



As on: 28/03/2025

Subject: Rationalization of Reimbursement for treatment expenditure in non-panel centers

The current instructions on the above subject are as under:-

(i) For Medical treatment other than dental:

Locations where ONGC does not have empaneled hospitals/centers	
Category/Class of city	Reimbursement
X Class Cities	As per 100% of latest KEM Hospital, Pune, Rates or actuals whichever is lower.
Y Class Cities	As per 90% of latest KEM Hospital, Pune, Rates or actuals whichever is lower.
Z Class Cities	As per 80% of latest KEM Hospital, Pune, Rates or actuals whichever is lower.
Rates/Procedures not available in KEM Hospital, Pune.	Medical Head/In-charge of the location will come to a logical conclusion, considering the above guidelines and the rates to be certified will be as per the empanelled rates at the work centers or nearest work center (if treatment availed at the non-ONGC location)
Locations where ONGC does have empaneled Hospitals/centers	
Claim shall be examined with respect to ONGC Empanelled Hospital/ Centre rates at the station. The claim shall be examined with the rates of the equivalent empanelled hospital. The equivalence shall be examined by the location Medical In-charge, ONGC.	

- Where treatment is availed at a location where ONGC has empaneled hospitals, after stabilization of the patient's condition, he/she may be shifted to an empanelled hospital wherever possible, with the recommendation of the treating doctor, describing the emergency nature, provisional diagnosis, treatment given & present condition of the patient, through location medical In-charge. The consent of the patient/relatives may be given due consideration in this regard.
- Breakup of charges, pathological investigation, tests etc. must be provided along with prescription of the doctor, emergency certificate of treating doctor, discharge summary of the hospital, in case of inpatient treatment and applicants request in writing.
- A certificate from the treating doctor, certifying the emergency nature of condition & medical exigency shall be a mandatory requirement.

- (ii) Dental treatment taken from non-panel Dentist/Dental Centre.

Category/Class of city	Reimbursement
X Class Cities	As per 100% of latest Sir Ganga Ram Hospital, Delhi, Rates or empaneled rates or actuals whichever is lower.
Y Class Cities	As per 90% of latest Sir Ganga Ram Hospital, Delhi, Rates or empaneled rates or actuals whichever is lower.
Z Class Cities	As per 80% of latest Sir Ganga Ram Hospital, Delhi, Rates or empaneled rates or actuals whichever is lower.

- (iii) Condonement of delay in submission of medical claims requires the approval of competent authority as per BDP.
- (iv) Treatment taken in Government hospital may be reimbursed as per actuals, subject to admissibility of the treatment.
- (v) The revised guidelines shall be effective from the date of issue of office order. Past cases already decided, shall not be re-opened.
- (vi) The level of approving authority would be as per powers delegated in the BDP.
- (vii) Income tax liability, if any, on account of treatment availed in non-empanelled hospitals shall be borne by the beneficiary.

2. Office Order No. ONGC/ER/CP/Medical/017 dated 10.08.2006 regarding reimbursement of expenses incurred on High Cost Medical Treatment is hereby withdrawn.

Team – Corporate Policy

This document is for information purpose only.

For further clarity, Consolidated O.O. No. ONGC/ER/CP/MED/012 may be referred to.