

THE PUNJAB ENFORCEMENT AND REGULATORY AUTHORITY (MEDICAL) POLICY, 2025

CONTENTS

- 1. Objective**
- 2. Short title and Commencement**
- 3. Definitions**
- 4. Scope & Eligibility**
- 5. Coverage and Benefits**
- 6. Exclusions and Limitations**
- 7. Implementation Responsibility**
- 8. Budgeting.**
- 9. Review and Amendments**

SCHEDULES

- (i) **Schedule-I - IPD Limits for Contractual Employees of PERA**
- (ii) **Schedule -II - GLI Limits for Contractual Employees of PERA**



GOVERNMENT OF THE PUNJAB
PUNJAB ENFORCEMENT AND REGULATORY AUTHORITY
Lahore, Dated the 12th November, 2025



NOTIFICATION

THE PUNJAB ENFORCEMENT AND REGULATORY AUTHORITY (MEDICAL) POLICY, 2025

No.DG(PERA)1-1/2025(Medical):- The Punjab Enforcement & Regulatory Authority is committed to providing for the health and well-being of its employees and their dependents. Therefore, in exercise of the powers conferred under section 79 of the Punjab Enforcement and Regulation Act 2024, the Authority is pleased to make the Punjab Enforcement and Regulatory Authority (Medical) Policy, 2025. The Policy is aimed at providing a comprehensive framework for medical benefits including outpatient and inpatient treatments and life insurance to ensure retention, satisfaction, and motivation for fostering a healthy and productive workforce.

2. Short title, Commencement and Applicability. - (1) This Policy may be cited as the Punjab Enforcement and Regulatory Authority (Medical) Policy, 2025.

(2) The Policy shall come into force at once and shall only be applicable to all contractual employees of the Authority as defined in the PERA (Appointment & Conditions of Service for Contractual Employees) (Amended) Regulations, 2025.

3. Definitions. - (1) In the Policy, unless the context otherwise requires, the following expressions shall have the meanings hereby respectively assigned to them, that is to say:

- (a) “Dependents”, mean the spouse, unmarried children and parents of the employee;
- (b) “Employee”, means an officer, staff or any other person recruited by the Authority under section 11 of the Act, and Section 2(1)(f) of the PERA (Appointment and Conditions of Service for Contractual Employees) (Amended) Regulations, 2025;
- (c) “Organizational Structure”, means the organizational structure given in schedule-I of these regulations and includes employees, contractual employees and contingent paid staff;
- (d) “Policy”, means the Punjab Enforcement and Regulatory Authority (Medical) Policy, 2025;
- (e) “Regulations”, mean the Punjab Enforcement and Regulatory Authority (Appointment & Conditions of Service for Contractual Employees) (Amended) Regulations, 2025 and / or the Punjab

Enforcement and Regulatory Authority (Appointment and Conditions of Service) (Amended) Regulations, 2025;

- (f) "Schedule" means the Schedule appended hereunder;
- (g) "SPPP" means Special Pay Packages for PERA as defined in Regulations;
- (h) "Service" means the service of a person serving in the Punjab Enforcement and Regulatory Authority.

(2) A word or expression used in the Policy but not defined shall have the same meaning as assigned to it under the Act and / or the Regulations.

4. Eligibility. – (1) Subject to section 3 (1) (a) and (b), the medical benefits under this policy shall extend to the employee and his / her dependent(s) as long as the employee is in active service of the Authority.

Provided that parents will be eligible to receive only IPD benefits.

(2) All dependents shall be duly declared / registered with the Directorate General, in accordance with the procedure / protocol.

(3) Inpatient and group life insurance coverage shall be applicable after successful completion of probation, as per relevant regulations.

(4) Outpatient allowance shall be applicable from the date of joining but will be disbursed after successful completion of probation period. This allowance shall accrue from the date of joining and shall be disbursed in equal quarterly installments along with the employees' salary.

5. Implementation: The Director General shall administer formulation, budget allocation, agreement with the insurance providers in accordance with the Punjab Procurement Rules, 2014, and implementation of the policy.

6. Coverage and Benefits. – (1) Subject to entitlement, the medical benefits including inpatient, outpatient and group life insurance shall be based on the grade / pay package, as detailed in Schedule-I. All coverage is subject to the exclusions and conditions outlined in this policy.

(2) All contractual employees shall be entitled to an annual OPD allowance equivalent to one gross monthly salary and shall be disbursed in equal quarterly tranche.

(3). IPD service will be provided by third party insurance providers. IPD coverage pertains to medical care that involves hospitalization. This includes admission to a hospital for surgeries, treatment of illnesses requiring an overnight stay or longer, emergency hospitalizations, childbirth (maternity), and any procedure where the patient is formally admitted as an in-patient. Covered IPD expenses include hospital room charges (within defined limits) corresponding to the employee's entitlement as notified

by the Director General, surgical and physician fees, operation theater charges, anesthesia, diagnostic tests during hospitalization, medicines and consumables used in the hospital, and any other necessary hospital services for the treatment.

(4). PERA shall provide Group Life Insurance coverage to all contractual employees through a third-party insurance provider, as detailed in Schedule-II.

(5). All reimbursement cases shall be supported with complete documentation, including original bills, medical prescriptions, and discharge summaries in case of hospitalization per guidelines issued by the Director General.

7. Exclusions and Limitations. – (1) Certain categories of treatments will not be extended IPD coverage under this policy. These categories include;

- i. Cosmetic & Aesthetic Treatments,
- ii. Weight Management & Wellness,
- iii. Fertility and Contraception,
- iv. Routine Optical and Dental Care,
- v. Over-the-Counter (OTC) Items and Supplements,
- vi. Durable Medical Equipment & Miscellaneous Appliances,
- vii. Preventive Care & Vaccinations,
- viii. Experimental or Unproven Treatments,
- ix. Self-Inflicted Injuries and Illegal Activities,
- x. Non-Medical Charges, and
- xi. Anything Not Reasonable or Customary.

8. Budgeting: PERA will allocate a dedicated budget each fiscal year for medical benefits and insurance premiums.

9. Review and Amendments: This policy shall be reviewed from time-to-time basis as needed. Updates may be made to benefit limits, processes, empanelment of hospitals or scope of coverage with the approval of the Authority.

Inpatient Department (IPD) Limits (excluding Deputationist)

BS / SPPP	IPD*	Room Limit Per Day	Normal Delivery	Complicated Delivery
SPPP-1	900,000	20,000	200,000	300,000
SPPP-2	750,000	17,000	180,000	270,000
SPPP-3	650,000	15,000	160,000	250,000
SPPP-4	600,000	13,000	140,000	230,000
SPPP-5	500,000	10,000	100,000	200,000

* Total IPD benefit per employee, including his dependents.

**Group Life Insurance (GLI) Limits for Contractual Employees of PERA
excluding Deputationists**

SPPP	Group Life Insurance
SPPP-1	10,000,000
SPPP-2	8,000,000
SPPP-3	7,000,000
SPPP-4	6,000,000
SPPP-5	5,000,000