

CENTRAL UNIVERSITY OF BIHAR

CUB Contributory Health Scheme

I. APPLICABILITY

These rules may be called CUB Health Scheme, Rules 2010 (coverage of Medical Attendance and Treatment and procedure for reimbursement of Medical Expenses incurred by the University Employees and Pensioners). These shall be come into force with immediate. The scheme has been approved by the executive Council vide Resolution No.8/EC-7/11 dated 15.10.2011.

These Rules shall apply to the following category of employees

- (i) Regular Teachers, Officers and Employees (including re-employed employees) of the Central University of Bihar.
- (ii) Employees/Research Scientists of UGC, CSIR, ICAR etc. whose Pay/allowances and Medical reimbursement are reimbursed by the Funding Agency as per terms and conditions agreed to by the Funding Agency.

Note :

- (i) These rules will apply to all the employees as listed above in Para 1.1 who are on leave or leave preparatory to retirement.
- (ii) These rules will not apply to
 - The project/contractual employees unless otherwise incorporated in terms and conditions of their appointment.
 - The employees who are on extra-ordinary leave abroad or on deputation and are covered by health care scheme at their place of work, however, in such cases the entitled family members residing in Patna or at a place where University is located will continue to be governed by these rules.
 - The Central/State Government employees who are on deputation to the Central University of Bihar and are already covered by such health scheme which are in operation at Patna.

- The employees who give in writing to opt out of this scheme.

2. **DEFINITIONS:** Under these Rules unless the context otherwise requires :

- (a) "Hospital" means the consulting room of CUB medical officer, Medical Institutions/hospitals mentioned in the scheme and other hospitals recognized by the University in the city, State and Country (Annexure-1) for the purpose of these rules.
- (b) "Family" means employee's wife, husband, as the case may be, parents, children, sisters, widowed sisters, widowed daughters, minor brothers residing with and also dependent upon the employee.

NOTE:

- (i) To be considered as dependent the total monthly income of such member should not exceed Rs. 3500/- p.m. from all the sources.
 - (ii) In case of a female University employee not married to a University employee, she will have the option of choosing her parents or parents – in – law to be her dependent.
 - (iii) The judicially separated wife along with the children to whom she is the guardian will be entitled for benefits under these rules.
 - (iv) All the employees would be required to fill in the declaration form as per Appendix-1, in triplicate every year and send to the Registrar through proper channel. The concerned HODs shall duly attest the photograph on the declaration form.
 - (v) It shall be the responsibility of the employee to intimate the Controlling Officer (Registrar) about the ineligibility of any member of his family.
- (c) **Authorized Medical Attendant (AMA) means:**
- (1) The Medical Officers appointed by the University.
 - (2) The doctors working in Medical Institutions/hospitals mentioned in the scheme and all the Government hospitals.
 - (3) Any qualified Medical Officer appointed by any organization of Central/State Government.
 - (4) Any qualified and registered medical practitioner, possessing recognized medical qualification not below MBBS in Allopathic system or its equivalent in Homeopathic and Indian system of medicines, appointed by the Vice-Chancellor, Central University of Bihar as AMA.



Note :

- (i) The Vice-Chancellor, CUB is authorized to appoint as AMA a Private Registered Medical practitioner-holding qualification not below the one defined at Para 2(c) (iv).
- (ii) The Vice-Chancellor, CUB on the recommendation of the Standing Committee, as defined at Para 2(c) is authorized to appoint panels of AMAs for specialized treatment.
- (iii) The Private Registered Medical Practitioner when appointed as A.M.A.s would be required to follow strictly the rules and orders issued under this scheme.
- (d) **“Medical Attendance”** means consultation with the (AMA) at the Hospital/dispensary (OPDs) or at the consulting room of the AMA.
- (e) **“Specialist”** means an AMA working in a hospital and working in a specialized department of a Government hospital or CUB recognized Hospital or an AMA nominated by the Standing Committee of CUB, on the panel of specialist.
- (f) **“Medical treatment”** means the use of all Medical, Surgical, Pathological, Radiological, Bacteriological or other facilities available to the patient at the recognized Hospital in which he/she is treated as an indoor or outdoor patient as well as supply of medicines, vaccines, sera or other therapeutic substances prescribed by the AMA/Specialist.

3. MEDICAL CONTRIBUTION

(a) SERVING EMPLOYEES

Membership of the scheme will be compulsory for all the serving employees and admission to the scheme shall be on payment of contribution as given below :

Grade Pay of the employee (In rupees)	Rate of subscription per month (In rupees)
Up to 1650	50
1800,1900,2000,2400 and 2800	125
4200	225
4600,4800,5400 and 6600	325
7600 and above	500

For any pensioner/family pensioner entitled for the facility the rate of contribution will be with reference to the grade of pay that he/ she should have drawn had he/she continued in service now but for his/her retirement.

(The above rates are as per Govt. of India, Ministry of Health and Family Welfare O.M. No.S. 11011/4/94-CGHS (P) dated 20.5.2009 and will be subject to revision from time to time as per Govt. of India orders.)

Explanations :

- (1) If both wife and husband are CUB employees, the contribution will be paid by the one who gets a higher pay.
- (2) Contribution will be recovered from the monthly salary bill of the employees.

(b) RETIRED EMPLOYEES/PENSIONERS

The Scheme shall be open to the CUB pensioners.

- (i) The pensioners will have to pay contribution based on the last pay drawn by him.
- (ii) The pensioners who are on extension of service or re-employment shall pay the normal contribution as in the case of serving employees.
- (iii) Pensioners can avail the facility of this scheme for whole life by making 10 years contribution, in one lump sum, at the time of retirement.

(4) APPROVED HOSPITALS

4.1 The following shall be the approved Hospital/Diagnostic Centres for the purpose of reimbursement of medical expenses for treatment, hospitalization and clinical/pathological tests.

- (i) CUB medical officer's consulting room.
- (ii) Medical Institutions/hospitals mentioned in the scheme.
- (iii) All the Government Hospitals of the Central as well as the Bihar State Government in the city.
- (iv) All the private Hospital/Nursing Homes/Diagnostic Centres in Patna approved by CUB from time to time.
- (v) The Hospitals/Private Hospitals in the State and Country approved by CUB from time to time.
- (vi) The Hospital/Nursing Homes approved by CGHS at Patna/ outside Patna.

4.2 The Standing Committee consisting of the following members will examine the question of inclusion or deletion of Hospitals mentioned at 4.1, as per CUB requirements and recommend the same to the VC, CUB.

(i)	Prof /HOD	Chairman
(ii)	Finance Officer	Member
(iii)	VC's Nominee	Member
(iv)	The Controlling Officer (Registrar)	Secretary

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Note : The Standing Committee shall also submit panels consisting of A.M.A.s for the following specialties to the Vice-Chancellor, CUB.

- (i) Respiratory
- (ii) Coronary
- (iii) Central Nervous System
- (iv) Gastroenterology
- (v) Gynaecology
- (vi) Ophthalmology
- (vii) Dentistry
- (viii) Oncology
- (ix) Orthopaedics
- (x) Paediatrics
- (xi) Urology
- (xii) Ear/Nose/Throat
- (xiii) Physiotherapy
- (xiv) General Medicine
- (xv) Pathology
- (xvi) Any other speciality identified/approved by the Standing Committee.

(5) Medical Facilities Admissible

- 5.1 The following types of medical facilities shall be admissible to the employees and their families as well as pensioners
 - (A) Medical attendance
 - (B) Specialist's consultation
 - (C) Medical treatment (Inpatient and outpatient)
- 5.2 The medical attendance mentioned in para 5.1 shall be at –
 - (i) CUB medical officer consulting room.
 - (ii) Medical Institutions/hospitals mentioned in the scheme
- 5.3 The medical treatment mentioned in para 5.1 shall be by an approved A.M.A., as mentioned in para 2(c) above.
- 5.4 The Specialist's consultation mentioned in para 5.1 shall be subject to the following conditions :

If any hospital listed at 5.2 or the A.M.A. referred to in 5.3 is of the opinion that the case of a patient is of a such a special nature as to require medial attendance in a hospital other than itself or consultation with a specialist other than himself, the hospital or A.M.A. may send the patient to any Central/State Government Hospitals in the city including those under the Homeopathy, Ayurvedic and Unani system.

Note : The reference of a patient to any other hospital recognized by CUB within the State or within the Country would be done only on the recommendation of an A.M.A. who is on the panel or specialists as mentioned

in the NOTE of Para 4.2 above and in case of such a reference, the concerned H.O.D. of the employees or the Controlling Officer i.e. the Registrar, CUB, should be informed in writing along with the Photostat copy of the reference letter issued prior to the actual shifting of the patient to the referral Hospital.

(6) EXCEPTION IN LIFE THREATENING CONDITIONS AND EMERGENCIES

In emergencies and life threatening conditions, such as acute Cardiac arrest, Respiratory failure, acute Renal failure, life threatening injuries, etc., when the patient may not be able to follow the normal referral procedure, and any delay may result in loss of life or limb, he/she may be permitted to be admitted to any recognized Hospital. In such circumstances the member would produce his/her Health Diary Card as a proof of membership of this scheme. In such a case the concerned Hospital or the patient/family member is required to inform the Registrar CUB about such non-referral admission within a period of 48 hours, regarding the particulars and the nature of admission. The Registrar will make arrangements for verification of the facts and issue a formal referral.

(7) REIMBURSEMENT OF EXPENSES

- (i) All claims for reimbursement of medical expenses incurred by the employee on medical attendance and/or treatment for themselves and their families shall be made on the standard form obtained from the office of the Controlling Officer/Registrar at the rates prescribed in CS (MA) Rules/ CGHS Rules.
- (ii) The medical, surgical and other facilities under the medical treatment available to the employees at hospital shall include:
 - (a) Employment of such pathological, bacteriological, radiological or other methods as is considered necessary by the authorized A.M.A. or the medical authorities in the hospital during hospitalization.
 - (b) The entitlement for Hospital accommodation/Nursing home facilities for indoor treatment would be as under

Pay (In the pay band)/ Pension/Family Pension	Private hospitals recognized by CGHS	AIIMS New Delhi	PGI Chandigarh
Pay up to Rs. 13950	General ward	General ward	General ward
From 13960 to 19530	Semi private ward	General ward	General ward
From 19540 to 25110	Private ward	Private ward	Private ward
From 25120 and above	Private ward	Private ward	Private ward

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In hospitals where semi-private ward is not available, employees with pay below Rs. 19,530/- will be entitled for private ward.

The maximum Room rent for different categories will be

- Private ward I Rs. 1200/-
- Private ward II Rs. 750/-
- Semi Private ward Rs. 500/-
- General ward Rs. 260/-

- (iii) The supply of such medicines, vaccines, sera or other therapeutic substances ordinarily available in the hospital.
- (iv) Supply of such medicines, vaccines, sera or other therapeutic substances which are considered essential but are not available in the hospital.
- (v) Such nursing facility as is ordinarily provided to the in-patients by the hospital
- (vi) Consult with the specialist on the advice of AMA or medical authorities in the hospitals during hospitalization.
- (vii) Sales tax paid by the employee, while purchasing special medicines from the market is reimbursable, packaging and postage charges for purchasing special medicines from outside Patna are not reimbursable.
- (viii) Reimbursement of charges for the special nursing facility will be admissible provided it is certified by the AMA or the Medical Superintendent of the hospital that such a facility was absolutely essential.

Note : The ceiling rate for special Nurse/Ayah will be restricted to the rates laid down in CCS(MA) Rules/CGHS Rules.

7.1 The Registrar of the Central University of Bihar will decide the cases of reimbursement of medical claims in respect of treatment obtained in emergency at Private Hospital/Private Nursing Home/Private Clinic subject to item wise ceiling as per the rates prescribed for the CGHS beneficiaries without financial limit on the total amount to be reimbursed. (GOI Dept. of Health O.M. No. S-12020/4/97/CGHS (P) dated 07.03.2000)

7.2 PACKAGE RATES :

Package rate is defined as lump sum cost of inpatient treatment or diagnostic procedure for which a patient has been referred by competent authority i.e. Registrar or AMA on the panel of Specialists to recognized Hospital or Diagnostic Centre. This includes all the charges pertaining to a

particular/treatment/procedure like admission charges, accommodation charges, ICCU/ICU charges, monitoring charges, operation charges, procedural charges/surgeon's fee, cost of disposable, surgical charges and cost of medicines used during hospitalization, related routine investigations, physiotherapy charges etc.

The package rate does not include diet, telephone charges, T.V. charges and cost of cosmetics, toiletry, tonics and medicines advertised in the media.

Duration of package rates for indoor treatment:

- 12 days for specialized procedures
- 7-8 days for other procedures
- 3 days for laparoscopic surgery
- 1 day for day care/minor procedures (OPD)

However if the patient has to stay in the hospital for more than the period covered in the package rate, the additional reimbursement shall be limited to room rent as per entitlement, cost of prescribed medicines, and investigations and doctor's visit (not more than 2 times a day) for the additional stay. (The details of the package rate at par with CGHS beneficiaries are given in the Annexure - 2; these rates are for semi private ward category. For private ward there will be an increase of 15% and for general ward there will be decrease of 10%).

7.3 NON-REIMBURSABLE MEDICAL EXPENSES

Reimbursement of expenses in respect of the following items shall not be permissible :

- (i) Medicines and preparations excluded from the Central Government Compilation of Medical Attendance Rules and Orders, 1944 and CGHS
- (ii) Diet or provision thereof or accommodation superior to the status of the employee as mentioned in 7.2 (b)
- (iii) Preparations, which are not medicines but are primarily foods, tonics, toilet preparations and disinfectants under CS (MA) rules and CGHS.

Note : Services not Covered :-

- (1) Dental service like making of a denture
- (2) Medical examination/certificate for employment, insurance & legal and non-academic purposes.
- (3) Laboratory/diagnostic tests for the purpose other than treatment.

(8) **GRANT OF ADVANCE** : The Controlling officer/Registrar may sanction advance to the serving employees in connection with the treatment of their own and dependent members of their family in hospitals recognized by CUB subject to the following conditions

- (i) The amount of advance shall be limited to 80% of the estimate submitted by the concerned Hospital.
- (ii) The medical advance is admissible to all the employees irrespective of their pay. The rates approved for such treatment/diagnostic examination.
- (iii) The advance shall be paid directly to the hospital.
- (iv) The concerned employee shall be required to settle the advance within a month from the date of discharge from the hospital failing which the amount will be recovered within a month .The excess paid advance will be refunded to the University by the Hospital through cheque at the time of discharge of the patient from the Hospital.
- (vi) The number of advances will restricted to two in the case of serious in the case of serious ailments in exceptional cases with the due approval of the Vice-Chancellor for second advance.

(9) **GUIDELINES FOR SUBMITTING CLAIMS :**

Bills on the prescribed form should be submitted within three months from the date of completion of treatment. Time barred claims submitted after three months shall be referred to the VC, CUB. The claim should be accompanied by the following documents:

- (i) Proper cash memos/receipts duly signed and stamped by the authorized AMA concerned.
- (ii) Original prescription of the AMA.
- (iii) Essentiality certificate of the AMA and the Medical Practitioner, if the patient was referred to some other specialist.
- (iv) Xerox copy of the CUB Health Diary Card.
- (v) Medical History Sheet/Discharge summary.
- (vi) The Bill along with all the documents cited above should be forwarded by the Head of the concerned Department/Institution/office to the Controlling Officer (Registrar) who after satisfying himself with due scrutiny shall forward it to the Finance Officer for reimbursement.

(10) INTERPRETATION OF RULES

If any doubt arises regarding the interpretation of these Rules, the matter shall be referred to the Vice-Chancellor and his decision shall be treated as final and binding.

(11) POWER TO RELAX

Notwithstanding anything stated hereinabove the Vice-Chancellor, on receipt of a reference from the concerned employee that special circumstances exist warranting relaxation of some of the provisions of the Scheme, may grant relaxation of the provision to such extent and subject to such conditions, which he may consider necessary on the advice of Medical Specialist /Medical Officer of CUB.

(12) POWER OF AMENDMENT

Matters of amendment to these rules shall be referred to the Executive Council of CUB.

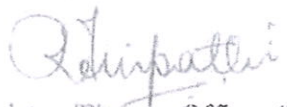
(13) APPLICATION OF THE ORDERS OF GOVERNMENT OF INDIA

In all other matters not specified in this Scheme, the provisions of Central Services (Medical Attendance) Rules, 1944 and Rules governing CGHS beneficiaries as amended from time to time and the Instructions/orders issued there under shall apply *mutatis mutandis* once they are approved for adoption by the CUB Executive Council. As regards the pensioners admitted under the Scheme, the Rule extracted to the extent of above provisions would be applicable and any future change in the policy shall be notified separately.

(14) Those pensioners who opt out of the scheme may be granted monthly medical allowance as applicable to the Central Government Pensioners amplified from time to time.

(15) The modalities for the issue of Health Card and standard operating procedure for administering the scheme would be prepared and circulated.

Dated 1st November, 2012


Dy Registrar/Finance Officer (i/c)

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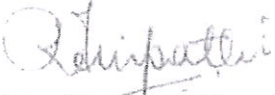
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