

COMPREHENSIVE MEDICAL SCHEME (CMS)



**INSTITUTE OF ADVANCED STUDY IN
SCIENCE & TECHNOLOGY,
GUWAHATI 781035**

All staff members shall declare at the beginning of each calendar year or as soon as possible thereafter, about the eligibility of the members of their family for medical assistance or coverage from other sources.

3. DEFINITION OF FAMILY:

Family for the purposes of the Scheme means staff member, staff member's wife or husband (as the case may be), parents and children who are wholly dependent upon and normally residing with the staff member, unmarried sisters who are dependent upon the staff member. However, dependent parents may also stay elsewhere with other family members. Following are some specific cases:

- (a) Divorced or otherwise legally separated and widowed, un-employed and wholly dependent daughters and wholly dependent widowed sisters are eligible for the benefits of the Scheme. Children, who are gainfully employed or engaged in trade, business, profession, etc., shall be excluded from the scheme.
- (b) In the case of adopted children, only legally adopted children will be eligible for medical benefits. Such children who are gainfully employed in trade/business/profession even on part-time basis are excluded from the scheme.
- (c) Parents of married female staff member would also be entitled to the benefits of the scheme if they continue to be wholly dependent and reside with the female staff member after her marriage. She will, however, have a choice (the option once exercised can be changed only once during the entire service) to include either her parents or her parents - in - law for availing benefits

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**Approved in IASST Medical Committee Meeting held on
01.09.2015**

Effective from 01.10.2015

**COMPREHENSIVE MEDICAL SCHEME (CMS)
OF THE INSTITUTE OF ADVANCED STUDY IN SCIENCE &
TECHNOLOGY, GUWAHATI 781035**

1. SCOPE AND APPLICATION

- (a) The CMS Scheme is applicable and is compulsory to all the permanent staff members of the Institute of Advanced Study in Science & Technology, Guwahati-781035 and their family.
- (b) The scheme shall also be applicable to staff members appointed as JRF, SRF, RA, Research Scientist, Visiting Research Scientist, Honorary Faculty and contractual staff excluding their family.
- (c) One doctor will be identified as Consultant Medical Officer (CMO) to provide medical treatment / attention for staff members and their families. Any change of the CMO with valid reasons is permissible subject to approval by the Director, IASST.
- (d) The Consultant medical officer may refer cases to Specialists as and when the need arises.
- (e) A number of Private Hospitals / Nursing Homes / Clinics will be identified and empanelled (Annexure-I) where the staff members and their families can receive medical attention and treatment directly or on referral by the CMO. Facility will be available as per the entitlement of the employee (Annexure-II). Treatment/consultation/ hospitalization may be in reimbursement mode or in cashless mode.
- (f) Medical ID-cards issued by the office of the Registrar, IASST must be produced to the CMO/Doctor/Hospital for treatment / consultation / hospitalization both in reimbursement mode as well as in cashless mode.**
- (g) In case of emergency, treatment can be availed at any Government or nearby private hospital. In that case the CMO will have to be intimated within 48 hours.

- (h) With the prescription of the CMO / Authorized Consultant, medicines could be purchased by staff members from any shop registered under the Drug Control Act of the state.

2. ELIGIBILITY:

2.1 The benefits under the scheme shall be admissible to the following persons:

- (a) Staff members (Permanent) and to their families (see Definition of Family in the next section) and non-permanent staff as detailed in 1(b) above.
- (b) The family of a deceased staff member may avail the benefit of the scheme for the whole of the month in which the staff member dies, as well as the succeeding calendar month without payment of contribution. The benefits of the scheme to the family of the deceased staff member for any subsequent period shall be as applicable to the family of retired staff members.
- (c) Staff members of IASST, retired on or after 09/03/2009 may opt for the benefits of the scheme for self and family members subject to the following conditions:
 - i. The retired staff member should pay the applicable contribution (as per the rates as listed in Annexure-III). They may deposit the contribution for six months / one year at a time in advance with the Finance and Accounts Officer, IASST. Lifetime contribution can be made by a retired employee by paying a lump sum amount equal to 10 years (120 months (one hundred twenty months)) contribution at a time of retirement. A medical ID card with life time validity will be issued to such retired employees.
- (d) Staff members appointed as JRF, SRF, RA, Research Scientist, Visiting Research Scientist, Honorary Faculty and contractual staff excluding their families.

5.8 When there is a medical emergency, a patient may receive medical attention and treatment from the CMO or, if the CMO is not available, from any other doctor registered under the Indian Medical Council Act, 1956. In case the treatment is from a doctor other than the CMO, the staff members shall report about the emergency to the CMO within 48 hours of its occurrence. Reimbursement at approved rates will be allowed, provided that

- (i) The staff member produces a certificate obtained from the doctor who attended the patient about the nature of the emergency which occurred, and
- (ii) The claim is countersigned by the CMO. The investigation charges and ward charges, nursing charges, operation charges will be reimbursed.

For the purpose of the emergency treatment, the term emergency shall mean a situation or contingency when but for immediate medical aid sought, there would have been, on the basis of the medical and attendant considerations, a serious danger or hazard or severe or deleterious consequence to the health of the patient. The accessibility/availability or otherwise of the facilities under the scheme in the context of the severity of medical emergency/ailment at the time of emergency will also be taken into consideration. The opinion of the CMO shall be as to what constitutes an emergency treatment, notwithstanding any medical certificate to the contrary produced from a private doctor or hospital.

The reimbursement will be allowed only after the scrutiny of the bills by the CMO who shall determine whether the claim should be reimbursed or not as also the extent to which the reimbursement should be allowed from the point of view of the following

- (a) Whether it was a case of medical (includes surgical etc.) emergency,

under the scheme subject to the conditions of dependence, residence, etc. being satisfied.

- (d) A declaration in the prescribed form regarding the income and residence of parents, as also regarding residence and dependence of eligible children should be furnished by the employee at the time of initial registration and the beginning of every calendar year thereafter for continuation of the CMS facilities.
- (e) It shall be the responsibility of the employees to notify the Authority as soon as their sons/daughters, parents become ineligible for the benefits of the scheme so that their names can be deleted from the list of CMS beneficiaries with the intimation to the CMO. If the ineligibility is found by IASST at a later date, the benefits of the scheme to the employee will be withdrawn immediately and appropriate action will be taken against the employee for not notifying about the ineligibility

4. CONTRIBUTION:

- 4.1 The payment of applicable contribution towards the scheme is compulsory for all persons serving in IASST. For the service provided under this scheme, a monthly contribution (to be rounded off to the nearest rupee) shall be recovered at the prescribed rate (Annexure-III).
- (a) Contribution to be recovered will be on the basis of the pay of the staff member on the 1st day of each calendar month. Marginal adjustments in actual recoveries as a consequence of computerisation of payrolls are permissible.
- (b) If the appointment of a staff member takes place within the second fortnight of a month, his contribution shall be waived altogether for that month. The same will

hold good in cases of resignation, voluntary retirement, etc.

- (c) In cases where the husband and wife are both staff members of IASST, the contribution shall be recovered from one of them who draws higher salary.

If the other wishes to register his/her parents who are otherwise eligible, a separate contribution shall be made by him/her on the basis of his/her last pay.

- (d) The entitlement of parents shall be determined with reference to the pay of the prime beneficiary in all the cases.
- (e) Medical claim in respect of spouse of IASST employees who are employed in State Govt. Department may be allowed only after deduction of medical allowance received from the State Govt. in yearly basis. They will also be required to submit a certificate from their employer that they are not availing any medical benefit other than medical allowance.
- (f) In the case of a staff member who is on any kind of long leave, the contribution shall be recovered on the basis of the last pay drawn by the staff member immediately before proceeding on leave.
- (g) Employees who proceeds abroad must get medical insurance before his/her visit. His/her family can opt to avail the benefits of the scheme during his/her absence. The option shall be exercised before the staff member proceeds on leave/deputation and shall be treated as final.

5. DETAILS OF THE SCHEME:

- 5.1 Staff members and their families can receive medical attention and treatment from the CMO, IASST.

- 5.2 Staff members and their families may receive medical attention and treatment in any of the approved private hospitals/nursing homes/clinics of their choice. Reimbursement of the charges will be made subject to certification by the CMO/Concerned Hospital. The beneficiary may go for adequate/up-to-date treatment outside the state or even outside the country if it is necessary only after referral by a medical board of IASST (Annexure-IV).
- 5.3 The CMO may also visit the patient at his/her residence whenever he considers it necessary.
- 5.4 Charges for Medical investigations will be reimbursed as per CGHS/Approved rate (Annexure-V) which may change from time to time.
- 5.5 Staff members and their families may go on their own volition to Government Hospitals or Government recognized Medical College Hospitals for medical attention and treatment as in-patients and out-patients.
- 5.6 The employees and their families can consult specialist doctors of approved/Govt. hospitals when they are referred by CMO. The reimbursement of claims for consultation by the specialist will be as per annexure-V.
- 5.7 The outstation staff members of IASST and members of their families residing with them shall be eligible for medical attention/treatment from the nearby Government Hospitals/doctors. Their claims duly supported by a certificate from the concerned doctor/hospital, shall be regulated as in the case of the staff members stationed in Guwahati as per CMS rules for reimbursement. If the required facility is not available in the Government Hospital, he/she may take treatment in another Hospital/Nursing home. Reimbursement will be made as per CGHS rate.

8. MISCELLANEOUS:

- 8.1 The IASST may withdraw temporarily or permanently the benefit of the scheme to any beneficiary in the following cases:
- (a) When the contribution is not being paid by the beneficiary in time.
 - (b) In the case of misuse of the benefits of the scheme either by the staff member or a member of his family.
- 8.2 Before taking action as mentioned above, the beneficiary concerned will be given a chance wherever possible to explain his position.
- 8.3 In cases where it is found that a beneficiary registered under the scheme is not eligible to be so registered for any particular benefit under the scheme, the Medical Committee of IASST may decide upon the amount of recovery in each case and the date from which the recovery should be effected.
- 8.4 If any question arises relating to the amendments of these rules, it shall be referred to the Medical Committee of IASST, whose decision thereon shall be final.
- 8.5 Notwithstanding anything stated above, the Director has the power to settle any claim, at his discretion and his decision shall be final and binding.
- 8.6 The Director may, from time to time, issue orders and amend various schedules and formats as may be necessary for the operation of the scheme.

- (b) Whether the intimation regarding emergency was given,
 - (c) Whether the charges/prices are reasonable.
- 5.9 Further attention and treatment as considered necessary by the CMO may be given in such cases i.e. either to continue the treatment following emergency in the same hospital/nursing home where the emergency treatment was done or to continue treatment with the CMO.
- 5.10 The expenses incurred on speech therapy, child psychiatric care and medical social care (excluding payment to servants employed for the care) shall be reimbursed as per approved rate.
- 5.11 In cases where artificial appliances are required, the cost of such appliances shall be reimbursed.
- 5.12 Spectacles as per approved rate is reimbursed once in a year. Replacements are not reimbursable. Reimbursement for non cosmetic contact lens will be done as per CGHS rate once in a year.
- 5.13 An employee or a member of his family may be authorized by the CMO to have injections administered or procedures and tests done by another Medical Practitioner registered under the Indian Medical Council Act, 1956 either at his/her dispensary or at the employee's residence. For this purpose, charges will be reimbursed as per approved rates.
- 5.14 Patients suffering from diabetes and high blood pressure will be reimbursed the cost of Glucometer and pressure checker machine once in 5 years.
- 5.15 DENTAL FACILITY: Members of CMS may make use of the dental facilities at Government Dental Hospital / Government recognized dental college hospital and charges will be reimbursed as per CGHS/Approved rates.

If the treatment is taken at a private clinic, on referral by the CMO, the reimbursement of the charges will be limited to the approved rates only (Annexure-V).

- 5.16 MATERNITY BENEFITS: The maternity benefits shall be as per CGHS guidelines.
- 5.17 When transport by ambulance is recommended on medical ground, an ambulance may be hired from available sources and charges incurred in connection with such hiring will be reimbursed to the employee as per CGHS/approved rate.
- 5.18 No traveling allowance shall be payable for any medical attendance or treatment within Guwahati. However, in case of treatment outside Guwahati, TA/DA will be paid as per CGHS rules.

6. CLAIM PROCEDURE:

- 6.1 Treatment in empanelled hospital not having cash-less facility: If treatment is availed as out-patient, Claim Form along with prescriptions in original, Essentiality Certificate A and vouchers duly countersigned by the hospital authorities and CMO shall have to be submitted to the Office of the Registrar, IASST within three months from the date of completion of treatment. If the treatment is availed as in-patient, Essentiality Certificate B will have to be submitted along with the aforementioned documents. The same documents shall have to be submitted if the treatment is availed in a Government hospital.
- 6.2 Treatment in empanelled hospital having cash-less facility: The Bills countersigned by the beneficiary will be presented to the Office of the Registrar, IASST by the concerned hospital within three months from the date of completion of treatment.

- 6.3 In case of emergency treatment, a certificate from the concerned hospital and certified by the CMO, IASST is to be submitted along with the documents mentioned above.

7. REIMBURSEMENT OF CLAIM:

- 7.1 The claim raised by the beneficiary will be processed by the authority and payment will be made as per approved rates subject to the documents submitted being in order, within a period of three months from the date of submission of the claim form.
- 7.2 Except in emergency cases, reimbursement of the charges for treatment, operation, etc. will be done according to the level of entitlement as given in Annexure-II.
- 7.3 In emergency cases, the charges for ICU/CCU/ITU etc., criteria including ward charges/diet/treatment charges do not depend on the eligibility but is reimbursed in full. However, further treatment/ward charges/diet and other charges will be as per the eligibility.
- 7.4 In case of cash-less facility, the staff member should verify that the bill submitted by the hospital/nursing home is correct (number of days of admission, items charged, totaling errors, etc.). Then the staff member should certify the bill and pass it on to the CMO. IASST will then arrange to pay the bill to the hospital directly.
- 7.5 Subsequently, IASST will work out the eligible amount for the particular staff member. Excess paid by IASST, if any, to the hospital/nursing home will be recovered from the next month salary or succeeding months salaries of the staff member.

Form of Application for claiming refund of Medical expenses incurred in connection with medical attendance and/or treatment of Central Govt. servants and their families

N.B. Separate form should be used for each patient (Authorised Med. Attendant)

1. Name and designation of the Govt. Servant (in block letter):

(i) Whether married or unmarried :

(ii) If married the place where:

Wife/husband is employed

2. Office in which employed

3. Pay of the Government Servant as: PPB

GP

Defined in the Fundamental Rules, : D.A.

and any other emoluments, which H.R.A.

should be shown separately. CA.

4. Place of duty

5. Actual residential Address

6. Name of the patient and his/her

Relationship to the Govt. Servant:

N.B.-In the children state age also:

7. Place at which the patient fell ill:

8. Details of the amount claimed Rs.

1. MEDICAL ATTENDANCE

(i) Fees for consultation indication:

(a) The name and designation of the medical officer consulted and the hospital or dispensary to which attached:

Annexure – I

INSTITUTE OF ADVANCED STUDY IN SCIENCE AND TECHNOLOGY

(AN AUTONOMOUS INSTITUTE UNDER DST. GOVT. OF INDIA)

PASCHIM BORAGAON, GARCHUK, GUWAHATI-35

The name of empanelled hospitals for medical treatment in the IASST website

Annexure-II

Entitlement of wards in private empanelled /government hospitals:

S. No.	Corresponding Basis Pay draw by the office in 7th CPC per month	Ward entitlement
1.	Up to Rs. 47,600/-	General
2.	Rs. 47,601 to Rs. 63,100	Semi-private
3.	Rs. 63,101 and above	Private

Annexure-III

1. Monthly Contributions for permanent employees availing CMS Facility of IASST:

S. No.	Corresponding levels in the Pay Matrix as per 7th CPC	Contribution (Rupees per month)
1.	Level 1 to 5	250/-
2.	Level 6	450/-
3.	Level 7 to 11	650/-
4.	Level 12 & above	1000/-

2. Medical facility will be provided to the contractual employees of IASST (self only) along with Research Scholars and National programme fellows w.e.f. 01/04/2013 with medical contribution as per following rates:

Sl.No.	Desigantion	Contribution rates.
1.	National programme fellows	Rs.325.00
2.	JRF/SRF/RA	Rs.225.00
3.	Contractual employees	
	Salary up to Rs.15,000/-	Rs.125.00
	Salary between Rs.15,001/-to Rs.30,000/-	Rs.225.00
	Salary above Rs.30,000/-	Rs.325.00

Annexure-IV

Medical Board of IASST

- | | | |
|----|--|------------------|
| a. | The Director, IASST, | Chairman |
| b. | Superintendent of GMC / MMCH or his Nominee. | Member |
| c. | Consultant Medical Officer of IASST. (CMO) | Member |
| d. | Treating specialist of the patient from empanelled Hospital. | Member |
| e. | A specialist from the approved Hospital/ GMCH. | Member |
| f. | Registrar, IASST | Member Secretary |

Annexure – V

Approved rates

A. As per approval of medical committee meeting held on 24/04/2012, the Doctor's consultation fee are as below.

- Specialist Doctors: Rs.300.00 per visit
- General Doctors: Rs.200.00 per visit.

ESSENTIALITY CERTIFICATE

Certificate 'A'

Certificate granted to Smt. / Sri/ Kumari

Wife/son/daughter of Shri

Employed in the

(To be completed in the case of patients who are not admitted to hospital for treatment)

1. Dr..... hereby certify

(a) That I charged and received Rs..... for consultations on at my consulting room/ at the residence of the patient. (Dates to be given)

(b) That I charged and received Rs For administering intra-muscular subcutaneous injections on at my consulting room/at the residence of the patient (Dates to be given)

(c) That the injections administered were/were not for immunising or prophylactic purposes.

(d) That the patient has been under treatment at hospital/my consulting Room and that the under mentioned medicines prescribed by me in this connection were essential for the recovery/prevention of serious deterioration in eh condition of the patient. The medicines are not stocked in the (Name of the Hospital) for the supply to private patients and do not include proprietary preparations for which chapter substances of equal terapeutic value are available nor preparations which are primarily food. toilets or disinfectants:

(b) The number and dates of consultations and the fee paid for each consultation:

(c) The number and dates of injections and the fee paid for each injection:

(d) Whether consultations and/or injections were had at the Hospital at the consulting room of the medical officer or at the residence of the patient.

(ii) Charges for pathological, bacteriological, radiological or other similar tests undertaken during diagnosis, indicating:

(a) The name of the hospital or laboratory where the tests where undertaken and

(b) Whether the tests were undertaken on the advice of the authorised medical attendant. If so, a Certificate to that Effect should be attached.

(iii) Cost od medicines purchased from the market.-

(List od medicines, cash Memos and the Essentiality Certificate should to be attached) Consultation with Specialist:

Fees paid to a Specialist of a Medical Officer other than the authorised medical attendant.

Indicating -

(a) the name and designation of the Specialist or Medical Officer consulted and the hospital to which attached.

(b) Number and dates of consultations and the fees charged for each consultation.

(C) Whether consultations was had at thehospital at the consulting room of the specialist of Medical officer or at the residence of the patient and.

(d) Whether the Specialist or Medical Officer was consulted on the advice of the authorised medical attendant and the prior approval of the Chef.

Administrative Medical Officer of the State was obtained. If so a certificate to that effect should be attached.

- 9. (a) Total amount claimed:
- (b) Less amount of advance taken on:
- (c) Net amount claimed:

10. List of enclosure :

- (i) Prescription :
- (ii) OPD slips:
- (iii) Certificate: - A.

(Cash Memo (s))	No. and. date	amount	Name of the shop
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- (i)
- (ii)
- (iii)
- (iv)
- (v)
- (vi)
- (vii)
- (viii)
- (ix)

Declaration to be signed by the Govt. Servant

I do hereby declare that the statements in this application are true, to the best of my knowledge and belief and that the person for whom medical expenses were incurred is wholly dependant upon me. Certificate that there is no Govt. Fair Price shop/co-operative Consumer's Stores/Drug Depots run by the

Central of State Govt. Or Local bodies or any other organisation under the Co-operative Societies Act. within two kilometres radius from my residence.

Date Sing of Govt. Servant.

Amount Claimed Rs.

Less amount disallowed Rs

Claim passed for payment

or Rs.

*NetAmount Rs.....

Admitted for

Reimbursement Rs.

Sl.No.	Name of Medicience	Rs.	P.
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1.

- (e) That the patient is / was suffering from
and is/was under my treatment from.....
to
- (f) That the patient is/was not given pre-natal or post-natal
treatment.
- (g) That X-Ray, Laboratory test etc. for which an expenditure
of Rs was incurred were necessary and
were undertaken on my advice at
(Name of Hospital or Laboratory)
- (h) That I referred the patient to Dr.....
for specialist Consultation and that the necessary approval
of the as
(Name of the Chief Administrative Medical Officer)

Required under the rules was obtained.

- (i) That the patient did not require/required hospitalisation.

Date

Signature and Designation of the Medical Officer
And the Hospital/Dispensary to which attached.

.....
N. B. Certificate not applicable should be struck off. Certificate
'A' is compulsory and must be filled in by the Medical
Officer in all cases.

ESSENTIALITY CERTIFICATE

Certificate 'B'

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

Certificate granted to Mrs/Mr. Miss
 Wife/son/daughter of Shri
 Employed in the

PART 'A'

(To be signed by the Medical Officer in-charge of the case at the hospital)

1. Dr hereby certify
 (a) That the patient was admitted to hospital on my advice/
 the advice of

(Name of Medical Officer)

(b) That the has been under treatment
 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. The medicines are not stocked in the
 for supply to private

(Name of the Hospital)

Patients and do not include proprietary preparations for
 which cheaper substances of equal therapeutic value are
 available nor preparations which are primarily foods.

Toiled of disinfectants :

Sl.No.	Name of Medicience	Rs.	P.
1.			
2.			

(c) That the injections administered were/were not for
 immunising or prophylactic purpose

(d) That the patient is/was suffering from
 and is/was under my treatment from
 to

(e) That the X-ray, laboratory test. etc. which an expendi-
 ture of Rs..... was incurred were neccssary and were
 undertaken on my advice at

(name of the Hospital or Laboratory)

(f) That I reffered the patient to Dr. for
 speacialisr cosultation and that the necessary approval
 of the as

(Name of the Chief Administrative
 Medical Officer-in charge)
 of the case at the Hospital

I certify that the patient has been under tratment at
 thehospital and the services of the spcial nurse,
 for which an expenditure of Rs. was incurred vide
 bills and receipts attached, were essetinal for the recovery/
 prevention of serious deteroration in the condition of patient.

Signature of the Medical-in-charge
 of in case at the Hospital

COUNTERSIGNED

Medical Superintendent
 Hospital

I certify that the patient has been under treatment at
 the hospital and that the facilities pro-
 vided were the minimum, which were essential for h patients's
 treatment.

Medical Superintendent
 Hospital

Place :

Date:

N.B. certificate not applicable should be struck off. Certificate
 'B' is compulsory and must be filled in by the Medical Officer
 in all cases