatment from P&T dispensary has to be exercised. Suitable Registration No. and Card will be issued to all the beneficiaries under BSNLMRS.
4. All serving and retired employees registered under BSNLMRS must present their claim for reimbursement of Medical Expenses in the prescribed format which is appended herewith at [‘Annexure C’](#) (for outdoor/domiciliary treatment) and [‘Annexure D’](#) (for Indoor treatment involving hospitalization). It may be noted that claim for outdoor treatment can be availed only under one of the three options mentioned at paras [2.1.0](#), [2.1.1](#) & [2.1.2](#) of the ‘BSNLMRS’. These options are also indicated in the Registration Form. Blank forms will be made available by concerned sections of BSNL. The option regarding mode of outdoor treatment once exercised cannot be changed during the financial year.
5. The Claim Form shall be supported by the copies of prescriptions along with original vouchers (in duplicate) towards the expenses incurred.
6. The Claim Form along with supporting documents shall be submitted to the sections dealing with Medical Claim. The competent authority passing the claims in the field units may be fixed up by the CGM concerned. In the Corporate Office.
7. A register (preferably computerized) showing the employee-wise detail of claim will be maintained by the section handling such claims. In case of transfer of an employee, the amount claimed towards medical reimbursement and the balance of entitlement as one date of transfer will be communicated to the new office through LPC.
8. The claim papers duly checked and passed shall be sent to Accounts Branch for payment.
9. Claim for outdoor treatment may be preferred once in a month.
10. List of recognised hospitals shall be notified immediately by all the Heads of Territorial Circles, as outlined in the BSNLMRS, taking into consideration the infrastructure available, quality of service, standard rate of various treatments vis-à-vis the CGHS approved rates etc. The guidelines for this purpose have already been issued vide this office letter of even No. dated 27<sup>th</sup> February 2002. A further detailed guidelines for empanelling of hospitals is enclosed (Annexure G),

11. As per [para 2.2.3](#) of BSNLMRS, working employees may be allowed advance towards expenses on hospitalization where long duration treatment or major operation becomes necessary. A proforma for 'Application for Medical Advance' is appended at '[Annexure E](#)'.
12. As per [para 2.2.2](#) of BSNLMRS the reimbursement will be allowed for treatment in non-recognised hospital in emergency cases with the approval of CGM for field office employee and concerned Director for C.O. employees. The amount of reimbursement will be restricted to the CGHS rates applicable at Delhi.
13. As per para 4.0 of BSNLMRS, the facility for Direct payment to the Hospitals by the company (i.e. BSNL) has to be arranged. All CGMs of Territorial Circles may make suitable arrangement with approved hospitals accordingly and notify to their employees & C.O. In C.O. this is presently being negotiated with approved hospitals.
14. An employee should intimate regarding his/her serious illness needing hospitalization to the sections dealing with Medical Policy implementation. A letter of authorization shall be issued to the hospital concerned so that necessary help is extended by the hospital. A sample of such authorization letter is enclosed for guidance ([Annexure-F](#)).
15. All claims for reimbursement should be submitted latest by six months from the completion of the treatment. Claims submitted beyond this period are liable to be rejected.
16. The existing arrangement of AMA will be discontinued henceforth.
17. In case of any doubt regarding any provision of the BSNLMRS, the matter may be referred to Corporate Office for clarification.
18. In case the spouse of any BSNL employee is employed in any other organization, and the BSNL employee concerned wants to avail of BSNLMRS facility for his/her spouse or other dependent family members, a certificate has to be submitted by the spouse regarding non-availing of any medical facility for self/family from his/her organization.
19. Any misuse of the BSNLMRS facility would attract stringent action against employee(s) under the CCS(CCA) Rules or the Rules notified by BSNL from time to time.
20. CGMs in circle office are their own controlling officer for the purpose of BSNLMRS.
21. The retired employees have the option to choose the Circle/SSA of their choice for availing the facility under BSNLMRS. Any change in the Circle/SSA subsequently will be changed on a request from the retired employee by this office.



## Chapter III – Detailed Operative Instructions for Retired Employees<sup>20</sup>

### Procedure for reimbursement of Medical Claim for Retired Employees of BSNL

#### 1.0 General:

#### 1.1 Eligibility:

(Presently defined as per clause 1.4 (ix) of Circular dated 28.02.2003 and amended vide order No.BSNL/ADMN.I/1 dated 03.06.04)

- (i) Employees retired after 01.10.2000, i.e after formation of BSNL, are only eligible.
- (ii) Employees who were on deemed deputation to BSNL at the time of retirement and absorbed in BSNL subsequently.
- (iii) Employees who were on deemed deputation to BSNL at the time of retirement, and whose cases of absorption have not been finalized so far after they have given option for absorption in BSNL. However, after the cases of absorption are finalized, only such retired employees as have been absorbed in BSNL shall be eligible for BSNLMRS.

#### 1.2 Registration for BSNLMRS:

(As per guidelines outlined in Para 3 of Office Order No. BSNL/ADMN/1 dated 22.04.03)

In order to avail the facility of BSNLMRS after retirement, all eligible employees may fill up the stipulated Registration form for BSNLMRS, 3 months prior to his scheduled date of retirement and submit to his controlling SSA office. The eligible employees who have already retired, may fill up the Registration form and submit it either to the SSA office from where he has retired or from where he is getting the benefits of BSNLMRS at present. A separate Registration form has been designed exclusively for the Retired employees (Annex. I). Provision for indication of choice for change of Circle/SSA has been made in the Registration form.

#### 1.3 Issue of BSNLMRS Card:

(As per guidelines issued vide Para 3 of office order No. BSNL/ADMN/1 dated 22.04.03 and BSNL/ADMN.i/15-4/04(Pt.) dated 15.10.04)

After due verification of the Registration form, the BSNLMRS Card will be issued to the eligible employees. The BSNLMRS Card shall contain the Registration No., details of self and dependent members, including photographs, and particulars of SSA office from which the benefits shall be taken, including space for indicating subsequent changes of place, if any.

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<sup>20</sup> Orders issued vide No. BSNL/Admn.I/1(Pt.) dated 23<sup>rd</sup> August 2006

#### 1.4 Annual verification:

- (i) The medical card issued to the pensioner may be got revalidated every year by the beneficiary in the month of April. For this purpose, a certificate will be given by the pensioner/beneficiary that dependent members whose names were included in the card continue to satisfy the eligibility conditions as per the BSNLMRS.
- (ii) The retired employee, who is gainfully employed and where the spouse of the retired employee is serving and he/she is receiving medical facilities from the organizations of the spouse, he/she shall not be eligible for the medical facilities.
- (iii) The facilities under the scheme shall be liable to be withdrawn at any time for misuse or abuse of the facility under the scheme. Such facilities shall not be restored without the approval of Corporate Office.

#### 1.5 Change of place of settlement

(As per provision made vide Para 21 of Circular dated 22.04.03)

- (i) While registering for BSNLMRS, the retired employee may indicate his place of settlement after retirement. The Circle head of his office while in service, shall issue an Advice Memo [Proforma-I] indicating new Circle & SSA from which the benefit is intended to be taken. Based on such Advice Memo, new BSNLMRS Card shall be issued by the SSA.
- (ii) For any subsequent change of place of settlement, the retired employee shall apply to the Head of Circle, through the SSA office from which he is getting his medical reimbursement in the prescribed proforma. The office of Head of Circle after due verification, shall issue Advice Memo [Proforma – II] for change of Circle or SSA in favour of new Circle/SSA under intimation to Corporate Office. (Proforma Advice Memo enclosed)

The procedure followed in case of retired employees for change of place of settlement shall also be applicable for family pensioners.<sup>21</sup>

*Note<sup>22</sup>: It has been observed that employees continue to avail medical facilities from the place of retirement even after shifting their place of settlement. For the convenience of the employees and the administration, the competent authority has approved that the employees may change their claim office to their place of settlement. Provisions are made in the policy for change of place of settlement. Therefore retired employees who change the place of settlement may change their claim office to their place of current settlement for early settlement of their claims and also for availing credit facility from the local empanelled hospital during hospitalization.*

#### 1.6 Mode of Payment:

All payment, i.e. payment for outdoor treatment with/without voucher and payment for reimbursement of indoor treatment from non-empanelled hospitals may be made by account payee cheque, mentioning the A/c No. as declared by the retired employee. Such cheques should be sent to the retired employees by Registered Post. Wherever possible, the mode of electronic transfer of payment shall be implemented.

#### 1.7 Accessibility of information regarding BSNLMRS:

All Circulars of BSNLMRS relevant to the Retired employees shall be made available in BSNL Website, i.e. [www.bsnl.co.in](http://www.bsnl.co.in) in a suitably created section.

<sup>21</sup> Guidelines issued vide Ir. Dated BSNL/Admn.I/14-2/09 dated 31<sup>st</sup> December 2009

<sup>22</sup> Guidelines issued vide Office Order No. BSNL/Admn.I/1(pt.) dated 16<sup>th</sup> May 2011

## 2.0 Outdoor Treatment:

### 2.1 Payment of Outdoor treatment expenditure without voucher:

(Presently, as per provisions of Para 2.1.1 of Notification No.BSNL/ADMN/1 dated 28.02.03 and guidelines issued dated 22.04.03)

As per provision in Para 2.1.1 of BSNLMRS Notification No.BSNL/ADMN/1 dated 28.02.03, the payment are presently made to such retired employees, who have opted for 'reimbursement under Para 2.1.1, i.e. without voucher' in four equal installments. Such payment shall, in general, be made through cheque and sent to the residence of the employee by the 1<sup>st</sup> week of each quarter. SSA Head shall make all necessary arrangement for this purpose.

~~For employees retired prior to 1.1.2007 (i.e. in the pre-revised scales) status quo is to be maintained the annual ceiling i.e., payment without voucher will be 50% of one month's salary last drawn (i.e., 15 days of last drawn salary).~~

~~For employees retired after 1.1.2007 and whose pay has been revised as per the recommendations of 2<sup>nd</sup> CPSU the annual ceiling of payment without voucher shall be equivalent to 12 ½ days of last drawn salary before retirement. The revised orders shall be effective from 27.2.09.<sup>23</sup>~~

Option of outdoor treatment facility "without voucher" is withdrawn as expenditure material measure. Claims after 1<sup>st</sup> October 2011 will be entertained only against vouchers for the treatments or medicines taken after 1<sup>st</sup> October 2011.

#### 2.1.1. Revision of outdoor ceiling for retired employees<sup>24</sup>

For employees retired after 1.01.07.

- i. For employees who have opted for reimbursement with voucher it is revised as the amount equivalent to 25 days of last Basic Pay drawn (remain unchanged) + DA applicable in the month of April for the financial year for which the claim pertains to.
- ii. For employees who have opted for reimbursement without voucher it remains unchanged as the amount equivalent to 12 ½ days of last Basic Pay and DA drawn by the retired employee at the time of retirement and shall be paid in four equal quarterly instalments.

For employees retired prior to 1.01.07

- i. For employees who have opted for reimbursement with voucher can exercise option from the following two options. The option once exercised cannot be changed later.

Option 1: The amount reimbursable shall be limited to an amount equivalent to 25 days of the basic pay (which will be freezed at the minimum of the revised pay scale) + DA as applicable in the month of April of the financial year for which the claim pertains to.

Option 2: Alternatively, option can be exercised to claim an amount equivalent to 25 days of Basic pay drawn at the time of retirement and DA as applicable for the month of April of the financial year for which the claim pertains to, in the pre-revised scale.

- ii. For employees who have opted for reimbursement without voucher it remains unchanged as the amount equivalent to 15 days of Basic Pay + DP + DA as applicable, drawn by the retired employee at the time of retirement and is being paid in four equal quarterly installments.

<sup>23</sup> Guidelines issued vide OM No. BSNL/Admn.I/14-15/09 dated 22<sup>nd</sup> October 2009.

<sup>24</sup> Guidelines issued vide Office Order No. BSNL/Admn.I/14-2/09 dated 8<sup>th</sup> September 2010

The new scheme is applicable with effect from the Financial Year 2010-11.

## **2.2 Settlement of claim for Outdoor treatment expenditure with voucher:**

(As per provisions of Para 2.1.0 of Notification No.BSNL/ADMN/1 dated 28.02.03 and guidelines issued dated 22.04.03)

Such claims shall be accepted only from those retired employees who have opted for 'Outdoor treatment expenditure reimbursement with voucher', while registering for the scheme. As per prevailing instructions dated 22.04.03, the claim should be submitted in stipulated form along with all supporting vouchers like copy of prescription, bills in original. The claim shall be admitted upto the prescribed limit, i.e. equal to the salary (Basic + DA) of last month of service, per annum. The claims may preferably be submitted each month for the preceding month. However, claims received within six months of incurring the expenditure will also be accepted.

For employees retired prior to 1.1.2007 (i.e. in the pre-revised scales) status quo is to be maintained the annual ceiling i.e., one month salary last drawn for reimbursement without vouchers.

For employees retired after 1.1.2007 and whose pay has been revised as per the recommendations of 2<sup>nd</sup> CPSU the annual ceiling of reimbursement with vouchers shall be equivalent to 25 days of last drawn salary before retirement. The revised orders shall be effective from 27.2.09.<sup>15</sup>

## **3.0 Indoor Treatment:**

- (i) In normal circumstances, indoor treatment should be taken only from BSNL empanelled hospitals and referral from a Doctor registered in the Allopathic system of medicine is essential.
- (ii) The retired beneficiary may approach the designated officer (not below the rank of STS or equivalent) in the SSA/Circle office for issue of authorization letter for the particular BSNL empanelled hospital. Advice of any Doctor registered in the allopathic system of medicine for hospitalization and copy of BSNLMRS Card have to be submitted as supporting documents for issue of authorization letter.
- (iii) The designated officer of the SSA office shall issue an authorization letter in prescribed format for treatment in the particular BSNL empanelled hospital.
- (iv) In general, empanelled hospitals shall send the bills to BSNL, as per agreement. However, in some cases, the empanelled hospitals may not extend such facility. In such cases, the payment has to be made by the retired employee to the hospital and such expenditure may be claimed in stipulated form along with all supporting vouchers. Medical advance shall not be given in any case.
- (v) Retired employee may draw the attention of the designated officer in SSA/Circle office in case he/she faces any problem in getting proper treatment in the empanelled hospital.
- (vi) Retired employee or his dependent may take indoor treatment from non-empanelled hospitals only in cases of emergency. The designated officer in BSNL may be informed as early as possible regarding such treatment being taken in non-empanelled hospitals. However, reimbursement shall be restricted to prevailing CGHS rates only after due verification.
- (vii) Emergent cases are those which involve accident, serious nature of disease etc. In such cases only, the person on the spot may use his/her discretion for taking the patient for treatment in a private hospital in case no government or an empanelled hospital is available near than the private hospital. The administrative office will decide on merit of the case whether it was a case of real emergency necessitating admission in a private hospital.

It is clarified that the reimbursement of claims of Indoor treatment taken from non-empanelled hospitals by retired employees and their dependents in case of emergency is allowed with the approval of GM (Admn.) in case of Corporate Office and the approval of concerned CGM in case of Circles.<sup>25</sup>

- (viii) All controlling offices of BSNL shall ensure that all indoor expenditure reimbursement claim preferred by retired employee is settled within a maximum period of one month.

**4. List of empanelled hospitals & providing credit facilities:**

Lists of empanelled hospitals and those providing credit facilities shall be available with the respective Circle Office/SSA on their website. These lists would also be supplied on request.

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<sup>25</sup> Guidelines issued vide Order No. BSNL/Admn.I/15-5/07 (Pt.) dated 12<sup>th</sup> March 2009



## Chapter IV - Special Guidelines for Reimbursement

### 4.1 Reimbursement of cost of medicines<sup>26</sup>

Reimbursement of cost of all medicines are allowed as per the Orders dated 28.2.03.

### 4.2 Reimbursement of cost of appliances<sup>27</sup>

Cost of appliances is reimbursable within the annual limit of outdoor treatment i.e. one month's salary, as per 2.1.0 of BSNLMRS. Appliances covered under CGHS Rules shall only be considered for the reimbursement within the limit of outdoor treatment.

Cost of Spectacles is not reimbursable<sup>28</sup>

### 4.3 Correcting of deformity – Cosmetic Surgery<sup>29</sup>

Cosmetic Surgery shall not be allowed.

### 4.4 Claims for treatment in non-empanelled hospitals<sup>30</sup>

As per BSNLMRS, in emergency cases, the employees are allowed to take indoor treatment from non-empanelled hospital, with the approval of concerned CGM for the field office employees and concerned Director for Corporate Office employees.

### 4.5 Guidelines for various Coronary Stents<sup>31</sup>

Guidelines issued under OM No. Misc./1002/2006/CGHS(R&H)/CGHS(P) dated 12<sup>th</sup> September for reimbursement of various stents shall be followed under BSNLMRS. As per these guidelines maximum of three coronary stents are permitted. Under BSNLMRS CGMs may permit reimbursement of the cost of the third stent.

### 4.6 Guidelines for reimbursement of Cochlear Implant

Guidelines issued under OM No. F.No. 6-469/2003-CGHS/R&H dated 12<sup>th</sup> June 2009 for reimbursement of Cochlear Implant shall be followed under BSNLMRS. A committee for the purpose may be constituted at Circle level having the following composition:

- (i) GM (Admn.) – Chairman
- (ii) GM (Finance) – Member
- (iii) ENT specialist of the Hospital where treatment is being undertaken
- (iv) ENT specialist from empanelled hospital (other than the hospital where treatment is being taken)

Ceiling rate for cochlear implant shall be Rs. 5,35,000/- (Rupees five lakh thirty five thousand only) permitted in graded manner.

S.No.	Age group	Amount
1.	1 – 5 years	Ceiling rate or actual whichever is less
2.	5 – 10 years	80% of the ceiling rate
3.	10 – 16 years	50% of the ceiling rate

<sup>26</sup> Guidelines issued vide Order No. BSNL/Admn./15-4/04 (Pt.) (iii) dated 7<sup>th</sup> March 2005

<sup>27</sup> Guidelines issued vide Order No. BSNL/ADMN./1 dated 23<sup>rd</sup> December 2003

<sup>28</sup> Guidelines issued vide Order No. BSNL/Admn./15-4/04 (Pt.) (iii) dated 7<sup>th</sup> March 2005

<sup>29</sup> Guidelines issued vide Order No. BSNL/Admn./1 (Pt.) dated 24<sup>th</sup> September 2004

<sup>30</sup> Vide Order No. 30-3/2004-L&A dated 17<sup>th</sup> August 2004

<sup>31</sup> Guidelines issued vide OM No. BSNL/Admn./15-6/06 dated 9<sup>th</sup> January 2009

#### **4.7 Reimbursement of cost of CPAP/BPIP Machine<sup>32</sup>**

Reimbursement of cost of CPAP/BIPP machines is allowed subject to following conditions:

- a) 50% of the cost of the machine shall be borne by the employee and 50% by BSNL.
- b) 50% cost borne by the employee can be claimed as part of annual outdoor ceiling limit to the extent it is available.
- c) 50% of the cost borne by BSNL will be as per the rates prescribed by CGHS for such appliances.
- d) Request should be accompanied by copies of Sleep Lab Reports and all basic investigation reports.
- e) The machine shall be provided once in lifetime to the beneficiary.
- f) Responsibility of maintenance of machine shall be of the beneficiary and expenditure incurred in this regard shall be borne by the beneficiary.

#### **4.8 Reimbursement of claims for treatment undertaken in Ayurvedic, Unani, Naturopathy Hospitals.**

The claims of medical expenditure incurred on treatment in Ayurvedic, Unani, Naturopathy hospitals shall be considered as outdoor treatment and shall be reimbursed accordingly.

#### **4.9 Reimbursement of expenditure for treatment of live liver transplant<sup>33</sup>**

The Competent Authority has approved the limit of reimbursement for the treatment involving live liver transplant upto Rs. 10 lakhs.

#### **4.10 Reimbursement of cost of Hearing Aids<sup>34</sup>.**

The Competent Authority has now decided that the reimbursement of Hearing Aids may be allowed subject to following conditions:

Cost of Hearing Aids:

1. One-side Hearing Aid - Rs. 10,000/-
2. Bilateral Hearing Aid - Rs. 20,000/-
3. Digital Hearing Aid - Rs. 30,000/-

- a) Cost of Hearing Aids mentioned at Sl. No. 1 & 2 above may be reimbursed within the annual ceiling of outdoor limit under BSNLMRS.
- b) Cost of Digital Hearing Aid is reimbursable on the basis of recommendation from three ENT experts. Out of three ENT experts, there should be one ENT specialist from a Govt. Hospital/BSNL Empanelled Hospital.
- c) Regarding Digital Hearing Aid 50% of the cost of the machine shall be borne by the employee and 50% BSNL.
- d) 50% cost borne by the employee can be claimed as part of annual outdoor ceiling limit to the extent it is available.
- e) 50% of the cost borne by BSNL will be as per the rates prescribed by CGHS for such appliances.
- f) Replacement of Hearing Aid shall be allowed after the average life of 5 (five) Years on the basis of a condemnation certificate from a technical expert and on approval of a ENT specialist.
- g) In case of a child below 12 years Hearing Aid may be replaced, if damaged after 3 (three) years of its purchase on the basis of a condemnation certificate from technical expert and on approval of a ENT specialist of a Govt. Hospital.

<sup>32</sup> Guidelines issued vide OM No. BSNL/Admn.I/14-7/09 dated 18<sup>th</sup> December 2009

<sup>33</sup> OM No. BSNL/Admn.I/15-6/2007 dated 1<sup>st</sup> December 2009

<sup>34</sup> OM No. BSNL/Admn.I/14-7/09 dated 9<sup>th</sup> July 2010



- h) The benefit is not extendable to the optees without voucher as it is a case of reimbursement under BSNLMRS outdoor treatment.

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## Chapter V - Guidelines for expenditure Regulation/monitoring

### 5.1 Guidelines to monitor the expenditure on indoor treatment<sup>35</sup>

- i) In case the cumulative expenditure in any financial year claimed for reimbursement under indoor treatment is more than two months basic pay + DA of the employee concerned, the reimbursement shall have to be approved by respective CGM.
- ii) ~~In case it exceeds five times of the Basic Pay + DA of the employee, the approval of the Corporate Office shall be needed before making the reimbursement~~

### 5.2 Delegation of powers to CGMs<sup>36</sup>

1. CGMs shall have full powers to approve the expenditure incurred on the treatment taken in Govt. Hospitals.
2. In respect of Indoor treatment, taken in empanelled hospital CGMs shall have full powers to settle the claims, where at least 90% of the total expenditure are covered under the rate list prescribed by CGHS for specialized and general purpose treatment and diagnostic procedure.
3. In case of treatment taken in non-empanelled hospitals in emergency condition with approval of competent authority, CGMs shall have full powers to settle the claim by restricting it to CGHS rates.
4. The financial powers shall not be sub-delegated by CGM.
5. In all cases involving hospitalization of two or more than two days, a designated officer of BSNL shall visit the hospital and give a [certificate](#) as per enclosed format. The Certificate shall be attached to the claim while forwarding the same to CGM's office for approval.
  - i. In cases where beneficiaries of BSNLMRS/officers working Corporate office residing in Noida, Ghaziabad, Faridabad and Gurgaon for certification of their hospitalization respective GMs of Telecom Districts be requested to nominate/depute an officer not below the rank of STS to visit the hospital and forward his report directly to the L&A Section, Corporate Office.<sup>37</sup>
  - ii. In all the cases of hospitalization in Delhi by visiting officers of field units the cases for certification shall be referred to NTR. NTR shall nominate/depute an officer of not below the rank of STS to visit the hospital and forward his report directly to the requesting office<sup>38</sup>
6. The instruction regarding attaching a certificate by the concerned doctor identifying the patient in the copy of BSNLMRS Card as conveyed by this office OM No. BSNL/Admn.I/15-4/04(Pt.) dated 15.10.2004 should be strictly followed.

### 5.3 Treatments/Procedures where no CGHS rates are prescribed<sup>39</sup>

- i. Any life saving treatment or transplant operation, for which no CGHS rates are prescribed, can be undertaken at any Govt. Hospitals or Govt. Medical Colleges/Institutes.
- ii. For past cases where such treatment have already been taken at hospitals other than Govt. Hospital/Colleges/Institutes, the rates prescribed by the respective State Medical College would be applicable for settlement of their claims.

<sup>35</sup> Guidelines issued vide Order No. BSNL/Admn.I/1(ii) dated 3<sup>rd</sup> June 2004

<sup>36</sup> Guidelines issued vide Order No. BSNL/Admn.I/15-2/05(Pt.) dated 8<sup>th</sup> August 2005

<sup>37</sup> Guidelines issued vide OM No. BSNL/Admn.I/15-5/07 (i) dated 8<sup>th</sup> January 2008

<sup>38</sup> Guidelines issued vide OM No. BSNL/Admn.I/15-5/07 (ii) dated 8<sup>th</sup> January 2008

<sup>39</sup> Guidelines issued vide Order No. BSNL/Admn.I/1-1/07 dated 23<sup>rd</sup> April 2007

#### 5.4 Guidelines to monitor overall expenditure<sup>40</sup>

- i. All the Circles shall submit a quarterly report indicating the expenditure during the quarter as per Proforma given in Annexure I. The report shall positively be sent to Jt. DDG (Admn.) in BSNL Corporate Office by 15<sup>th</sup> July, October/January/April.
- ii. Expenditure per employee for all SSAs within a Circle may be monitored at the Circle level. A team from the circle office may check the procedure for sanction of Medical expenses in respect of 15% of the constituent units subject to a minimum of one unit, whose average expenditure per employee is the highest in the circle. This exercise must be done at least once a year and a detailed report indicating misuse, if any detected, along with corrective action and suggestion for improvement may be sent to Corporate Office, positively before end of 1<sup>st</sup> quarter of the financial year.
- iii. Each month, SSA Head should get 1% of the paid bills (subject to min. of 5 & max. of 10) with the highest expenditure in respect of indoor treatment specially checked and send a detailed report of such checking to the Circle Office. Similarly, action may also be taken for 1% of the highest cumulative accepted claims in the six monthly periods ending 30<sup>th</sup> September and 31<sup>st</sup> March each year (subject to min. of 2 and max. of 5).

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<sup>40</sup> Guidelines vide Oder No. BSNL/Admn.I/1(ii) dated 3<sup>rd</sup> June 2004

## Chapter VI - Miscellaneous Guidelines

### 6.1 Treatment from Hospitals outside the jurisdiction of the Circle<sup>41</sup>

- i) In general, employee and his/her dependant family members shall be allowed to take indoor treatment at hospitals as applicable for his/her place of posting and as applicable for the place of residence of his/her family.
- ii) Taking indoor treatment in any hospitals other than those as above, shall be permissible only for taking specialized treatment, for which certificate from the local hospital stating that such facility is not available in the place of posting or the headquarter of the employee or the place of residence of the family, as the case may be.

### 6.2 Medical Card

A Medical Card containing photographs of all the family members and dependents of concerned employee shall be issued to all BSNLMRS optees immediately. The medical/hospitalization claim should be duly certified by the Doctor along with photograph of the person given indoor treatment.

#### 6.2.1 Issue of two separate Medical Cards<sup>42</sup>

To address the medical needs of the family members of employees who are residing in some other city due to transfer of the official on tenure posting or in difficult/remote places etc. It has been decided that two separate medical cards may be issued one for the employees and other for his/her family members. For issuing two separate medical cards following procedure shall be adopted.

- a) When the family members wholly dependent on the employee are residing permanently in some other city, the issuing authority, i.e., officer at the place of posting of the beneficiary after ensuring the facts may issue two separate BSNLMRS cards (bearing same serial no.) – one for the employee and the other for his/her family member. BSNLMRS card will be issued from the office where the employee is posted. A superscription on cards may be made to indicate two cards are issued with the same number. [To be more clear, while numbering such cards, the Sl. No. be suffixed by letter A for the employee and B for the other family members residing in a different station e.g. for employee the Card No. will be 1 A for the employee at his place of posting 1 B for the rest of the family residing in some other station (specifying the place)]
- b) The card shall be signed by an officer not below the rank of Assistant General Manager.
- c) The card shall be issued for a period not exceeding one year at a time and shall be renewed every year, if the employee furnishes a certificate that his family members are residing in the same city/area. The issue/renewal of such cards will be decided by the heads of SSAs where the employee is posted. It is not mandatory for the issuing authority to renew the two separate cards if he is not satisfied with reasons assigned.
- d) SSA unit where the family members are residing may also be informed about the arrangement. Prior permission should be obtained for all the indoor treatments in advance. However, in case of emergencies, intimation should be given immediately after hospitalization. An officer not below the rank of AGM in that city/area be designated to certify their hospitalization.
- e) All the claims indoor/outdoor should be preferred in the place of posting of the officer/official.

<sup>41</sup> Amendment vide Order No. BSNL/Admn./1(i) dated 3<sup>rd</sup> June 2004

<sup>42</sup> Guidelines issued vide Office Order No. BSNL/Admn./14-2/09 dated 23<sup>rd</sup> September 2010

- f) The employee should not prefer any claim of transfer TA for the eligible family members who will be staying at old HQ.

### **6.3 Emergency Hospitalization**

In all cases of extreme emergencies, the employee concerned shall have to inform the SSA Head or his controlling officer soon after hospitalization for indoor treatment. In order to ensure that the facility is used by the employee and his dependent family members only, a designated officer of BSNL may visit the hospital and verify the authenticity of the beneficiary.

### **6.4 Both Husband and wife are BSNL employees<sup>43</sup>**

In case where both husband and wife are BSNL employees, only one of them may be allowed to avail of the medical benefits according to his/her status. For this purpose, they should furnish to their respective authorities a joint declaration as to who will prefer the claim for reimbursement of medical expenses incurred on the medical attendance and the treatment in respect of spouse and children. The above declaration should be submitted in duplicate and copy shall be recorded in the personal file of each of them in their respective offices. This declaration shall remain in force till such time as it is revised on the express request of writing by both the husband and the wife e.g. in the event of promotion, transfer, resignation etc. of either of the two. In the absence of such a joint declaration, the medical benefits shall be availed of by the wife and the children according to the status of husband.

### **6.5 Change of option from CGHS to BSNLMRS<sup>44</sup>**

Beneficiaries of CGHS facility are allowed to exercise their option to move over to BSNLMRS. The option can be registered any time during a financial year, but it will be made effective only from the beginning of the next financial year after surrendering the CGHS Card

### **6.6 Provision of TA for outstation treatment<sup>45</sup>**

Travelling allowance may be allowed for the journeys undertaken (both sides) for medical treatment taken with the approval of competent authority to the station other than the place of posting as per Rules. The persons covered shall be as follows:

- i) Travelling allowance may be allowed to the patient for the journeys undertaken for taking medical treatment at the outstation.
- ii) Attendant or escort who is required to travel along with the patient, if the Medical Authority attending the patient has certified in writing that it is unsafe for the patient to travel alone and an attendant/escort is necessary to accompany him.
- iii) Donor of Kidney who is required to travel for donating the kidney to BSNL employee or his family member.

The TA is admissible as per the entitlement.

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<sup>43</sup> Guidelines vide Order No. BSNL/Admn.I/1(Pt.) dated 24<sup>th</sup> September 2004

<sup>44</sup> Vide Orders No. 15-11/04 dated 29<sup>th</sup> September 2005

<sup>45</sup> Guidelines issued vide Order No. BSNL/Admn.I/1 (Pt.) dated 24<sup>th</sup> September 2004

## **6.7 Treatment in Hospitals outside the place of Posting<sup>46</sup>**

- i) In case an employee or his dependent has to be hospitalized in emergency at a place other than his/her place of posting, parent office will advise an officer posted at the place of hospitalization to visit the hospital and certify the hospitalization. However, if such visit and certification is not found feasible due to some practical difficulty then the CGM, in respect of the field staff and the concerned Director in respect of the Corporate Office staff, may exempt the requirement of aforesaid Certification.
- ii) In all other cases the certification by an officer of the parent office of any employee or by an officer posted at the place of hospitalization will be invariably required. In case the family of any employee permanently stays at a place other than the place of posting of the employee, an arrangement may be made in advance such that a BSNL officer posted at the place of residence of the family is asked to visit the hospital and certify the hospitalization.

## **6.8 Requirement of income Tax Exemption Certificate<sup>47</sup>**

Exemption Certificate from the Income Tax Commissioner is not a prerequisite condition for empanelment of hospitals, however it may be preferred. The said exemption certificate is relevant in respect of medical treatment of prescribed diseases or ailments given in Rule 3 (a) 2 of Income Tax Rules. To comply with the rule the officer availing medical facility for the treatment of the prescribed disease shall have to attach with return of the Income Tax, a Certificate from the hospital specifying the medical treatment of prescribed diseases and receipt amount paid to the hospital.

The compliance of the Income Tax Rule is mandatory, however, in case where the certificate is applied for and issue of the certificate is under process, DDO may wait for a reasonable period, before deducting the perquisite tax on medical facility extended for the prescribed diseases. For any further guidance advice may be sought from Taxation Branch of Corporate office

## **6.9 Introduction of reimbursement of medical expenses from dual sources<sup>48</sup>**

Management Committee approved the introduction of reimbursement of medical expenses from two sources for BSNLMRS beneficiaries i.e., from insurance agencies and BSNL under BSNLMR Scheme as allowed to CGHS beneficiaries.

Under the Scheme

- i. The BSNLMRS beneficiaries can subscribe to mediclaim policy and prefer his claim from both the sources i.e., insurance agency and the BSNL.
- ii. Under this arrangement the beneficiary shall prefer claim against the original vouchers/bills first on the insurance company, which would issue a certificate indicating the amount reimbursed to the BSNL employee. The insurance company concerned will retain the original vouchers/bills in such cases.
- iii. The beneficiary then prefer his/her medical claim along with photocopies of the vouchers/bills duly certified in ink, along with stamp of the insurance company on reverse of the vouchers/bills to BSNL.
- iv. Reimbursement from BSNL will be restricted only to the admissible amount as per approved package rates subject to the condition that the total amount reimbursed by the two organizations does not exceed the total expenditure incurred by the beneficiary.

<sup>46</sup> Amendment issued vide Order No. BSNL/Admn./15-2/05 (Pt.) dated 24<sup>th</sup> March 2006

<sup>47</sup> Guidelines issued vide OM No. 15-5/07 dated 22<sup>nd</sup> December 2008

<sup>48</sup> Guidelines issued vide OM No. BSNL/Admn./14-14/09 dated 2<sup>nd</sup> September 2009

It is a voluntary scheme and employees who are interested can avail the benefit of the scheme.

## **6.10 Grant of advance for treatment in Hospitals not extending credit facility<sup>49</sup>:**

### **A. Treatment undertaken in Govt. Hospitals**

For undertaking treatment in Government Hospitals, AIIMS or any such Government institutions which are not extending credit facility, an advance can be granted upto 80% of the estimated expenditure and paid directly to hospital.

### **B. Treatment undertaken in empanelled hospitals not extending credit facility**

- i. For undertaking treatment in empanelled hospitals which are extending CGHS rates but not extending credit facility, an advance can be granted upto 80% of the cost of the treatment as per the CGHS rates and paid directly to the Hospital. However, the administration should try to get credit facility from the hospital as far as possible.
- ii. For undertaking treatment in empanelled reputed/specialized hospitals not extending CGHS rate facility, an advance can be granted upto 80% of the cost of treatment on furnishing the estimates which should clearly indicate that the amount is estimated strictly as per CGHS rates only and in the absence of such comments the advance will be restricted to 60% only and paid to the hospital.

## **6.11 Treatment in life threatening cases**

- A. In life threatening diseases for which CGHS rates are not available, if the treatment is undertaken in any Government hospitals including AIIMS payments may be made as per actuals.
- B. If such treatments are undertaken in any empanelled hospitals the reimbursement may be restricted to AIIMS rates or actuals whichever is lower.

## **6.12 Extension of medical facility to suspended employees<sup>50</sup>**

BSNLMRS medical facility be extended to suspended employees as it was extended prior to suspension. However, as per the provisions under sub-rule 53(2) of FRSR, a certificate may be obtained from the employee that he is not engaged in any other employment, business, profession or vocation.

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<sup>49</sup> OM No. BSNL/Admn.I/15-10/07 dated 16<sup>th</sup> April 2010

<sup>50</sup> Guidelines issued vide Office Order No. BSNL/Admn.I/15-3/10 dated 26<sup>th</sup> May 2011



## Chapter VII - Empanelment of Hospitals

### 7.1 Broad guidelines for empanelment of hospitals<sup>51</sup>

1. Whether the hospitals already available in the area for the BSNL employees are inadequate.
2. Whether the facilities/services available in the Private hospital are of high standard and schedule of rate comparable with the other recognized hospital in the area.
3. If required the facilities available in the hospital may be verified through a visit to hospital by an inspection team constituted by CGM.
4. An opinion about the Private hospital may be obtained from the Medical Supdt. Of the concerned District Hospital
5. Whether the hospital has been recognized for treatment by any other PSU located in the area. If so, the standard of service of the hospital may be ascertained from them.
6. Any other relevant aspect which the CGM may deem fit to ascertain about the hospital.

### 7.2 Relevant Information for processing case for Empanelment of Hospitals (Annexure – G of Order dated 22nd April 2003)

### 7.3 Delegation of Powers for Empanelment of Hospitals

Empanelment of hospitals by CGMs of Territorial Circles within their jurisdiction:<sup>52</sup> CGMs may empanel the hospitals subject to the condition that the rates of the indoor treatment applicable to BSNL shall be limited to CGHS rates for that particular city or any city of concerned circle. In absence of CGHS rates approved for any city in circle, it shall be limited to CGHS rates applicable at Delhi. For hospitals requiring higher rates than the CGHS rates, the case for approval of empanelment may be sent to Corporate Office with specific recommendations of CGM concerned depending on the merits. Hospitals shall not be recognized for indoor treatment till the rates for indoor treatment in that particular hospital are not approved.

### 7.4 Empanelment of Hospitals for Andaman & Nicobar Telecom Circle<sup>53</sup>

CGM A&N Circle is authorized to permit employees of A&N Circle to undertake treatment in empanelled hospitals at Kolkata and Chennai by the respective Telephone Districts of BSNL on the following conditions:

1. No TA/DA will be paid to the official/patient and or to the attendant accompanying the official/patient.
2. The claim will be restricted as per the approved rates of CGH for A&N Circle or the actual charged by the hospital as per the agreement by Kolkata and Chennai Telephone Districts whichever is lower.
3. Intimation should be given by the employee before hospitalization or in case of emergencies immediately after hospitalization.
4. One Executive of the rank not less than AGM in that cities (Kolkata and Chennai) be designated to certify the hospitalization.

<sup>51</sup> Guidelines issued vide Order No. BSNL/ADMN/1/2 dated 27<sup>th</sup> February 2002

<sup>52</sup> Guidelines issued vide Order No. BSNL/ADMN/1 dated 4<sup>th</sup> December 2003

<sup>53</sup> Guidelines issued vide OM No. BSNL/Admn./14-2/09 dated 4<sup>th</sup> February 2010

## 7.5 Empanelment of Reputed Hospitals<sup>54</sup>

Competent Authorities in BSNL may continue to empanel those hospitals who agree to provide medical facilities at CGHS rates on continuous basis as per the current practice. In addition, to the reputed hospitals can also be empanelled for providing medical services to the employees of BSNL at special discounted rates to be arrived by mutual negotiations between the Competent Authority in BSNL and Hospital Management, which may not necessarily be CGHS rates, subject to the condition that the charges for medical facilities shall be reimbursed by BSNL as per CGHS rates and the excess charges if any, shall be borne by the employee.

## 7.6 Recognition of Tata Memorial Hospital, Mumbai<sup>55</sup>

Tata Memorial Hospital is empanelled for cancer for BSNL employees by Maharashtra Circle. BSNLMRS beneficiaries who intend to undertake treatment in the hospital should carry authorization letter from the Chief General Manager of their respective circle addressed to the Chief General Manager, Maharashtra Telecom Circle. Maharashtra Circle will organize his/her treatment from Tata Memorial Hospital and settle the claims on his behalf and raise ATD from the respective circle. To simplify the process, following procedure may be followed for treatment in Tata Memorial Hospital:

1. Authorization letter from the CGM, attesting the photograph of the patient in the BSNLMRS Card may be sent to the CGM, Maharashtra Circle.
2. On the authorization issued by the CGM of respective circle, O/o CGM, Maharashtra Circle will issue authorization letter to Tata Memorial Hospital.
3. On receipt of the bills from Tata Memorial Hospital, O/o CGM Maharashtra Circle will scrutinize and settle the bills and make payment to Tata Memorial Hospital.
4. O/o CGM, Maharashtra Circle will raise the ATD against the Circle of the employee enclosing all the documents.
5. The respective Circle will scrutinize the ATD and the documents and will accept the ATD. The necessary accounting adjustments will be made thereafter. However, detailed scrutiny of bills need not be done, because it was done already by Maharashtra Circle.

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<sup>54</sup> Guidelines issued vide OM No. BSNL/Admn.I/15-10/07 dated 16<sup>th</sup> April 2010

<sup>55</sup> Guidelines issued vide Lr. No. BSNL/Admn.I/15-10/04 dated 19<sup>th</sup> October 2010

## Chapter VIII - Forms

### Medical Facility for BSNL Employees Option Form

Annexure – A to (Order Dt. 22<sup>nd</sup> April 2003)

1. Name of Employee:
2. Designation:
3. Place of Posting:
4. Options for availing Medical Policy:
  - i) CGHS
  - ii) BSNLMRS
5. Details of CGHS Card, if any
  - i) CGHS Card No:

I, do, hereby certify that I have gone through the notification of BSNL Medical Reimbursement Scheme and am exercising my option after satisfying myself about various provisions under BSNLMRS.

( Signature of Employees )

Draft copy - Official use only

BSNL Employees Medical Reimbursement Scheme

**Registration Form**

Annexure – B to (Order Dt. 22<sup>nd</sup> April 2003)

1. Name of Employee: \_\_\_\_\_ 2. Designation: \_\_\_\_\_  
3. Place of Posting: \_\_\_\_\_ 4. Staff No.: \_\_\_\_\_ 5. Basic Pay \_\_\_\_\_  
6. Telephone: (Office)..... (Residence) .....

7. Details of Family Members:

Sl. No.	Name	Date of Birth	Relationship With employee	Blood Group (if available)

8. Details of chronic disease, if any: a) .....  
b) .....  
c) .....  
d) .....

9. Options for outdoor treatment (under BSNLMRS);  
[ ✓ any one of i), ii) or iii)]  
i) Outdoor/Domiciliary treatment from RMPs: Reimbursement against vouchers (as per Para [2.1.0](#))  
ii) Outdoor/Domiciliary treatment: Entitlement without vouchers (as per para [2.1.1](#))  
iii) ~~Outdoor/Domiciliary treatment from P&T Dispensaries (as per Para [2.1.2](#))~~

Declaration:

I hereby declare that above mentioned members of my family are fully dependent on me i.e. their income from all sources does not exceed Rs. 1500/- per month. If the above information is found to be false at any time, company can take action against me as per rules or as deemed fit.

( Signature of the Employee)

FOR OFFICE USE ONLY

REGISTRATION NO. ISSUED .....

CARD ISSUED: YES/NO on ..... (Date of issue)

Signature of issuing Authority

## Medical Reimbursement Claim Form for Outdoor treatment

Annexure – C to (Order Dt. 22<sup>nd</sup> April 2003)

1. Name of Employee: \_\_\_\_\_ 2. Designation: \_\_\_\_\_
3. Reg. No.: \_\_\_\_\_
4. Salary (Basic Pay + DA)/Pension (as on 01-04-----)
5. Place of Duty: \_\_\_\_\_ 6. Name of Patient: \_\_\_\_\_
7. Relationship with Employee: \_\_\_\_\_ 8. Age: \_\_\_\_\_
9. Reimbursement claimed under: [ ( ✓ ) in relevant box ]
- Treatment from RMP (as per para 2.1.0)
  - Treatment from P&T Dispensary (as per para 2.1.2)
10. Nature of illness: \_\_\_\_\_
11. Name of Doctor/Hospital: \_\_\_\_\_
12. Details of claim:  
(attach prescription, vouchers, etc. in duplicate)

	Voucher No.	Amount
• Consultation		
• Diagnostics/Tests:		
• Medicines:		
• Appliances		
• Special treatment (e.g. Physiotherapy, Yoga etc.)		
• Others		
•		
•		
Total		
(Rupees .....)		

Declaration:

I hereby declare that the statements given in application are true to the best of my knowledge and belief and that the person for which medical expenses are incurred is wholly dependent on me.

( Signature of Employee )

## Medical Reimbursement Claim for Indoor treatment

Annexure – D to (Order Dt. 22<sup>nd</sup> April 2003)

1. Name of Employee
2. Designation:
3. Reg. No.:
4. Salary (Basic Pay + DA)/Pension (as on 01-04-.....):
5. Place of Duty:
6. Name of the Patient:
7. Relationship with Employee:
8. Age:
9. Nature of Illness:
10. Name of Doctor/Hospital:
11. Period of treatment: From ..... To .....  
(Certificate issued by Medical Officer in-charge of the hospital as per enclosed proforma is to be attached.)
12. Details of claim:  
(attach prescription, vouchers etc. in duplicate)

	Voucher No.	Amount
• Consultation		
• Diagnostics/Tests:		
• Medicines/Injections:		
• Appliances		
• Room Rent:		
• Charges for Nurses:		
• Others:		
•		
Total		
(Rupees .....)		

Declaration:

I hereby declare that the statements given in application are true to the best of my knowledge and belief and that the person for which medical expenses are incurred is wholly dependent on me.

( Signature of Employee )

## Certificate for Hospitalization

Annexure – D1 to (Order Dt. 22<sup>nd</sup> April 2003)

*(to be completed in the case of patients who are admitted to hospital for treatment)*

Certificate granted to Mrs./Mr./Miss .....  
husband/wife/son/daughter/mother/father of Mrs./Mr. .... Employed in  
the office ....., BSNL.

### PART-'A'

I, Dr. .... hereby certify:

- (a) that the patient was admitted to hospital on .....
- (b) that the patient has been under treatment at ..... And that the under mentioned medicines prescribed by me in this connection were essential for the recovery/prevention of serious deterioration in the condition of the patient.
- (c) that the patient is/was suffering from ..... and is/was under treatment from ..... to .....
- (d) that the X-ray, laboratory tests, etc. for which an expenditure of Rs. .... was incurred were necessary and were undertaken on my advice at ..... (name of hospital or laboratory)

Signature and Designation of the  
Medical Officer-In-Charge of the  
Case at the hospital

## Application Form for Medical Advance

Annexure – E to (Order Dt. 22<sup>nd</sup> April 2003)

1. Name of Patient:
2. Relationship with Employee:
3. Age:
4. Name of Disease (*for which hospitalization is required*)
5. Name of Hospital:
6. Name of Employee:
7. Designation:
8. Salary (Basic+DA):
9. Basic Pay
10. Estimate cost of treatment:  
(*Enclose original copy of hospital's estimate*)
11. Amount of Advance required for treatment:

Signature:

Designation:

Section:

Tel. No.:

Draft copy - Official use only



**Authorization Letter for Treatments in Hospital**

Annexure – F to (Order Dt. 22<sup>nd</sup> April 2003)

No.

Dated.....

Authorization Letter for Treatments in Hospital

This is to certify that Shri/Smt. .... (Name of the patient),  
Age ..... is the Husband/Wife/Son/Daughter/ Mother/Father of Shri/Smt.  
....., an employee of BSNL. He/She may be admitted in  
(Hospital's Name) ..... as per his/her room  
entitlement, i.e., .....

He/She may be charged as per agreed rates with BSNL.  
Bills as per agreed rates may be sent to this office for payment.

( Signature of the Competent Authority)

Draft copy - Official use only

**Certificate of visit BSNL Officer**

Proforma attached with Order No. BSNL/Admn.I/15-2/05 (Pt.) Dt. 8<sup>th</sup> August 2005

As per the instructions of ....., I visited the ..... hospital at ..... AM/PM on .....(date) and found that ..... (name of the patient) is undergoing treatment under Dr. ...., under Registration No. .... in ward No. .... and observed the following particulars of the patient.

Date of admission: .....  
Name of Disease: .....  
Name of employee .....  
Relationship with the employee .....  
BSNLMRS Card No. ....

The patient/the employee is satisfied with the treatment being given. As per the documents available with him/her, he/she is found to be the authorized beneficiary to take treatment under the BSNLMRS.

Signature

Name of the Officer:.....

Date: .....

Place: .....

To

.....  
.....  
.....  
.....

Draft copy - Official use only



## BHARAT SANCHAR NIGAM LIMITED

( A Government of India Enterprise )

### BSNLMRS Registration Form for Retired Employees

1. Name of Retd. Employee: 2. Father's Name  
 3. Place of Last Posting 4. Designation  
 5. Last Month's salary: (i) Basic ..... (ii) D.A.  
 6. Address after Retirement:  
 7. Telephone No: 8. e-mail .....

10. Details of Family Members:

Sl.No.	Name	Date of Birth	Relationship with the employee	Blood Group if available

11. Option for Outdoor treatment (under BSNLMRS):

[tick either (i) or (ii)]

- i) Outdoor/Domiciliary treatment from RMPs: Reimbursement against voucher  
 (as per Para 2.1.0)
- ii) Outdoor/Domiciliary treatment: Entitlement without voucher  
 (as per para 2.1.1)

Declaration:

I hereby declare that above mentioned members of my family are fully dependent on me i.e. their income from all sources does not exceed Rs. 1,500/- per month. If the above information is found to be false at any time, company can take action against me as per Rules or as deemed fit.

Signature of Employee

.....

FOR OFFICE USE ONLY

Column 1 to 10 verified.

Advice Memo issued: No. .... Date .....

Signature of Issuing Authority.



**BHARAT SANCHAR NIGAM LIMITED**  
( A Government of India Enterprise)

O/o Chief General Manager  
.....

No. ....

Date.....

**Advice Memo for BSNLMRS of Retired Employees (1<sup>st</sup> registration)**

For 1<sup>st</sup> time Registration after Retirement

Shri/Smt. .... S/o D/o W/o Shri  
.....  
Retired as ..... from .....(place) on  
.....(date) may be registered as retired beneficiary of BSNLMRS under  
..... BSNL. The duly verified Registration Form is enclosed herewith.

Signature of Issuing Authority



**BHARAT SANCHAR NIGAM LIMITED**  
( A Government of India Enterprise)

O/o Chief General Manager  
.....

No. ....

Date.....

**Advice Memo for BSNLMRS of Retired Employees (change of office)**

No. ....

Date .....

For change of office for availing of BSNLMRS

Approval of competent authority is granted for the change of Paying Office for BSNLMRS w.r.t. Shri/Smt. .... S/o D/o W/o Shri..... retired as .....(designation) ..... from ..... (present paying office) under CGM ..... with immediate effect.

Signature of Issuing Authority