

# **Medical Assistance (Karmika Arogya Bhagya)**

## **(K.B.O.C.W.W.B)**

### **Details (Medical Assistance (Karmika Arogya Bhagya) (K.B.O.C.W.W.B))**

The "Medical Assistance (Karmika Arogya Bhagya)" by the BOCW Welfare Board, Department of Labour, Karnataka, is a welfare scheme for the registered workers of the board. Under this Scheme, registered construction workers and their dependents are eligible for monetary support during hospitalisation for treatment in government, private, or hospitals recognised under any insurance scheme of the State Government.

### **Objectives (Medical Assistance (Karmika Arogya Bhagya) (K.B.O.C.W.W.B))**

- The "Medical Assistance (Karmika Arogya Bhagya)" by the BOCW Welfare Board, Department of Labour, Karnataka, is a welfare scheme for the registered workers of the board.
- Under this Scheme, registered construction workers and their dependents are eligible for monetary support during hospitalisation for treatment in government, private, or hospitals recognised under any insurance scheme of the State Government.
- The assistance shall be towards hospitalisation for a minimum of 48 hours continuously.

### **Important Features (Medical Assistance (Karmika Arogya Bhagya) (K.B.O.C.W.W.B))**

- Under this Scheme, registered construction workers and their dependents are eligible for monetary support during hospitalisation for treatment in government, private, or hospitals recognised under any insurance scheme of the State Government.

### **Benefits (Medical Assistance (Karmika Arogya Bhagya) (K.B.O.C.W.W.B))**

- Financial Coverage: ■300/
- per day to the maximum of ■20,000/
- for a continuous period of Hospitalization subject to actuals. Note: The assistance shall be towards hospitalisation for a minimum of 48 hours continuously.

### **Eligibility (Medical Assistance (Karmika Arogya Bhagya) (K.B.O.C.W.W.B))**

- For Registration as a Building/ Construction Worker: The applicant should be a Building/ Construction Worker (Unorganised Worker).
- The applicant should be a minimum of 18 years of age.
- The applicant should have engaged in building and construction work for at least 90 days in a given year.
- For the Application of the Welfare Scheme: The applicant should be a registered construction worker Under the Building and Other Construction Workers Welfare Board of Karnataka or his/her dependents.
- The beneficiary must be hospitalized for at least 48 continuous hours.
- Treatment must be conducted in a government, private, or State Government recognised insurance scheme hospital.

### **Application Process (Medical Assistance (Karmika Arogya Bhagya) (K.B.O.C.W.W.B))**

- Registration Process as a Building/ Construction Worker: Step 1: Visit the official Website of Karnataka Building & Other Construction Workers Welfare Board (KBOCWWB) and click on "Register".
- Step 2: Select "Register as New Construction Worker" then enter your mobile number as per the Aadhaar Registered and verify with the received OTP.
- Step 3: From the dashboard, click on "Registration".
- Step 4: Fill in all the mandatory details and upload the required documents.
- Click on "Final Submit" to complete the registration process.

- Application Process of the Welfare Scheme: Step 1: Visit the official Website of Karnataka Building & Other Construction Workers Welfare Board (KBOCWFB) and click on "Login".
- Step 2: Enter your registered mobile number and the received OTP.
- Step 3: From the dashboard, click on "Schemes" (After the user Registration is approved, the user can access the schemes page).
- Step 4: Select the concerned scheme.
- Fill in all the mandatory details and upload the required documents.
- Step 5: Review the details and check the declaration box.
- Now click on "Submit" to complete the application process.
- Renewal Process: Step 1: Visit the official Website of Karnataka Building & Other Construction Workers Welfare Board (KBOCWFB) and click on "Login".
- Step 2: Enter your registered mobile number and the received OTP.
- Step 3: From the dashboard, click on "Renewal".
- Fill in mandatory details and upload the required documents.
- Step 4: Review the details and click on "Submit" to complete the renewal process.
- Note: Renewal: Every construction worker must renew their registration with the Karnataka Building and Other Construction Workers Welfare Board every 3 years.
- If not renewed within this period, a 1-year grace period is granted.
- After that, the registration becomes invalid.
- Timeline: Application can be submitted within 6 months of hospitalisation commencement date.
- Helpdesk: Karnataka Building And Other Construction Workers Welfare Board, Address: Karmika Bhavan, Dairy Circle, Bannerghatta Road, Bangalore-29.
- Office No: 080-29753078 E-mail: labour.commissioner42@gmail.com ■ List of District Office.
- ■ ■ List of Taluk Offices.
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## **Documents Required (Medical Assistance (Karmika Arogya Bhagya) (K.B.O.C.W.W.B))**

- For Registration as a Building/ Construction Worker: Employment Certificate/90 Days Work Certificate ( Form V(A) / V(B) / V(C) / V(D) ). Aadhar Card (Self-Attested). Ration Card(non-mandatory). Age Proof (Voter ID Card/Aadhar Card). For the Application of the Welfare Scheme: Discharge Summary. Form 22A. Treatment Bill. Self Declaration Form. Employment Certificate/90 Days Work Certificate ( Form V(A) / V(B) / V(C) / V(D) ). For the Renewal Process: Employment Certificate/90 Days Work Certificate ( Form V(A) / V(B) / V(C) / V(D) ).

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