

BHARAT DYNAMICS LIMITED
KANCHANBAGH HYDERABAD - 500058

BDL/04/51/017/2001

13-Jun-2001

CORPORATE P&A
PC No.13/2001

Subject: Medical Facilities to Employees (Executives & Non-Executives)

1. SHORT TITLE & OBJECTIVES

- 1.1 These rules shall be known as BHARAT DYNAMICS LIMITED MEDICAL RULES-2001.

2. COMMENCEMENT, SCOPE & COVERAGE

- 2.1 These rules shall come into force with effect from 1st June 2001.
- 2.2 These rules shall be applicable to all executives & non-executives, other than those covered under ESI scheme.
- 2.3 These rules shall not apply to deputationists or such other persons whose services are lent to the Company, but are governed under the rules of their parent organizations.
- 2.4 These rules/facilities will supercede all existing medical rules/facilities applicable to executives & non-executives, not covered under ESI scheme.

3. DEFINITION

- 3.1 For the purpose of these rules, "family" means spouse, children and parents residing with and wholly dependent upon the employee.
- 3.1.1 Family members shall be treated as "dependents" only if his/her income from all sources does not exceed Rs.1,500/- per month.
- 3.1.2 The term "income" does not include lump sum non-recurring income i.e., CPF benefit, prize bonds of Govt., gratuity, commuted pension, insurance benefits etc., and dearness relief in the case of pensioner (only the pension originally sanctioned should be taken into consideration as income and not the pension after commutation) but shall include the interests earned on such retirement benefits.
- 3.1.3 A female married employee can declare only parents-in-law as her dependents subject to the condition that her husband is also dependent on her.
- 3.1.4 Further, if retired parents or parents-in-law in case of female employees, as the case may be, are retired employees of Govt./PSU/Other Organisation and are entitled for benefit under a scheme framed to extend medical benefits to retired employees by such Govt./PSU/Other Organisation they are not to be considered as dependent parents or parents-in-law, as the case may be, irrespective of their income for the purpose of these rules. They will continue to avail the benefits under the scheme of the organization where they have retired/have served.
- 3.1.5 The expression "children" includes step children and legally adopted children. They shall be considered as "dependent" of the employee till attaining the age of 25 years or get married or when their income from all sources is more than Rs.1,500/- per month, whichever is earlier. However, in case of daughters, they will be considered as dependents till they get married or when their income from all sources is more than Rs.1,500/- per month, whichever is earlier, irrespective of the age limit. Further, widowed/divorced daughter residing with employee is considered as dependent in case her income does not exceed Rs.1,500/- per month.
- 3.1.6 When both employee and spouse are employed in State/Central Govt./PSU/Other Organization, they shall furnish to their respective authorities a joint declaration as to who will prefer the benefits/claim for reimbursement of medical expenses in respect of their children.
- 3.2 Company means BHARAT DYNAMICS LIMITED.
- 3.3 Out-patient treatment means treatment availed at outdoor, i.e. treatment other than hospitalization, but includes a period of hospitalization which does not exceed 24 hours.
- 3.4 In-patient treatment means treatment availed from a hospital as an in-patient for a period exceeding 24 hours.

- 3.5 Chronic disease means disease lasting for long time and/or happening continually. For the purpose of these rules, the following are considered as chronic diseases, as approved by Government:

1. Poliomyelitis
2. Tuberculosis
3. Leprosy
4. Cancer
5. Mental Diseases
6. Diabetes
7. Hypertension

4. OUT-PATIENT TREATMENT

4.1 *Lump sum monthly payment towards reimbursement*

- 4.1.1 A monthly sum, not exceeding the amount specified below, will be reimbursed towards expenditure incurred on out-patient treatment including charges for pathological tests for self and family members.

Executives

Grade	Reimbursement per month
Gr.I	Rs.500/-
Gr.II	Rs.550/-
Gr.III	Rs.575/-
Gr.IV	Rs.600/-
Gr.V	Rs.625/-
Gr.VI	Rs.675/-
Gr.VII	Rs.725/-
Gr.VIII	Rs.775/-
Gr.IX	Rs.850/-
Gr.X	Rs.850/-
Directors	Rs.950/-

Non-Executives

Wage Group	Reimbursement per month
WG:1	Rs.225/-
WG:2-4	Rs.275/-
WG:5-7	Rs.325/-
WG:8-10	Rs.375/-

- 4.2 The above amount of reimbursement will be credited to the Bank Account of the employee in the following month, on the basis of the certificate furnished by him/her very month.

4.3 *Reimbursement of expenses in respect of Diagnostic Tests other than Pathological Tests*

- a) The employees are eligible for reimbursement of expenditure incurred on tests (other than pathological tests) against prescription by Company Medical Officer / Govt. Doctor / Approved Hospitals, in respect of self and dependent family members. All the hospitals listed at Para 5.1.1 are approved for this purpose.

- 4.3.2 Additional Diagnostic Centres, if required, will be identified from time to time depending upon the requirement & notified.

4.4 *Coverage of certain chronic diseases*

The employees and their dependent family members will also be entitled for periodical out-patient treatment in respect of the chronic diseases mentioned at para.3.5.

- 4.4.1 The medicines for treatment of the chronic diseases should have been prescribed by the Company medical officer or a qualified and registered medical practitioner attached to the company approved hospital duly countersigned by company medical officer. However, consultation and diagnostic charges will not be reimbursed.

- 4.4.2 Medicines prescribed in respect of the above chronic diseases shall be procured and issued by M/ Room/Dispensary to the concerned

employees. Therefore, the employees are required to submit the prescription to the Company Medical Officer. In no case, the medicine shall be issued for treatment period exceeding one month at a time unless felt appropriate by Medical Officer in deserving cases.

4.4.3 Reimbursement of Expenses in respect of Donor of Kidney

The medical expenses incurred on the donor prior to and including surgery would be reimbursed as a special case, subject to a maximum of Rs.30,000/- (Rupees thirty thousand only). However, there shall be no reimbursement in respect of post operation medical expenses on donor.

4.5 Post Operative Medical Care

In certain surgical cases mentioned below, post operative medical expenses incurred as out-patient shall be considered for reimbursement subject to the following conditions:

- a) Surgery: Renal Transplantation, Open Heart Surgery, By pass Surgery, Angioplasty/PTCA.
- b) The reimbursement shall be limited to a period of two years from the date of discharge from the hospital.
- c) The reimbursement shall be restricted to 80% of the expenditure.
- d) This will be subject to scrutiny by the Company Medical Officer, regarding the genuineness and the need of such life saving drugs/medicines.
- e) Employees are required to submit claim along with prescription/discharge certificate etc., to the Company Medical Officer.

4.6 Reimbursement of Expenses in respect of Ophthalmological Treatment as Out-Patient

4.6.1 There shall be no reimbursement in respect of treatment availed as out-patient except the following:

- a) CATARACT operation under PHACO/IOL when done as out-patient shall be reimbursed subject to package rate of Sadhuram Eye Hospital (maximum of Rs.7,150/- presently).
- b) COST OF SPECTACLES : Cost of spectacles (excluding consultation fee) will be reimbursed once in two years subject to a maximum of Rs.300/- on submission of the bills.

4.7 Reimbursement of Expenses in Respect of Dental Treatment as out-patient

4.7.1 The reimbursement for various dental treatments in respect of the out-patient treatment shall be reimbursed at actual subject to the limit mentioned below:

1) Extraction of tooth	...	Rs.100/-
2) Filling of tooth	...	Rs.100/-
3) Extraction of wisdom tooth	...	Rs.200/-
4) Scaling of tooth	...	Rs.100/-
5) Scaling complete	...	Rs.300/-
6) Flap excision	...	Rs.300/-
7) Crown capping	...	Rs.400/-
8) Root canal treatment anterior	...	Rs.400/-
9) Root canal treatment posterior	...	Rs.600/-

Further, the overall reimbursement on all counts put together shall be restricted to Rs.1,200/- over a period of six months.

4.7.2 In case of deafness, the cost of hearing aid limiting to Rs.3,000/- once in four years would be reimbursed, based on prescription of an ENT specialist.

5. IN-PATIENT TREATMENT (HOSPITALISATION)

5.1 The employees and their dependent family members are entitled to get in-patient treatment at the hospitals mentioned hereunder and the expenditure will be paid by the Company (directly to the concerned hospital on submission of bills), as per entitlement, except Maternity cases which will be governed as per the provisions of Para 5.8.

5.1.1 The in-patient treatment should ordinarily be availed from the following hospitals:

- a) All Government Hospitals
- b) All Public Sector and Railway Hospitals
- c) Trust Hospitals as under:
 - Durgabai Deshmukh Hospital, Vidyanagar
 - Sagarlal Memorial Hospital, Musheerabad
 - Mahavir Hospital, AC Guards (Masab Tank)
 - Hari Prasad Memorial Hospital, Chauranar
 - CC Shroff Memorial Hospital, Barkatpura

- St. Theresa Hospital, Sanathnagar
- Bibi Cancer Hospital (for cancer only)

d) Approved Private Hospitals/Nursing Homes

- Vijaya Nursing Home, Vennisthalipurem
- Geeta Maternity & Nursing Home, West Marredpally (Sec'bad)
- People's Hospital, Patancheru
- Nikhil Multispecialty Hospital, Gaddiannaram

5.1.2 Some additional Hospitals will be recognized, for general treatment to avoid admissions for in-patient treatment in Corporate / Super Specialty Hospitals. The list of such hospitals will be notified in due course.

5.1.3 Management reserves the right to identify, include or exclude any Hospitals from the above list.

5.2 **Super Specialty Treatment**

5.2.1 Admissions in Super Specialty Hospitals for general treatment is not allowed.

5.2.2 Super Specialty Hospitals will be restricted for only super specialty treatment and admissions for treatment will be only on the advise & a referral letter of Company Medical Officer, which is limited to a period of two weeks, initially. Further, extension if any will be at the discretion of the Company Medical Officer / Management depending upon the seriousness of the case.

5.2.3 The employees and their eligible dependents may avail hospitalization at NIMS, Punjagutta for super specialty treatment and the expenditure shall be borne by the Company. However, the hospitalization shall be on the basis of referral letter only from the Company Medical Officer or approved Hospital at Para 5.1.1 and duly countersigned by Company Medical Officer.

5.2.4 The employees and their dependent family members are also entitled to in-patient treatment which may be availed from the following corporate Super Specialty Hospitals. However, the reimbursement of hospitalization charges will be restricted as indicated below:

- a) Apollo Hospital, Jubilee Hills - NIMS rates
- b) CDR Hospital, Hyderabad - NIMS rates
- c) Medicity Hospital - NIMS rates
- d) Yashoda Super Specialty Hospital, Malakpet - TMS rates
- e) Care Hospital (for Heart Diseases) - NIMS rates
- f) New City Hospital - CGHS rates
- g) Kamini Hospital - CGHS rates
- h) Medwin Hospital, Ching Ali Lane - CGHS rates

5.2.5 The expenses incurred in the above Corporate Hospitals shall be reimbursed as indicated above for self and dependent spouse and children. However, in case of other dependants, the benefits of super specialty treatment in the above corporate hospitals shall be on the condition that the employees have to bear 20% of the expenses, which are required to be paid directly to the hospital. Thus Company's liability in this respect shall be restricted to 80% of admissible amount.

5.2.6 In case of non-availability of CGHS/NIMS rates, for any treatment the reimbursement will be restricted to the tariff of Dugabai Deshmukh Hospital.

5.2.7 Expenses connected with the following will not be admissible:

- a) Preparations of primary food value, vitamins, tonics (except where vitamins and tonics are essential ingredients of the treatment). Toilet and cosmetic preparations including sanitary pads;
- b) Operations for merely cosmetic reason and any laboratory tests or medicines and instruments connected therewith; and
- c) Cost of human organs used for transplantation.

5.2.8 The in-patient treatment in the hospitals referred to in the above Para can be had only after obtaining a referral letter from the Company Medical Officer for arranging payment directly to the hospital to the extent of Company's liability as aforesaid. The employee has to pay his share of expenditure directly to the Hospital.

* employee

5.3 Accommodation

5.3.1 Entitlement of accommodation in Hospitals would be as under:

<i>Hospitals other than Super Specialty</i>	WG:1 to WG:10...	Shared Room
	Gr.I to V ...	Single Room
	Gr.VI & above ...	A/C Single Room
<i>Super Specialty Hospitals</i>	WG:1 to WG:4 ...	General Ward
	WG:5 to WG:10...	Shared Room
	Gr.I to III ...	Shared Room
	Gr.IV to V ...	Single Room
	Gr.VI & above ...	A/C Single Room

Stay at ICCU & AMC wards: As per requirement on advice of Treating Doctor.

5.3.2 In case shared room accommodation is not available single room accommodation can be availed provided there is no extra charge.

5.4 The payment of bills shall be made directly to the hospital by the Company where referral letters have been obtained by the employees. The diet and other charges which are not admissible will be recovered from the concerned employee.

5.5 Detention in the hospital for a period not exceeding 24 hours shall be treated as out-patient treatment and shall be regulated accordingly.

5.6 In case of emergency, and if there is no approved/Govt. hospital within a radius of 3 Kms, if hospitalization is done in an unapproved hospital, the patient should invariably be shifted to an approved hospital within 24 hours of such hospitalization. If it is not possible for any medical reason, it shall be informed to Company Medical Officer within 24 hours who will examine the case and the patient should be shifted to an approved hospital as directed by the Medical Officer.

5.7 In case the required Medical facility is not available in an approved hospital, where the patient is initially admitted, a reference shall be made by the hospital to another nearest company approved hospital under intimation to the Medical Officer of the Company. Any reference to super specialty hospital is to be made by Company Medical Officer only.

5.8 Maternity Cases

5.8.1 The Maternity expenses in respect of lady employees or wife of an employee shall be reimbursed/restricted to actual, whichever is lower, as indicated below:

- a) Normal Delivery ... Rs.1,000/-
- b) Caesarean ... Rs.3,000/-

5.8.2 The above will be reimbursed irrespective of place of delivery and hospital where delivery has taken place.

5.8.3 The above reimbursement is restricted to only first two deliveries.

6. OUT STATION TREATMENT

6.1 Employees falling ill at outstations (while on official duty) which required hospitalization shall be reimbursed in full, on production of receipts/cash memos etc., provided the treatment is taken in a Govt./PSU/Railway/Trust Hospital. If treatment is taken as out-patient, no reimbursement shall be made.

6.2 Employees falling ill while availing approved leave shall be entitled for in-patient treatment at the outstation (within India) at the rates applicable under these rules.

7. TREATMENT UNDER OTHER SYSTEMS OF MEDICINES

7.1 In-patient treatment availed in Govt./Trust Hospitals in Hyderabad/Secunderabad only shall be reimbursed.

8. PHYSIOTHERAPY

8.1 Physiotherapy treatment may be availed by the employees and family members upon prescription of the Doctor, subject to fulfilling the following conditions:

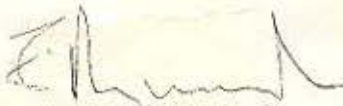
- a) Physiotherapy should be availed from a registered and qualified physiotherapist.
- b) At the end of the period the doctor should certify that the optimum results have been obtained and the course is completed.
- c) The reimbursement shall be restricted to Rs.50/- per sitting, subject to a maximum of Rs.1,000/- per annum.

9. **ARTIFICIAL LIMBS**

- 9.1 Cost of artificial limbs shall be reimbursed in full, if procured from Govt./PSU. If the procurement is from other agencies, the claim shall be restricted to the rates charged by Govt./PSU.

10. **GENERAL CONDITIONS**

- 10.1 The Company may refer any claim to Medical Board/Vigilance. Till the investigation is completed payment of such claims shall be kept in abeyance, if not paid already. However, subject to recommendations of the Medical Board/Vigilance, such claims will be decided after completion of the investigation. If the expenses have already been reimbursed by the Company, it would be recovered from the employee, if necessary, treating it as an advance paid to the employee.
- 10.2 In the event of misuse of the facilities provided under the scheme by an employee or any members of his/her family, jointly or severally the employee shall be liable for disciplinary action under the Rules of the Company.
- 10.3 All employees have been issued with Medical Cards for self and family members which they should carry with them for obtaining treatment/availing discount. The employees are required to update these family medical cards every year, to begin with on or before 16-Apr-2001 and in the month of January every year.
- 10.4 For the purpose of these Rules, an employee is required to give a declaration regarding income and residence of the dependent family members at the beginning of every calendar year and such declaration should be in the prescribed format, which can be had from the Divisional P&A departments. Any changes in between shall also to be intimated immediately.
- 10.5 The Management reserves the right to change, alter, modify and or withdraw any of these facilities/rules at its discretion, without assigning any reason.
- 10.6 In case of any doubt, the interpretation of the Chairman and Managing Director of the Company shall be final.


(G. Ranjit Narayan)
General Manager(P&A)

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