National Aerospace Laboratories
Bangalore – 560 017

MEDICAL FACILITIES
FOR EMPLOYEES
AND PENSIONERS

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Eligibility:

- All Regular Employees
- All CSIR Pensioners
- Family Pensioners
- Those retired with CPF benefits and their dependent family members provided the income of the family members other than spouse is not more than Rs. 3500 p.m.

**EMPLOYEES**

- **OPD Treatment**

Employees and his/her declared family members can avail medical facility to the extent available at NAL Health centre. OPD treatment can be availed at all CGHS recognized/ State Government recognized hospitals / Diagnostic centres in consultation with Medical Officer NAL. Employee has to pay for OPD treatment outside NAL Health centre and prefer medical claims later.

- **In-Patient**

Inpatient treatment at designated Hospitals is available to all regular employees and their declared family members. To determine ward eligibility for accommodation in recognized hospitals, the following pay in the pay band shall be considered

<table>
<thead>
<tr>
<th>Pay in the pay band</th>
<th>Accommodation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Upto Rs. 13950</td>
<td>General Ward</td>
</tr>
<tr>
<td>2. From Rs. 13951 – 19530</td>
<td>Semi Private Ward</td>
</tr>
<tr>
<td>3. Rs. 19540 and above</td>
<td>Private Ward</td>
</tr>
</tbody>
</table>

The package rates mentioned by CGHS in 2007 / 2010 rate list is for Semi-private ward. CGHS rates will be reduced by 10% for treatment in General Ward and enhanced by 15% for Private Ward respectively.
**NOTE:**

- Cashless facility is available to regular employees / dependent in select hospitals who have MOU with NAL.
- Upto 80% of the CGHS rates / estimate given by the hospital shall be paid as advance on the recommendation of CGHS Hospitals/ State Government recognized Hospitals only endorsed by Medical Officer, NAL.
- Advance will be paid directly to the Hospital concerned. The Employees are responsible for adjustment of advance within one month from the date of discharge from the hospital.
- CGHS recognized status is available only to the Hospitals that are notified by CGHS from time to time.

**PENSIONERS**

**OPD Treatment**

a) Pensioners shall avail medical facility to the extent available at the dispensaries. The NAL Dispensary shall make available the prescribed medicine to the Pensioners.

b) No reimbursement of medicines purchased directly shall be admissible to the Pensioners for OPD treatment. However, the laboratory tests charges in recognized diagnostic centres on the recommendation of CMO/M.O. shall be reimbursed.

c) Reimbursement of expenses incurred by the Pensioners for medical treatment (subject to admissibility) as a part of follow up treatment at OPD in major diseases like Open heart surgery, Kidney transplantation etc., Cost of the medicines may be reimbursed only in case the medicines for such cases are not supplied by the Dispensary. (Authority : CSIR letter No. 4-22/2002-E.II dated 30.04.2002).
d) Reimbursement of cost of OPD medicines for treatment in post operative conditions in serious diseases are allowed to the Pensioners of CSIR who are not getting OPD facilities
(Authority : CSIR letter No. 35-03(115)/2006-PW&PG dated 28.03.2008).

e) Directors of Labs/Institutes are delegated powers for granting permission to the Pensioners for obtaining treatment from outside District or States in relaxation of the rules, subject to certain conditions.

f) CSIR Pensioners can register themselves with the dispensary of any of the CSIR Labs/Institute situated nearest to their place of their settlement after retirement.

g) The Pensioners residing in areas not covered by CSIR Dispensaries can opt to receive fixed Medical Allowance of Rs.500/- for OPD treatment.
(Authority : CSIR letter No. 5-1(18) 2008-PPS dated 28.02.2008).

- **Inpatient**

The Pensioners shall get themselves registered with the NAL after payment of Life time / Annual contribution as in the case of CSIR Pensioners availing CGHS facilities in Delhi. Such pensioners will be eligible for OPD treatment at NAL Health Centre and inpatient referral services and reimbursement.
Rate of contribution for Pensioners/Family Pensioners will be determined with reference to the Grade Pay that would have drawn in the post held at the time of retirement.

**Revised Life time contribution for CGHS facilities w.e.f. 01.06.2009**

<table>
<thead>
<tr>
<th>Grade Pay</th>
<th>Contribution <code>.</code></th>
</tr>
</thead>
<tbody>
<tr>
<td>1650</td>
<td>`6000</td>
</tr>
<tr>
<td>1800, 1900 2000, 2400 &amp; 2800</td>
<td>`15000</td>
</tr>
<tr>
<td>4200</td>
<td>`27000</td>
</tr>
<tr>
<td>4600, 4800, 5400 &amp; 6600</td>
<td>`39000</td>
</tr>
<tr>
<td>7600 &amp; above</td>
<td>`60000</td>
</tr>
</tbody>
</table>

For determining eligibility for accommodation in recognized Private Hospital, the following basic pay at the time of retirement shall be considered.

<table>
<thead>
<tr>
<th>Basic Pension</th>
<th>Accommodation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Upto Rs. 13950</td>
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- **Medical Advance**

  Medical Advance of 80% of estimate / CGHS package or the amount recommended by the specialist whichever is less for indoor treatment in recognised hospital.

  In case of major illness like Bypass surgery, kidney transplantation etc., advance will be restricted to 90% of the package deal where it exists or the amount demanded by the hospital concerned in such cases.

  Referral letters should be obtained from M.O/Authorized officers of NAL while getting admitted.
Pensioners are responsible for adjustment within one month from the date of discharge from the hospital.

**Medical Emergency**

In case of medical emergency Employees/Pensioners may go directly to the Private recognized/Government referral hospital and submit medical reimbursement claim after their discharge from hospital. The Head of the Lab shall have the powers to decide which cases fall under emergency category, in consultation with Standing Committee.

The same procedure applies in case of treatment taken from the non-recognized Private hospitals nearby to the residence of the Pensioner in extreme emergency conditions.

**Ayurvedic Treatment**

Ayurvedic treatment can be availed for illness at the CGHS recognized Ayurvedic Centres.

**Enclosures :**

List of Hospitals in Bangalore recognized by
CGHS/State Government Hospitals- ANNEXURE ‘A’

CGHS 2007 Rates – ANNEXURE ‘B’

CGHS 2010 Rates – ANNEXURE ‘C’
GUIDELINES

Guidelines regarding medical claims for in-patient treatment taken in unrecognized hospital in emergency

We are receiving medical claims for inpatient treatment taken at unrecognized nursing homes and hospitals on emergency basis. We also note that in several cases there are insufficient reasons and inadequate documentation for considering the case as emergency. Hence the following points must be considered while getting treated/admitted to any unrecognized hospital or nursing home.

- Any one of the four Medical Officers of N.A.L. must be informed either personally or over the phone about the condition of the patient at the earliest. If the employee himself/ herself is the patient, then the spouse/relative accompanying the patient must contact the Medical Officers and take their opinion.
- All efforts must be made to shift the patient to the nearest recognized hospital if the patient’s condition permits it.
- Ambulance charges for transport from the place of falling ill to the hospital only will be reimbursed as per CGHS rates when it is certified by the attending doctor that the ambulance was emergent need for prevention of complications and loss of life.
- Efforts must be made to shift the patient from the unrecognized hospital to the nearest recognized hospital after initial treatment and stabilization of the patient’s condition.
- The telephone numbers of the doctors are as follows:
  Dr.Amaranarayan: 26613296, 9740511490,
  Dr.Ramakrishna.N: 25086385.
Dr. Shwetha Desai: 25210637
Dr. Prakash.L: 9611766175