

**EMPLOYEES' STATE INSURANCE CORPORATION
PANCHDEEP BHAWAN ; CIG MARG NEW DELHI.**

No. D-12/16/1/03-E.-VI.

Dated : 15.12.2006.

To
All Regional Directors/Jt. Directors Incharge,
D(MD)/DM Noida/SSMC/M.S. of ESIC Model Hospitals/ODCs.

SUB : Extension of Medical facilities to ESIC Pensioners through the ESIC Pensioners Medical Scheme (ESIC-PMS).

Following the approval of Standing Committee for implementation of the ESIC Pensioners Medical Scheme came into force w.e.f. 01.04.2006. The scheme alongwith certain instructions/clarifications has already been circulated vide Memo of even nos. 13/1/2006 & 7.06.06.

However, some of the Regional Directors/Joint Director (I/cs) have sought further clarification. The issues raised are clarified as under:-

(1) Medical Facility through AMA:-

Under Rule 6(A) pensioners are entitled to take treatment only from an ESIC/ESIS Dispensary/Hospital in the first instance wherever it is available for the pensioners. Consultation with A.M.A. is not permissible even if any A.M.A. is available within such radius. E.S.I hospitals(Model Hospital) including ODC shall act as centre for OPD and indoor treatment to the extent of facilities for pensioners living in catchment areas.

(2) Entitlement of Fixed Medical Allowance:-

- (c) It has been decided that pensioners residing in the catchment area of the hospitals of ESIC and residing in the area where the ESI Scheme is in force can not opt for Fixed Medical Allowance.
- (d) If both Husband & Wife are pensioners, they are entitled to draw Fixed Medical Allowance. However, if either of them avails benefits as provided under the scheme their entitlement to draw Fixed Medical Allowance will cease for both of them.
- (e) Fixed Medical Allowance is admissible to Family Pensioners.
- (f) Pensioners residing in non-implemented area can opt for Fixed Medical Allowance and will not be eligible for OPD Treatment. However, for taking Indoor treatment normal procedure shall apply.

(3) Admissibility of I.P. Treatment in respect of Pensioners receiving FMA:-

Pensioners who are living in non-implemented area of ESI Scheme can opt for availing Fixed Medical Allowance and in case they decide to avail facility under ESIC-PMS for Indoor treatment, Card can be issued bearing stamp "**Not Valid for OPD Treatment**".

Nodal Officers may explore the possibility to recognize any other hospital and AMA in respect of which the Director General or any other authority has entered into an agreement as per rule-7 and 9 in respect of the pensioners residing in non-implemented areas.

(4) Traveling Allowance in case of medical reference:-

The scheme is self sustaining one. Hence, consideration of T.A. is deferred for the present till such time the scheme is financially viable.

(5) Medical Advance:-

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(6) Separate Counter:-

Separate Registration Counter of ESI Dispensary/Hospital for pensioners are not possible in the present scenario. However, Dispensaries/Hospitals under the control of ESIC shall be directed to make certain special arrangements within the constrains.

(7) Reference to other Hospitals:-

ESIC/ESIS Dispensary/Hospital may recommend the test/procedure which are not available in ESIC/ESIS Institutions and refer the patients to hospitals as provided under scheme. After the reference from concerned Disp./Hospital, the pensioner will be required to obtain written permission from the concerned Nodal Officer in normal circumstances before commencement of treatment. The reference can only be to hospitals recognised for CGHS Pensioners.

(8) Nodal Officer in respect of Delhi:-

As far as pensioners in and around Delhi D(M)D shall be the Nodal Officer as in the past.

(9) Hospitals recognized for ESIC Pensioners:-

All Public and Private Hospitals recognized under CGHS/CS(MA) Rules shall be the same for ESIC Pensioner's treatment. Reimbursement shall be at admissible rates. The R.D's/J.D's/Nodal Officers shall explore the possibility of agreement with such hospitals and report the same to Hqrs. for further action. Individual Pensioners/Pensioners Association may be informed of the above, in addition to display at Notice Board. Similar tie-up arrangement needs to be made with the hospitals recognized under CGHS/CS(MA) Rules for the serving employees of the Corporation also and progress made may be reported to Hqrs. Office forthwith.

(10) Treatment taken in emergent situation-submission of claims.

In such cases claims are required to be submitted to the Nodal Officer for examination. Cases may be referred to Hqrs. with medical opinion of M.S. in places where ESIC Hospital is located and in other remote areas from M.R.

(11) "Sister"-whether a member of Family:-

The definition of 'family' shall be same as for CGHS for pensioners. Unmarried/widowed sisters (irrespective of age), wholly dependent and normally residing with pensioner are eligible members of family. For dependency, however, the income from all sources including pension and pension equivalent of DCRG should not exceed Rs. 1500/- P.M.

(12) Persons voluntarily retired/compulsorily retired whether eligible or not.

Employees taking Voluntary Retirement at an early age say 45 or 50 and above can opt for the scheme and pay contribution.

(13) AMA System-reimbursement of charges:-

If a member of the ESIC-PMS happens to take treatment from AMA, the admissible charges shall be reimbursable as per prevailing provisions i.e. at rates as mutually agreed upon between ESIC/AMA under Rule 9 of the scheme.

(14) Contribution-lump-sum/periodical/pro-rata contribution-regulation of :-

- a. A pensioner who becomes a member of the scheme is required to exercise an option to either for lifetime membership on payment of contribution equivalent to ten times the annual contribution required to be paid at the time of retirement or for periodical payment of contribution.
- b. A pensioner intending to become a lifetime member should be required to deposit lump-sum contribution equivalent to ten years of contribution irrespective of the age of his/her entry into the scheme. The provision of pro-rate contribution has been dispensed with accordingly. (Illustration-Pensioners desirous to become the member at the age of 68 years will have to pay ten times the annual contribution for becoming a permanent member).
- e. A pensioner whether under the old or the new scheme who has contributed for a certain number of years out of the prescribed ten years wants to become a lifetime member under the new scheme, he or she should be required to pay contribution only for the remaining number of years.
(Illustration:- 'A' who already contributed periodically for three years shall be required to pay a lump-sum contribution equivalent to 7 years contribution only in order to become a lifetime member).
- f. If the pensioner has already contributed for ten years, after retirement, he shall be issued permanent card without making further contribution. No refund will be allowed to pensioners who have paid the contribution for more than 10 years.
- e. Pensioners and Family Pensioners have the option to pay contribution based on the last pay drawn by them/deceased employee or their Pension/Family Pension. Hence, Family Pensioner may contribute on the basis of last pay drawn and avail the same Medical Facilities as available on the date of retirement.

Of late, this Office is receiving complaints from pensioners/pensioners Associations that they have not been properly informed of the scheme and the clarification issued thereafter. It is, therefore, reiterated that the Scheme should be widely publicized and the instructions/clarifications issued by this Office may please be brought into the notice of all concerned or adopt any other method for dissemination of information to pensioners about the scheme.

A report on the action taken on the implementation of the Scheme may please be furnished to this Office by 31.12.2006 with requisite details such as number of pensioners, pensioners residing in non-implemented area, contribution detail etc.

This issues with the approval of D.G. in cocurrence with the F.C.

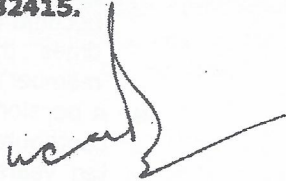
Hindi version will follow.

Handwritten signature
(M.S. DAHIYA)
JOINT DIRECTOR.
For Director General

Copy to,

- (1) Jt. Directors (Finance)/Dy. Director (Finance) at Ros/SROs/ESIC Run Hospitals
- (2) All India ESIC Pensioners" Federation, H-5, Jains Eiffel Gardens, 167-A Arcort Road Vadapalani, Chennai-26.

- (3) Employees' State Insurance Corporation, Pensioners' Association, Kerala 11/108, Thazha Thethil House, Villyur, Trichur-680010.
- (4) ESIC Pensioners' Association, West Bengal C/O. N.C. Das, E-9 Ramgarh Kolkata.
- (5) ESIC Pensioners' Welfare Association, B-3/64-A, Keshavpuram, Delhi-110035.
- (6) ESIC Pensioners' Welfare Association, Bangalore.
- (7) ESIC Pensioners' Association Bihar, ESI Colony, Ambedkar Path, Post Office B.V. College, Patna-800014.
- (8) ESIC Pensioners' Association U.P. 76, New Defence Colony, Gandhi Gram, Kanpur-208007.
- (9) ESIC Pensioners' Association Gujarat, 31, Killol Society Rajendra Park Road, Odhav, Ahmedabad-382415.
- (10) Raj Bhasha Cell, Hqrs. Office, New Delhi.


(M. S. DANIIYA)
JOINT DIRECTOR