



OIL AND NATURAL GAS CORPORATION LIMITED
Office of Chief-ER

Corporate Policy Section
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Tel Bhavan, Dehradun – 248003

O. O. No. ONGC/ER/CP/MED/009

OFFICE ORDER (MED-009)

Last Updated: 05.11.2015

Sub: MEDICAL FACILITIES SCHEME FOR RETIRED EMPLOYEES

In supersession to all the earlier instructions on the subject, the medical facilities scheme for retired/separated employees from Corporation will be regulated as follows:

I. Objective of the Scheme:

The objective of the scheme is to provide, as a social welfare measure, medical facilities to those employees of the ONGC, who have retired or will be retiring from the service of the Corporation.

II. Definitions:

- (i) ‘Corporation’ means the Oil and Natural Gas Corporation Limited, incorporated under Companies Act, 1956.
- (ii) ‘Retired employee’ means a regular employee of the Corporation (including spouse) who has retired from the service of the Corporation and shall also include an employee of the Corporation, who has already retired from service including members who are / were governed by ONGC Medical Scheme and retire(d) from ONGC.
- (iii) ‘Controlling Officer’ shall mean the officer who was the controlling officer of the retired employee in respect of medical reimbursement claims, on the date of retirement.

In the case of a self-controlling officer, the controlling officer shall mean the next superior officer to whom the retired employee was reporting on the date of retirement.

The medical bills pertaining to retired C&MD and Directors can be countersigned by the Key Executive in the Work centre and Head Corporate Administration in the Corporate Office at Headquarters.

In respect of other retired officers, the Heads of Asset / Basin / Region / Institute / Work Centres are authorised to countersign the bills.

As regards the medical bills of the retired officers who have opted Delhi Office for the purpose of their medical claim, the Head HR/ER of the Delhi office has been authorised to clear such bills.

The officer who had been exercising the powers of Controlling Officer for the purpose of medical claim in respect of the employees shall continue to countersign the medical claim as hitherto before.

- (iv) ‘Spouse’ shall mean husband or wife of the retired employee, as the case may be.
- (v) ‘Authorised Medical Attendant’ shall mean the Medical Officer in ONGC Clinic / Hospital under whom treatment is being taken and shall also include a Medical Officer of a Government Hospital at places where ONGC does not have its own Clinic / Hospital.

III. Eligibility:

- (i) The scheme shall cover all regular employees of the Corporation, it shall not be applicable to: -
 - a) Deputationists
 - b) Employee who resigns from the service of his volition, or whose services are terminated under ONGC CDA Rules, 1994.
 - c) Employees under contract service
 - d) Adhoc appointees
- (ii) Employees who have put in 20 years of service and attained 50 years of age and have taken Voluntary Retirement are also eligible under this scheme.
- (iii) Employees who joined ONGC from other Central Govt. Offices/PSUs /State Govt. and have taken Voluntary Retirement are also eligible under this scheme provided the total service put by them together without any break exceeds 20 years including 10 years in ONGC.
- (iv) The employees who take up full time regular employment outside ONGC after retirement/separation shall not be eligible for medical facility under this scheme.

- (v) An employee should have put in a minimum of **15** years service rendered in continuity in ONGC at the time of superannuation to be eligible for availing post-retirement medical facilities.

The service rendered in continuity in other CPSE(s) would be counted for reckoning the minimum prescribed service of **15** years for availing the benefits of this scheme. However, the service rendered in the Government prior to joining ONGC would not be counted.

The condition of minimum service of **15** years to be rendered shall not be applicable in cases of death / permanent disablement and premature retirement on medical grounds. Such cases would be covered under the scheme irrespective of the length of service rendered.

The condition of minimum service of **15** years to be rendered at the time of superannuation will be applicable for the employees, who join ONGC after the date of issue of this office order.

Board level executives, who are contractual appointees, shall also be eligible to avail the benefits under the scheme provided their total period of service rendered in continuity in ONGC and other CPSE(s) including the period at Board Level is not less than **15** years, at the time of superannuation.

Other existing terms and conditions of the scheme shall remain unchanged.

(Issued vide Office Order (30/2015) No. ONGC/ER/CP/MED/009 dated 19.06.2015)

- (vi) The employees who retired / shall retire on medical grounds or whose service are dispensed with on medical grounds, shall also be given medical facilities on contributory basis, subject to the terms and conditions of the scheme.
- (vii) The scheme shall also be applicable to the living spouse of the deceased employee on the same terms and conditions as is applicable to the retired employees but this concession will cease automatically, if the surviving partner is employed elsewhere or secures an employment or on his / her remarriage.
- (viii) Under this scheme, lifetime medical facility may be provided to the mentally or physically totally invalid children of retired employees also on payment of additional lump-sum contribution. The retired employees will have to submit a certificate from the concerned In-charge, ONGC medical services or Chief Medical Officer of District

government hospital as the case may be, certifying that the child is not able to earn his/ her own living and will also not be able to lead a normal life. The additional amount of contribution payable in this regard would be calculated on proportionate basis of the amount of contribution as payable towards medical facility for retired employees and his/her spouse.

- (viii) The Executive Committee, in its **458th** meeting held on 10th November, 2014 at New Delhi, decided that for the purpose of providing medical facilities to totally invalid children of retired employees, the term totally invalid would mean the following:

“Dependent Children having 40% or more of one or more disabilities as defined in section 2(i) of the persons with Disabilities (equal opportunities, protection of rights and full participation) Act, 1995 and clause (j) of Section 2 of National Trust for welfare of persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (No.44)”.

This order will be effective from the date of issue.

(Issued vide Office Order (55/2014) No. 6 (12)/GMS-12/CP dated 15.12.2014)

- (ix) The Executive Committee in its 451st meeting held on 7th July, 2014 at New Delhi considered the issue regarding extension of medical facilities to children of retired employees requiring lifelong expensive treatment.

In the said meeting, Executive Committee accorded approval for extending medical facility to the unemployed and wholly dependent wards of ex-employees suffering from disorders / diseases as per the list enclosed at Annexure-I.

Executive Committee further authorized Director (HR) to accord approval for providing medical facilities under the Post-retirement Medical Facility Scheme for treatments beyond the list on merits, on a case to case basis, on the recommendations of Chief Medical and Chief ER.

This facility will be applicable from 21.08.2014.

Annexure-I
**BROAD CATEGORIES OF DISORDERS / DISEASES
REQUIRING LIFELONG EXPENSIVE TREATMENT**

S. No.	Disorders / Diseases
1.	Hereditary / Congenital Diseases (e.g. Thalassemia, Hemophilia, Pompe diseases, Tyrosinemia etc.)
2.	Developmental Disorders (e.g. Bone Dysplasias, Perthes Disease etc.)
3.	Endocrinial Disorders (e.g. Cushing's Syndrome, Thyroid Disorders, Diabetes Mellitus etc.)
4.	Autoimmune Disorders (e.g. Rheumatoid Arthritis, Ankylosing Spondylitis, Collagen diseases etc.)
5.	Neuro-degenerative disorders (e.g. Muscular Dystrophies, Myasthenia Gravis, Myopathies, Paralytic conditions etc.)
6.	Cardiovascular Disorders (e.g. Major Congenital Heart Diseases, Coronary Artery Diseases etc.)
7.	End stage organ diseases (e.g. Renal, Lung, Liver diseases etc.)
8.	Malignancies
9.	Immunodeficiency Diseases (e.g. HIV / AIDS etc.)
10.	Vitreo-Retinal Diseases
11.	Post supramajor Surgery/ Procedure (e.g. Organ transplant, bone marrow transplant, stem cell therapy etc.)

All the above categories of disorders require long term / high cost treatment subject to following:-

- Severity of disease
- Presence of multiple diseases
- Target organ damage
- Multisystem involvement / failure

(Issued vide Office order No. ONGC/ER/CPMED/009 dated 21.08.2014)

- x. Reference is invited to office order of even no dated 21.08.2014 regarding the above cited subject.

Queries are being received from different locations regarding the duration of medical facilities to be provided in such cases.

It is clarified that medical facilities to dependent children of retired employees in terms of office order No. ONGC/ER/CP/MED/009 dated 21.08.2014 are to be provided as long as the normal conditions prescribed for the dependency of children are being satisfied.

**(Issued vide office order (17/2015) No. ONGC/ER/CP/MED/009
dated 10.04.2015)**

IV Extent of Medical Facilities:

- i) Separated / Retired employees, who settle after retirement at places where ONGC clinics/ Hospitals are available shall necessarily take medical treatment from such clinics / hospitals.
- ii) Retired employees, who settle after retirement in Metropolitan cities like Delhi, Mumbai, Kolkata and Chennai or at places where ONGC has its own medical treatment scheme, shall take treatment under the ONGC's scheme as applicable at the place of final settlement / residence.
- iii) Retired employees, who after retirement reside / settle at a station where ONGC clinic / Hospital / Scheme is not available shall be entitled to take treatment under the medical scheme of the Corporation's as applicable to its employees at that station.
- iv) In case of emergency e.g. major accidental injuries / heart attacks etc. needing immediate attention, the retired employees concerned can obtain medical consultation / treatment from the nearest available private medical practitioners / clinic/ hospital, as the case may be, on a single occasion to be followed by treatment from an authorised medical attendant / govt. recognised hospital. However, medical reimbursement in cases where treatment is taken, in emergency from private medical practitioner / clinic / hospital would be limited to that, had the treatment been taken from an authorised medical attendant / govt. recognised hospital, as a special case in relaxation of rules, as is in the case of regular employees.
- v) For outstation treatment at a nursing home / institute/ hospital where the retired employee may be referred to for treatment by the authorised medical attendant, the retired employees and or his / her spouse, as the case may be, would be entitled to travel by the same mode and / or class to which the employee concerned was entitled under ONGC (TA) Regulations, 1970, as amended from time to time, immediately prior to the date of retirement.
- vi) A separated / retired employee or his / her spouse, who is referred for medical treatment to outstation by the competent medical authority, shall also be provided accommodation in the ONGC's Guest House,

wherever existing, subject to its availability and according to the rates, and terms and conditions of the guest house accommodation.

V Employees Contribution:

Employees who intend to avail of the medical facilities from ONGC after retirement will pay in advance the lump sum contribution in full at the time of becoming member as per the following grading:

Category	Scale Code/Pay Scale (in Rs.)	Lumpsum Contribution (in ₹)
Unionised Categories:		
	I	2150
	II	2250
	III	2350
	IV	2550
	V	2900
	VI	3250
	VII	3500
	S1	5110
	S2	5700
	S3	6535
	S4	7600

For employees who have retired/voluntarily retired on or after 1st December, 2010, revised one time contribution payable by unionized category of employees for availing Post Retirement Medical Facility are as under:

Unionised Category	Scale Code	Pay Scale(in ₹.)	Lumpsum Contribution (in ₹)
	I	10000-18000	5000
	II	10500-21000	5250
	III	11000-24000	5500
	IV	12000-27000	6000
	V	13500-31000	6750
	VI	15000-35000	7500
	VII	16000-36000	8000
	S1/W-VII	20000-45000	10000
	S2	24000-48500	12000
	S3	28000-52500	14000
	S4	32000-56000	16000

(Issued vide Office Order No. ONGC/ER/CP/MED/009, dated, 1 st December, 2010)		

Executives

Level	Pay Scale	Lump sum contribution (in ₹)
EO	20,600-46,500	10,300
E1	24,900-50,500	12,450
E2	29,100-54,500	14,550
E3	32,900-58,000	16,450
E4	36,600-62,000	18,300
E5	43,200-66,000	21,600
E6	51300-73,000	25,650#
E7 & E8	51,300-73,000	25,650
E9	62,000-80,000	31,000
Directors	75,000-1,00,000	37,500
C&MD	80,000-1,25,000	40,000

* The above mentioned rates of lump-sum contribution in respect of executives are effective from **18th February, 2010**.

Provisional- To be reviewed on finalization of pay scale

Note: For executives who have retired/voluntarily retired on or after 1st December, 2010, the revised one time contribution payable by E-6 level executives for availing post retirement medical facility is as under:

Pay Scale (₹)	Provisional contribution decided by EC subject to finalisation of Pay Scale (in ₹)	Revised lump sum contribution (in ₹)
51300-73000	24300	25650

(Issued vide Office Order No. ONGC/ER/CP/MED/009, dated, 1st December, 2010)

In view of DPE guidelines permitting expenditure to the extent of 30% of Basic Pay and DA towards retirement benefits by the Company, the issue of revising the terms of extending medical facilities to retired employees was discussed by EC in its 394th meeting held on 23rd April, 2011. In the said meeting, EC decided to stop charging one time contribution from the employees for availing post retirement medical facilities, w.e.f. 17.06.2011.

(Issued vide office order no. ONGC/ER/CP/MED/009, dated, 17th June, 2011)

- i) The case of dependent handicapped child of a retired employee, an additional amount of contribution payable would be on proportionate basis of the amount of contribution as payable towards medical facilities for the retired his / her

- spouse. This will also apply for one time contribution as allowed for self and spouse.
- ii) Where there is no Hospital of ONGC, the employees covered under the scheme will be brought under the Medicare or other schemes as may be decided for the convenience of such employees.
 - iii) The claim of reimbursement of medical expenses and entitlement for out patient treatment in respect of retired employees and spouse is restricted to 7 months emoluments of pay in 12 consecutive months.

W.e.f. 12th October, 2011, it has been decided that ceiling for out patient treatment is to be restricted to an amount equal to seven times the basic pay of the individual at the time of retirement. However, in case of pay revision effected after the retirement of the individual, the ceiling is to be restricted to seven times the minimum of revised basic pay applicable to the level held by the employee at the time of retirement. Cases involving expenditure exceeding the above mentioned limits shall be approved by Chief-ER with the recommendations of Chief Medical Services and concurrence of associated finance. Such cases shall be processed for approval by Corporate Senior Citizen Cell at Dehradun.

(Issued vide Office Order no. ONGC/ER/CP/MED/009, dated, 12th October, 2011)

The expenditure incurred for indoor treatment i.e. on admission in ONGC / govt. of in empanelled Nursing Home / Hospital is not be included / considered for the purpose of said ceiling.

The cases involving expenditure beyond seven months emoluments of the employee concerned would be referred for approval of Director concerned.

VI Forfeiture of membership:

- i) Failure to pay contribution, in time, shall disentitle a retired employee to continue as a member of the scheme, for future.
- ii) In the event of death of one of the partners, the surviving partner shall bring the fact to the notice of the Controlling Officer within one month from the date of death of the other partner.

Default, on this account, shall lead to forfeiture of entitlement under this scheme.

VII Procedure for availing facilities:

- i) Retired employees who do not opt for this scheme shall continue to get free medical facility, as at present for the period of first three months after retirement whereafter they shall cease to get this facility. Further, they shall not be entitled to come under this scheme, in future.
- ii) The retired employee desirous of becoming a member of this scheme shall submit application, in prescribed form (SEP-IDC-01) available on ONGC web site under the head HR/ER helpdesk, in triplicate, to the Controlling Officer. The application forms, duly completed, shall be submitted to the Controlling Officer within one month prior to the date of retirement
- iii) Similarly, in the event of death of an employee, his/her spouse will apply for the facility within one month from the date of death.
- iv) The requests for condonation of delay in application/acceptance of membership of the scheme or in depositing the lump sum contribution shall be examined by the Corporate Administration and submitted to authority as mentioned hereunder, for approval.

a.	Cases where delay is less than and up-to one year.	Chief, ER
B	All other dispensations beyond (a) above.	Director (HR)

All such cases decided would be put-up to the Executive Committee annually by Head, Corporate Administration for appraisal:

- v) The applications forms, duly filled in, shall be verified by the office to ensure that all essential particulars have been furnished correctly.
- vi) After verification, one form of application shall be forwarded to the Regional Office concerned responsible for making of all reimbursement claims in respect of the retired employee, one copy shall be forwarded to the Authorised medical Attendant and the third copy shall be kept in the office records by the Controlling Officer. Simultaneously, intimation shall be sent to the employee advising him to deposit the required contribution.
- vii) The retired employee shall be issued a Medical Identity Card with his / her spouse and Handicapped Children if any with photograph to facilitate identification by the office where he / she was last posted. The period of validity of the card shall be shown in red at the right hand top corner of the card.
- viii) To provide medical facilities to such of those handicapped wholly dependent children of the employees on their retirement, who are mentally or physically totally invalid, on contributory basis, and on usual terms and

conditions, the retired employee concerned will have to produce a certificate from the ONGC Medical Officer, In-Charge at the station or Chief Medical Officer of District Hospital, as the case may be, certifying that the persons is not able to earn his / her own living and will also not be able to lead a normal life. This facility will be available to the person concerned till the life time of the employees.

- ix) For availing medical facility under ONGC Post-Retirement Medical Scheme, the retired employees shall have to submit a declaration as per annexed format once every year in the month of January to the concerned Incharge-HR/ER that they have not taken-up any full time regular employment outside ONGC. Incharge-HR/ER will forward a copy of said declaration to the concerned Incharge, Medical Services for record. The declaration should be witnessed either by ONGC executive or by an executive of nationalized Bank/CPSU.

However, in partial modification to this process, it has now been decided that the required declaration shall be accepted without signature of any witness.
(OO. NO. ONGC/ER/CP/REM/009 DATED 28/05/2012)

- (vi) Failure to make the required declaration within a month of taking up regular employment outside ONGC may debar them from availing medical facility under ONGC Post Retirement Medical Scheme. Such cases will however be decided by the Executive Committee. These stipulations at III (iv) to (vi) are effective from **5th September, 2008**.

VIII Claims for reimbursement:

- i) All medical reimbursement claims shall be submitted to the Authorised Medical Attendant on form No. MED-BIL-01, the form is available on ONGC website under the head HR/ER helpdesk.
- ii) The Authorised Medical Attendant shall verify the claim and forward the same to the Office concerned for making payment to the retired employee, under intimation to the retired employee.
- iii) All medical reimbursement claims of retired employee shall be processed expeditiously and settled within one month from the date of receipt of the claim.
- iv) The medical claims of the retired employees of the Corporation should be dealt with promptly and the reimbursable amount as per the orders be paid to them within a reasonable time required for the purpose.

- v) The retired employee will be given an option to select the Regional Headquarters where he would like his records to be maintained for this purpose.

IX Grant of Medical Advance:

Employees are not eligible for medical advance.

X Bills payment from panel Hospitals:

Medical bills from Hospitals will be directly settled by the Corporation for payment without asking the retired employees to make the cash payment, for the treatment of self and spouse, except in case of inadmissible medicines / items.

Any excess payment, for any reasons, made by the Corporation to the hospital concerned when detected at a later date, the concerned retired employee or his / her family shall arrange refund of such excess amount on receiving intimation within one month failing which, medical facilities extended to him/ her may be suspended.

The respective work centres shall arrange to supply a list of such inadmissible medicines / items to the hospital concerned so as to enable the hospital authorities to charge for the inadmissible items from the patient directly.

XI Medical facilities after superannuation to the officers, who are selected to the board level position in other PSUs from ONGC:

Keeping in view the policy of the Govt. of India and also in view of long years of service rendered by such officers, the medical facilities are extended to them, as detailed below :-

“Such of those officers on their appointment in other PSUs on the Board of Directors through PSEB and in case they superannuate before the termination of the period of approved lien with ONGC and the medical facilities after superannuation are not available in the organisation they are serving, and request for extending the facility of medical benefit, this facility may be extended to such officers at par with other officers who superannuate from ONGC after completing other formalities as required, as per rules.

XII Instructions and guidelines:

- i) Medical facilities in normal cases are to be restricted to the place of settlement, for which the TTA facility has been availed by the employee on retirement for settlement.
- ii) No temporary medical cards are to be issued by the concerned Estt. of any Region / Asset / work centre for allowing to avail medical facilities at the place other than settlement.
- iii) Requests for change of station for availing of medical facilities after retirement / voluntary retirement will be considered only after a period of 3 years from the date of settlement of TTA. No relaxation whatsoever will be given during this three years period.

However, the aforesaid provisions have been reviewed by Executive Committee in its 471st meeting held on 22nd & 28th July, 2015 at New Delhi, wherein following was approved :-

“Eligible employees and their dependents on superannuation / voluntary retirement and eligible dependents of deceased employees will be permitted to avail medical facility at the place of their choice, without any linkage to the place for which TTA / lump-sum TTA has been availed, after completion of one year period of settlement of TTA / availing of lump sum TTA.”

The above dispensation shall be applicable from the date of issue of this office order.

(Issued vide office order (49/2015) No. ONGC/ER/CP/MED/009 dated 02.09.2015)

- iv) The Head of the Region will be the competent authority to consider and approve such cases on merit as mentioned in (iii) instead of sending the proposal to HQs.
- v) In case, any retired employee or his / her spouse falls sick during his / her visits to any Project / Work Centre for some work, the medical facilities may be extended to him / her on emergency basis by the concerned ONGC Hospital / clinic on production of his / her Identity Card for the ailment suffered during his / her visit as is done in the case of serving employees.
- vi) All retiring employees, who have opted to become member of the medical scheme including those who have not opted for the medical scheme but intending to settle at a place other than their last place of posting would ensure to surrender / deposit all the medical booklets

issued to them before the date of superannuation / voluntary retirement or positively on the last day of their working. Failure to do so may lead to stoppage of medical facility to them irrespective of the fact that they / have deposited the required contribution to become a member of the medical scheme.

- vii) Head HR-ER of Institutes / Asset / Basin/ Services are requested to ensure that medical booklets issued to the retiring employees and their family members are taken back without exception on or before the date of superannuation/ voluntary retirement. They may also send an advisory note to Head of Medical Branch indicating the details of superannuation / voluntary retirement employees indicating their option of place for final settlement and to stop medical facility on the booklets (with number) issued to them. This is necessary to curb the misuse of facility.



(S K Tomar)
Dy. General Manager (HR) – Corp. Policy.

Annexure

DECLARATION

I (name) _____;
Identification No. _____ retired/voluntary retired as _____ on
_____ and presently residing at

_____, hereby declare that I have not taken-up any full time regular employment outside ONGC after retirement/separation..

2. I do further solemnly declare that when I will take-up full time regular employment outside ONGC, I shall immediately inform ONGC about the employment and will not avail medical facility during the duration of my full time regular employment.

3. I solemnly affirm that the above declaration is true to the best of my knowledge and belief. I understand that in the event of the declaration being found to be incorrect at a later date or failure to inform ONGC within a month of taking up employment outside ONGC, I shall be liable to be debarred from availing medical facility under ONGC Post Retirement Medical Scheme.

Date: _____

Place: _____

(Signature of retired employee)