

CONTRIBUTORY HEALTH SERVICE SCHEME (CHSS)

OF

SITAR SOCIETY

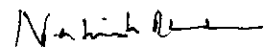
Contributory Health Service Scheme (CHSS) of SITAR Society

1. Title & Scope:

- 1.1 The scheme shall be called 'Contributory Health Service Scheme' (CHSS) of the SITAR Society (hereinafter referred as 'Scheme'). The payment of contribution towards the Scheme is compulsory as detailed in Para 4.
- 1.2 The Scheme shall be confined to Bangalore, Hyderabad and such other places to be notified by the Society from time to time.

2. Applicability:

- 2.1.1 The Scheme shall be applicable to the employees of the SITAR Society stationed at Bangalore, Hyderabad and such other places to be notified by the Society from time to time, and members of their families.
- 2.1.2 The Scheme shall not be applicable to any employee appointed on a purely temporary basis, other than the employees who are on probation.
- 2.2 The benefits under the Scheme shall also be admissible to:
 - (1) Members of the family of an employee registered under the Scheme who is transferred to a station where CHS Scheme is not in force provided they continue to reside in their previous station where the Scheme is in force and provided further the employee continues to pay the contribution at the prescribed rate. Option to continue under the Scheme shall be exercised by the employee at the time of transfer. This concession will be made available as a special case with the prior approval of CEO of the unit for a period ordinarily not exceeding three months. In exceptional circumstances, where families of such transferred employees', continue to reside at the same station, these facilities may be extended till the end of the academic year, in case, there are school-going children and in other cases for a maximum period of six months. If such an employee is transferred from one station to another station, these facilities may be extended to the families of such employees' who continue to reside at the former CHSS station for a period of one year with the approval of CEO of the unit from where the employee was transferred and beyond this period with the approval of the Chairman, BOG of the Society.



- (2) Members of the family of a deceased employee of the Society provided he / she had completed five years service in the Society and also the contribution at the rate / amount fixed by the Society from time to time is continued to be paid by the family and the members of the family continue to reside at the CHSS station.

The family of the deceased may avail of the benefit of the Scheme for the whole of the month in which the employee died as well as the succeeding calendar month without payment of contribution for the said succeeding month.

The benefits under the Scheme shall be admissible only to those members of the family of the deceased employee who are covered by the definition of 'Family'.

- (3) Retired employees of the Society and the members of their families subject to the following conditions:

- (i) The CHSS scheme would also cover the employees who will retire and those who have already superannuated from the services of SITAR Society.
- (ii) The employee should have put in a minimum of five years service in the Society before his / her retirement. However, the employees who are covered / eligible to be covered under any other medical scheme (such as CGHS, Armed Forces Hospital etc.) from the previous employer will not be admitted under the scheme.
- (iii) The scheme is not admissible to those who are covered under any other medical scheme in the country directly or through spouse.
- (iv) The employee should pay contribution at the rate / amount fixed by the Society from time to time.
- (v) Retired employee and their families can settle down anywhere in India and avail the benefits.
- (vi) Retired employees who are engaged in any trade, business or profession or are employed in any capacity either under Government or otherwise after retirement other than in SITAR Society, the scheme would be extended to him or her subject to payment of double the normal contribution during the period of such employment.
- (vii) The benefits under the Scheme will continue to be made available to the members of the family of the retired employees who are covered under the definition of

'Family' even after their death subject to payment of contribution at the rate / amount fixed by the Society from time to time and fulfilment of other conditions.

3. **Definitions of 'Family':**

3.1 'Family' for the purpose of the Scheme shall be as under, who are normally residing with and wholly dependent on the employee:

- a) An employee's spouse.
- b) Children including legally adopted children, step children and widowed daughters.

However, the following limitations have been prescribed for the purpose of availing medical reimbursement facilities.

Son: Till he starts earning or attains the age of 25 years or gets married whichever is earlier. If son suffering from any permanent disability of any kind (physical or mental), irrespective of age limit.

Daughter: Till she starts earning or gets married, whichever is earlier, irrespective of the age limit.

Widowed Daughter: If she is wholly dependent, residing with the employee and not employed.

Dependent divorced / abandoned or separated from their husband / widowed daughters and dependent unmarried / divorced / abandoned or separated from their husband / widowed sisters: Irrespective of age limit.

Minor brother(s): Up to the age of becoming a major.

It is the responsibility of the employee to intimate the unit administration immediately with regard to any change in status according to the above. The benefits would be admissible to only two children (Son / Daughter) of the employee joining the Society after implementation of the Scheme.

- c) Parents who are wholly dependent and normally residing with the employee and whose monthly income (both parents) from all sources does not exceed Rs.8,000/- p.m. For this purpose, the employees concerned once in the beginning of every calendar year should furnish a declaration regarding the income and the residential status of parents. The following norms / conditions will be observed:

(i) Parents must reside with the employee in the same residence where the employee resides. Documentary evidence to the satisfaction of the Society has to be provided. Where there is a doubt, surprise checks will be carried out by authorized representatives.

(ii) If the parents move out of the place (Unit) continuously for more than sixty (60) days, the Unit shall be notified by the employee for suspension / cessation of the medical facilities. Outstation medical bills will not be considered for reimbursement.

(iii) An employee is responsible to intimate the Society whenever the monthly income (both parents) exceeds the prescribed limit of Rs. 8000.00 per month by way of increase in pensions, etc.

d) Unmarried sisters, widowed sisters and minor brothers wholly dependent and normally residing with the employee. If parents (if alive) are not dependent on the employee, these family members cannot be the dependents for the CHSS benefits.

e) Intimation regarding the demise of any of the dependent members has to be notified to SITAR at the earliest for effecting changes in the personal data.

f) Any wrong declarations or delaying the intimation of non-eligibility of any dependant, resulting in wrongful availment of facilities, will attract disciplinary proceedings / action under SITAR Conduct, Discipline and Appeal Rules / Standing Orders followed by withdrawal of CHSS facilities by SITAR Society at the discretion of the Management.

3.2.1 No person who is receiving or is eligible to receive medical aid / facility / cash subsidy, cash allowance or reimbursement for medical care from any source other than this Scheme such as, for example, the Railways, CGHS, Employees State Insurance (ESI), Commercial Organisations, Public Sector Undertakings, State Government, Private Sector Organisation, etc., shall be admitted to the Scheme without the explicit permission of and subject to such restrictions as may be imposed by the Society. All employees should declare, at the beginning of each calendar year or as soon as possible thereafter, about the eligibility or otherwise of the members of their family for medical assistance from other sources.

3.2.2 The employee should furnish a declaration in the prescribed form regarding income and residence of parents, as also regarding residence, dependence and age of eligible children, and other dependents, at the time of initial registration and the beginning of every calendar year thereafter for continuation of the CHSS facilities.

3.2.3 It shall be the responsibility of the employee concerned to notify the Administration department of the unit concerned as soon as their sons / daughters, parents or other dependents become ineligible for the benefits of the Scheme so that their names can be deleted from the list of CHSS beneficiaries. Any suppression of information would lead to institution of disciplinary proceedings as per rules and also withdrawal of the Scheme.

3.2.4 Extension of benefit to adoptive parents: An adopted child shall be deemed to be the child of his adoptive parents for all-purpose and the ties of the child in the family of his / her birth are severed and replaced by those credited by the adoption in the adoptive family. It has, therefore, been decided that:-

- (i) The medical facilities under the rules, cannot be extended to the real parents, even though they are wholly / mainly dependent on the employee, once the adoption is effected.
- (ii) The term 'Family' for the purpose of these rules will include adoptive parents who are wholly / mainly dependent on the employee subject to the condition of dependence and residence laid down; and
- (iii) In the case of adoptive parents, if the adoptive father has more than one wife living, and the adoption has been made with the consent of more than one wife, only the senior most among them in marriage will be deemed to be the adoptive mother for the purpose of eligibility to the concession under the rules, as under rules the 'parent' does not include stepmothers.

3.2.5 Extension to Parents-in-law of female employees: Every female employee should immediately after her marriage give a declaration as to whether she should like to include her parents or parents-in-law for the purpose of availing of the benefits of medical concessions under reimbursement scheme. She can change her option only once during the entire period of her service.

- a. Employees (both male and female) on marriage, would be required to give a joint declaration of their option, clearly indicating the details in respect of each member of family, as considered sufficient in respect of whom the claim is to be preferred by the spouse concerned. A copy of the declaration may be retained by the office of each spouse. It would also be permissible to change the declaration as often times as the circumstances require, taking into account the change of place of posting.

- b. Furthermore, to obviate the possibility of double claims, it has also to be ensured that the medical facilities or medical allowance in lieu thereof, should not be claimed / availed or from two or more different sources simultaneously. A certificate as below should be obtained from all employees who are covered under the rules, along with their medical claims:

CERTIFICATE

Certified that I, Shri / Smt.(name) employed in(name of the unit in which employed) am not availing of medical facilities or financial / medical allowances in lieu thereof either for myself and / or the members of my family from any (other) source other than under the rules.

Date:

Signature of the employee

- 3.2.6 Judicially separated wife and dependent children: A judicially separated wife of an employee (whether she is receiving maintenance allowance or not) would be entitled to the medical concessions admissible under the Scheme. Accordingly, reimbursement of medical expenses in respect of dependent children of Judicially separated wife / husband, whoever prefers the claim, is also admissible till the question of guardianship is decided by the Court of Law.
- 3.2.7 When spouse employed in State Government, etc: The husband or wife of the employee, as the case may be, employed in a State Government or in the Defence / Railway Services or Corporation / Bodies financed partly or wholly by the Central or the State Government, local bodies, and private organizations, which provide medical services would be entitled to choose either the facilities under the rules, or the medical facilities provided by the organization in which he / she is employed.
- 3.2.8 When spouse governed by different medical rules, stationed / residing at different stations: Employees whose spouses are employed in other organizations providing different medical facilities and stationed and residing at different places separately at their respective duty stations, the employee concerned can avail medical facilities under the rules, in respect of himself / herself, as the case may be and the family members residing with him / her and covered under the rules, provided (a) his / her spouse employed in other organizations is not in receipt of fixed monthly family medical allowance, and (b) he / she produces a certificate

from the employer of his / her spouse that he / she is not claiming medical facilities in respect of his / her spouse and their family members.

4. **Contribution:**

4.1 For the medical benefit provided under the Scheme, a monthly contribution by the employees at 1% of Pay in the Pay Band + Grade Pay (herein after referred to as 'Pay'), to be rounded off to the nearest Rs. 10/- shall be recovered.

4.2 The contribution to the CHSS is exempted under Sec. 80D of Income Tax Rules.

4.3 The contribution shall be recovered on the basis of the pay of the employee on the first day of each calendar month and in the case of persons newly appointed or transferred to the CHSS station after the first day of the month, on the basis of the pay on the first day of appointment or assumption of duties at the unit.

4.4 If the appointment of an employees in a unit or his / her transfer to the unit takes place within the first 15 days of a month, recovery of contribution shall be made for the full month, otherwise it shall be waived altogether for that month. In the case of transfer of an employee from the unit after 15th of a month, recovery for the full month shall be made, while in the case of transfer from an earlier date recovery for that month shall be waived. The same will hold good in cases of resignation, voluntary retirement, etc.

4.5 In cases where both the husband and wife are employee of the Society, the payment of contribution will be regulated as under:

- (a) The contribution shall be recovered from either the husband or wife. The husband or wife shall send a joint declaration to the Administration Department of the Unit giving detailed information in this regard. The rate of contribution to the Scheme will, however, be calculated at the rate applicable to the spouse drawing the higher salary.
- (b) The person from whom the contribution is recovered shall be regarded as the prime beneficiary, and will be eligible to register his / her parents.
- (c) In cases the spouse of the prime beneficiary wishes to additionally register his/her dependent parents, who are otherwise eligible, a separate contribution shall be payable by him / her on the basis of his / her pay.

- (d) If the wife is paying the contribution and husband wishes to register his parents, who are otherwise eligible, he will have to pay an additional contribution based on his pay.
 - (e) In cases where the husband or wife draws higher pay alternatively every few months, the entire contribution shall be recovered from the husband who shall be regarded as the prime beneficiary and will be eligible to register his parents even if his pay is lower during certain months.
 - (f) The entitlement of parents shall be determined with reference to the pay of the prime beneficiary in all cases.
- 4.6 In the case of an employee who is on any kind of leave, the contribution shall be recovered on the basis of the pay last drawn by the employee immediately before proceeding on leave. The facilities of the Scheme will not be available to a person proceeding on extra-ordinary leave / leave without pay, unless the contribution for the period of extra-ordinary leave / leave without pay is paid in advance before the commencement of such leave.
- 4.7 (a) An employee who proceeds abroad on deputation or on deputation-cum-special leave or any kind of study leave, may at his / her option, avail of the benefits of the Scheme for his/her family. The option shall be exercised before the employee proceeds on leave/deputation abroad and shall be treated as final.
- (b) An employee who is on deputation and on Foreign Service terms to any other Department / Organisation / Public Sector Undertakings / Autonomous Body / State Government, etc. and members of his/her family are not eligible for coverage under the Scheme.
- 4.8 In the case of families of employees transferred outside the unit concerned who are eligible for the benefits of the Scheme, the contribution shall be recovered on the basis of the pay drawn immediately prior to such transfer.
- 4.9 In the case of an employee under suspension who is in receipt of a subsistence allowance, the contribution shall be recovered on the basis of the amount of subsistence allowance. If the employee is, however, subsequently allowed to draw pay for the period of suspension, the difference between the contribution recovered on the basis of the subsistence allowance and the contribution payable on the basis of the pay ultimately drawn shall also be recovered. If the subsistence allowance is withdrawn, the facilities will be suspended as long as the

suspension continues. For the purpose of determining entitlement under the Scheme, the pay that he / she would have drawn but for his / her suspension should be taken into account.

4.10 Contribution from retired employees:

- a) One time option for payment of lifetime contribution will be available to employees at the time of retirement.
- b) Employees who opt for lifetime contribution at the time of retirement can avail CHSS benefits for self and eligible family members, till their lifetime without paying any annual contribution.
- c) The quantum of lifetime contribution would be equal to ten times the annual contribution. The contribution will be worked out based on the monthly contribution made during the last serving month prior to retirement.
- d) This option for an individual is available only at the time of retirement and is not available at any later date.
- e) Such of those employees who do not opt for life time contribution shall have to continue to pay contribution in advance, annually.

4.11 Contribution from the family of deceased retired employees:

In the case of a deceased retired employee prior to implementation of the Scheme, the contribution to be recovered from the family of the deceased retired employee shall be as per Para 4.10 above and at the pay drawn by the deceased employee as on the day of his / her superannuation.

4.12 Contribution from the family of deceased employees (while in service):

The benefits under the Scheme would be admissible for the month in which the employee expired and also the subsequent month without any contribution to the Scheme. In the case the family wishes to avail the benefits of the Scheme even after death of the employee, the contribution to be recovered from the family of the employee who expired shall be as per Para 4.10 above and at the pay drawn by the deceased employee as on the day of death.

Similarly, one time option will be provided to the family of the deceased employee prior to implementation of the Scheme for availing the benefits of the Scheme.

5. **Details of the Scheme:**

The beneficiaries under the Scheme are entitled for Allopathic, Homeopathic, Ayurveda or Unani treatment at a Government Hospital or any other private hospital / nursing homes on the advise of the Consulting Doctor.

5.1 **Medical Attendance / Treatment in the Clinics / Consulting Rooms:**

The employee can go to any Medical Practitioner of their choice provided that:

- a) The consultant is a Registered Medical Practitioner.
- b) The minimum qualification of the consultant should be MBBS.

5.2 **The consultation fee will be regulated as detailed below:**

Specialists (including Eye Specialists)

- i) First consultation / Fresh consultation (Valid for 8 days) - Rs. 250/-
- ii) Follow up consultation (Valid for 8 days) - Rs. 150/-

General Medical Practitioners

- Consultation Fee - Rs. 75/-

Dental

- 1st Consultation (No consultation fee for subsequent / follow up consultation for the same ailment) - Rs. 50/-

Only two consultations are recognized for the same illness for the purpose of reimbursement.

5.3 **Reference to specialist / polyclinics:**

Consultant doctor may in case of necessity refer the patient to a specialist or polyclinic for examinations.

The charges payable to specialists / polyclinics shall be regulated in accordance with 5.2 above.

5.4 **Various tests & examinations:**

Various tests / examinations such as pathological tests, x-Rays, Cardiogram, Blood tests, Urine tests, etc. may be allowed on the advice of the medical consultant / specialist. Charges

of the above may be reimbursed as per the Schedule of Rates – 2011, enclosed at Annexure-I and as revised from time to time applicable to CHSS Scheme of DOS.

5.5 Medicines:

Cost of medicines that may be prescribed by the consultant doctors / specialist / nursing home / hospitals (Allopathic / Ayurvedic / Homeopathic / Unani) will be reimbursed, if admissible as per CSMA Rules, enclosed at Annexure-II (Swamy's Compilation of Medical Attendance Rules – 34th Edition – 2012) subject to the production of Cash bills / Receipts. The cost of any other Allopathic / Ayurvedic / Homeopathic / Unani medicine not admissible under the CS (MA) Rules even if prescribed by the Doctor will not reimbursed. The medicines shall be purchased only from the approved / licensed medical shops.

Food / toilet / disinfectants / antiseptic preparations are not admissible for reimbursement.

5.6 Hospitalisation:

The entitlement of hospitalisation will be as under:

Sl. No.	Pay in the Pay Band (Excluding Grade Pay)	Entitlement of Ward / Bed charges
1	Up to Rs. 14,900/-	Rs. 1,200/- per day
2	From Rs. 14,910/- to Rs. 22,300/-	Rs. 1,800/- per day
3	From Rs. 22,310/- and above	Rs. 2,500/- per day
4	Day care (6 to 8 hours) for all employees	Not exceeding 50% of eligible ward / bed charges

In the event of the entitled accommodation not being available for part or whole period of inpatient treatment and if admission of the patient to the hospital / nursing home cannot be delayed for medical reasons, the next higher accommodation may be allowed.

- (i) In case of hospitalisation, Society will settle the bills directly if the hospital is willing to provide treatment on credit facility. After treatment & discharge of the employee or his / her dependent family members, the hospital will submit the bills to the respective unit for payment along with all original invoice / cash memos, test reports, x-ray & other required documents for payment. But if the charges of hospital exceed the rates admissible under the Scheme, the difference will be recovered from the concerned employee.

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In order to recover such dues to the Society expeditiously and to have uniformity, the following procedure shall be followed:

(a) **Employees in the Grade Pay of Rs. 4200 and above:**

Once the amount to be recovered from these employees is worked out, the same shall be intimated to the concerned employee with a direction to settle the amount in full immediately.

In case the concerned employee fails to settle the amount immediately, then the amount shall be recovered in full from the salary payable during the month in which the recovery is advised.

In case the amount to be recovered exceeds the monthly salary of the employee, then the entire salary shall be adjusted each month against the dues.

(b) **Employees drawing Grade Pay below Rs. 4200:**

The amount to be recovered from these employees shall be 25% of the take-home salary or in 5 instalments, whichever is more.

In case the amount to be recovered exceeds 5 instalments, the concerned employee should be directed to refund the balance amount in cash immediately. If the balance amount is not refunded, the same shall be adjusted in full from the salary payable for the subsequent month (s).

In case the amount to be recovered is less than 25% of the take-home salary of the employee concerned, the entire amount may be recovered in one lump sum.

(c) Any request from any prime beneficiary for recovering the amount otherwise than provided for above shall not be taken into account, and the amount recovered as above.

(ii) Wherever hospitals / nursing homes do not accept credit facility for treatment of employees or their dependents, CEO of the Unit may grant an advance to the extent of 90% of the admissible expenditure at CHSS rates to the hospital / nursing home which will be adjusted for payment / recovery thereof against the final bill submitted by the employee for the treatment.

In case of recovery, the recovery may be affected as per Para 5.6 (i) (a/b) above.

5.7 Surgery & other charges:

Charges for various surgeries and other charges in the hospital / nursing homes may be regulated as per the Schedule of Rates – 2011 as revised from time to time under the CHSS scheme of DOS.

5.8 Travelling allowance for medical attendance:

5.8.1 Travelling Allowance admissible for availing treatment in an outside hospital / institution:

The CHSS beneficiaries will be entitled to travelling allowance as admissible under the Central Services (Medical Attendance) Rules, only in case of non-availability of treatment at the local hospital / nursing home and if they are referred to the hospitals / institutions outside the CHSS station.

5.8.2 No Travelling Allowance admissible for medical attendance / treatment within the CHSS station:

No travelling allowance shall be payable for any medical attendance or treatment within the CHSS station.

5.8.3 No travelling allowance admissible for the retired employees for journey between their place of settlement and CHSS station:

No travelling allowance for the retired employees and / or their family members for the journey between their place of settlement and CHSS station for any medical treatment will be admissible.

5.8.4 No travelling allowance admissible for the retired employees who have been referred to hospitals / institutions outside the CHSS station for specialised treatment:

The retired employees and their family members covered under the CHSS are not eligible for any travelling allowance even if they are referred to a hospital / institution outside the CHSS station for specialised treatment.

5.8.5 Ambulance charges:

When transport by ambulance within the CHSS station is recommended on medical grounds but the ambulance cannot be made available from the Society sources, an ambulance may be hired from any other source and charges incurred in connection with such hiring, at the rates prescribed by local RTO / Municipal Department, will be reimbursed to the employee.

5.8.6 Hearse van:

Charges for hiring hearse van for a deceased beneficiary of the Scheme will be reimbursed to an employee at the rates prescribed by local RTO / Municipal Department from the hospital / nursing home to graveyard / home of the beneficiary.

5.9 Items not covered:

Items not covered in this scheme will be regulated in accordance with the rules contained in CSMA Rules.

6. **Submission of Medical Claim for reimbursement:**

- 6.1 Employees after availing the treatment should submit the claim in the prescribed format along with Doctor's prescription, Original cash memo / bill, copy of test reports, discharge summary and any other documents as required in support of the claim.
- 6.2 The claim must be submitted latest by 15th of the month to enable reimbursement after processing in the same month.
- 6.3 Claims to be preferred within 3 months of completion of treatment.
- 6.4 The retired employees should submit medical reimbursement to the respective unit on a quarterly basis and within 3 months after the treatment. Delayed claims shall not be entertained.
- 6.5 The retired employees who avail treatment from Nursing Homes / Hospitals are required to settle their bills directly with the Nursing Homes / Hospitals and claim reimbursement later. The retired employees may indicate the mode of disbursement of the medical bills.

7. **Issue of CHSS Identity Card:**

A sum of Rs. 50/- will be recovered on each occasion for issue of CHSS Identity Card (registration) including re-issue of fresh card for lost / misplaced cards.

8. **Miscellaneous provisions:**

- 8.1 The Society may withdraw temporarily or permanently the benefit of the Scheme in the following cases:

- (a) When there are reasons to believe that there is no reasonable prospect of the employee resuming duty after a spell of absence.

- (b) When the beneficiary is not paying the contribution in time.
- (c) In the case of misuse of the benefits of the Scheme either by the employee or a member of his/her family.
- (d) When the employee is either dismissed or removed from service.
- (e) When the subsistence allowance sanctioned to an employee under suspension is withdrawn, the Scheme shall be withdrawn as long as the suspension continues.
- (f) In such other cases, where such a step is considered necessary.

8.2 Before taking action as mentioned above, the beneficiary concerned will be given a chance, wherever possible, to explain his/her position.

9. **Savings:**

Any provision not covered above, admissibility of the rules and interpretation thereof will be as per CHSS of ADA or CS (MA) Rules, as the case may be. In case of any treatment, which is not covered under CHSS or CS (MA) Rules, CEO of the Unit is the competent authority to admit / reimburse such claims.