

# Revised Rules for Medical Attendance, Treatment and Reimbursement

(Extracted from 65<sup>th</sup> BOG Minutes of IIT Guwahati)

## I. Staff and their Families

### 1. Eligibility

- 1.1 Staff members of the Institute and members of their families are entitled to Medical Attendance and Treatment including reimbursement, as laid down in Schedule 'AA' appended to the IIT Act & Statutes and approvals accorded by the Board of Governors from time to time.
- 1.2 The Authorized Medical Attendant (AMA) in respect of all employees of the Institute means the Medical officer in-charge of the Medical Section of the Institute.
- 1.3 For purpose of reimbursement of medical expenses, members of the staff shall be grouped as under:
  - (a) Group A, (b) Group B and (c) Group C as per Institute's categorization.
- 1.4. Persons staying within the campus as guests of those allotted residential quarters, or guests staying in the Guest House who are not entitled for Institute Medical facilities may avail IITG Hospital outpatient (OPD) facilities only in case of emergencies with payment as per rates fixed by the Institute from time to time.
- 1.5 Medical Board (MB) means the Institute Medical Board.

### 2. Family

Family for these purposes means, the staff member's spouse, children including step children and adopted children and parents, wholly dependent on the staff member. For the purposes of determining dependency, the following will be the criteria:

- 2.1 Son: Till he starts earning or till he attains the age of 25 years, whichever is earlier. For son(s) suffering from permanent disability of any kind (physical or mental), there will be no age limit.
- 2.2 Daughter: Till she starts earning or gets married whichever is earlier irrespective of the age limit.
- 2.3 Parents: Who are residing with the staff member and whose income from all sources including pension does not exceed the limit as defined by the Institute from time to time. A female employee may choose to include either her parents or parents-in-laws as dependents. This option can be changed only once during service.

### 3. Medical Attendance & Treatment

- 3.1 Medical Attendance includes attendance at the IITG Hospital.
- 3.2 Medical treatment means the use of all medical and surgical facilities available at the hospital in which the individual is treated and it includes:
  - (a) employment of such pathological, bacteriological, radiological or other methods as are considered necessary.
  - (b) the supply of such medicines, vaccines, sera, medical consumables (such as gloves, syringes, etc), as are considered necessary.
  - (c) such accommodation as is ordinarily provided in the hospital and to which the employee is entitled, including normal boarding charges for that entitlement.

- (d) such nursing as is ordinarily provided to in-patients by the hospital.
- (e) specialist consultation on the advice of the hospital.
- (f) The refund of the cost of preparations which are not medicines but are primarily foods, tonics, toilet preparations, is not admissible. Special cases, if any, will be decided by the AMA.
- (g) The Institute may place restrictions on the conduct of certain tests and the use of certain medicines at particular hospitals by separate notifications issued from time to time

#### **4. Husband and Wife Both Employed**

- 4.1 When both husband and wife are employed in the Institute, either of them can choose to prefer the claim on behalf of self and family, by declaring the fact through a joint declaration.
- 4.2 When the spouse of a staff member is employed in a State/Central Govt./other Autonomous/Corporate bodies, he can choose to claim reimbursement either from the Institute or from the spouse's employer by declaring the same through a joint declaration.
- 4.3 When the spouse is employed in a private organization where the facility is not available, a letter to this effect should be produced from the employer of the spouse in order to claim reimbursement from the Institute.

#### **5. Referral to Govt./Municipal/Recognized Hospitals in Guwahati City**

- 5.1 In cases where, in the opinion of the Authorised Medical Attendant, the facilities at the IITG hospital are inadequate, treatment may be referred to an outside hospital for special consultation / investigations / surgery and indoor treatment.
- 5.2 Prior written referral of the AMA is necessary for admission and indoor treatment in the private recognized panel hospitals in Guwahati.
- 5.3 All Govt. / Municipal Hospitals are recognised for OPD and Indoor treatment.
- 5.4 The Institute has a list of recognized private hospitals for specific indoor treatments. Reimbursement for treatment in a private hospital other than those to which the patient is referred will be subjected to a ceiling fixed by the Institute. Institute has a list of recognized laboratories in which tests can be carried out.
- 5.5 Institute has fixed the maximum rate for the room rent for different groups of staff members. When the patients are referred to the Hospitals for indoor treatment, accommodation should be sought in the entitled rate only, except in specific cases where the accommodation in the entitled rate is not available and the admission could not be postponed till the accommodation in the entitled rate is available without causing danger to the life of the patient. In such cases, accommodation in the next higher rate will be considered on the basis of the certificate issued to this effect by the concerned Hospital. Similarly, in cases where the condition of the patient is so serious that accommodation in a special room/ICCU becomes inevitable, the charges will be reimbursed. In case the patient chooses to opt for a higher rate of accommodation, reimbursement will be as per entitlement.
- 5.6 *Transferring the patient to other hospitals/laboratories for further/another treatment/tests by the IIT Guwahati Recognised Hospital to which he/she is referred to by the Institute and submission of the bill for reimbursement from the Institute will not be permitted unless prior permission is taken from the AMA.*

- 5.7 Charges for Pre-natal, Confinement and Post-natal treatment of a lady employee or the wife of employee in a Govt. hospital will be reimbursed. Reimbursement for routine Pre-natal and Post-natal check-ups are not permissible in private hospitals including Institute recognized hospitals. Cost of delivery including hospitalization will be reimbursed.
- 5.8 No reimbursement of charges for special nursing will be admissible unless it is certified by the Hospital that their services were essential. In such cases, reimbursement of the monthly bill will be made only for the amount which is in excess of 25 percent of the total monthly pay of the staff member.

## 6. Referral to Outside Guwahati

- 6.1 Treatment outside Guwahati are required to be recommended by the Medical Board and referrals can be made to Hospitals in a city that is recognized by an IIT in that city.
- 6.2 **Special Category and Ceiling:** For prolonged and complicated nature of treatment such as kidney transplant, bypass surgery, open heart surgery, complicated injuries / diseases like Leprosy, Cancer and TB etc., if the treatment is taken in an Institute recognized hospital, actual expenditure to be reimbursed will be subject to a ceiling for the entire treatment during the entire service of the staff member.

## 7. Reimbursement of the Cost of Artificial Appliances

Reimbursement of the cost of artificial appliances including hearing aid, artificial joints, pace maker etc. will be made if they are recommended by the MB after advice from respective specialists of Govt. or recognized Hospitals referred to by the AMA.

## 8. Emergency Treatment

- 8.1 In case of a life-threatening emergency, the patient may consult a private medical practitioner for immediate treatment in the absence of Govt./Municipal/Recognized hospital within a reasonable distance. The emergency treatment may be availed only for a very short spell of time and the AMA or Doctor on duty should be informed within 24 hours. The advice of the AMA will then have to be followed if re-imburement is going to be claimed. This is applicable to employees living within the Guwahati city.
- 8.2 In cases of emergency outside Guwahati city, employees should attend Govt./Municipal Hospitals if available in that place. In their absence in a reasonable distance, a patient can consult a private doctor /private hospital for emergency treatment only. AMA or Doctor on duty should be informed within 24 hours. The advice of the AMA will then have to be followed if reimbursement is going to be claimed. Claims for emergency treatment will be admitted after scrutiny of the supporting documents. The claims for emergency treatment outside Guwahati city should be submitted as per the Institute rules, i.e.
- Obtain treatment in Govt./Govt. recognized/Municipal hospital
  - In case of treatment in private hospital, non-availability of service in Govt. Hospital has to be submitted along with the emergency claim.
  - Lab.tests/X-ray/CT scan/MRI/ other sophisticated tests done other than those required on emergency for the stated disease will not be reimbursed.
- 8.3 Dependents staying for more than 60 days outside the campus will not be eligible for emergency treatment except for children studying outside Guwahati.

## **9. Dental Treatment**

- 9.1 Dental treatment from a private dentist or hospital is not admissible. Major dental operations or treatment for gum diseases/oral surgeries done in Govt. hospitals or hospitals referred to by the AMA will be reimbursed.
- 9.2 If the diagnosis of the physiological or other disability from which the patient is suffering indicates the teeth are the real source of disturbance he is entitled to free dental treatment provided it is of a 'major' kind such as treatment of jaw bone disease, wholesale removal of teeth etc. It does not include scaling of teeth, treatment of pyorrhoea and gingivitis or the supply of an artificial denture and treatment from a private dentist or outside the hospital.
- 9.3 Cosmetic surgery, braces, cost of dentures as well as treatment for orthodontia and any prostheses are not allowed.

## **10. Eye Treatment**

- 10.1 Cost of cataract operation will be reimbursed subject to a ceiling as decided by the Institute.
- 10.2 Routine investigation relating to chronic eye disease, operations for degenerative disease relating to hypertension, diabetics, retinopathy, sclera and lid disease affecting vision will be reimbursed in full for treatment in Govt. hospitals or will be reimbursed to a ceiling as decided by the Institute in case of treatment in a private hospital.
- 10.3 Spectacles, contact lenses and cosmetic eye treatment will not be reimbursed.

## **11. Medical T.A.**

Employee and their families are entitled to TA for journeys undertaken to avail of Medical Attendance including admission in a recognised hospital as well as consultation with a private specialist provided the journey is undertaken under the written advice of the AMA and the journey is undertaken outside the state of Assam. TA for an escort will also be admissible in cases where, it is certified by the attending doctor that the patient is not in a position to undertake the journey alone. The TA will be regulated as per the TA Rules laid down by the Institute from time to time. Medical TA claims should be preferred in the TA claim and certified and countersigned by the AMA.

## **12. Medical Advance & Reimbursement**

- 12.1 Medical advance up to 70% of the estimated expenses, limited to a maximum amount as defined by the Institute) in case of referrals to outside Hospitals will be permissible. .
- 12.2 The cost of medicines of Indian Systems of Medicines and Homeopathy, if prescribed, are also reimbursable.
- 12.3 Any claim of medical reimbursement for expenses incurred on consultation/purchase of medicines for medical treatment other than indoor treatment, the claim is to be supported by cash memos having names of the doctor to whom referred, name of the patient and the prescription of the doctor. Claims are to be made in the prescribed forms giving all the particulars called for therein and also attaching all the certificates required to be produced under the rules.
- 12.4 All reimbursements are required to be claimed within three months of the expenditure. Any reimbursement claim submitted after the stipulated period of three months will require prior permission from the Competent Authority for submitting the same.

### **13. Medical Board**

Institute Medical Board (MB) consists of three members out of which, two are external members and one internal member. The external members are selected with the approval of Institute authority. The internal member is the AMA. The functions of the medical board include medical advices for treatment outside Guwahati and expert opinion on any health related matter as required by the Institute time to time.

14. The Director is authorised to allow exceptions from these rules on specific written advice of the AMA or the Medical Board. Justifications for any exemption must be given in writing.

## **II. Students**

### **1. Eligibility**

All bonafide students (full time only) of the Institute are entitled to free Medical Attendance and Treatment as available in the Institute Hospital/Dispensary.

### **2. Reimbursement of Cost**

- 2.1 Cost of medicines purchased from the market as well as pathological / radiological charges incurred in Institute recognised hospitals on the advice of the AMA is reimbursable. Consultation fees paid to a Private Specialist on specific reference by the AMA will be reimbursed.
- 2.2 Expenditure on indoor treatment, under the advice of the AMA in an Institute recognized hospital in an entitled class of accommodation equivalent to Group C employees will be reimbursed by the Institute.
- 2.3 Treatment of chronic diseases or prolonged illness requiring special medical treatment for a long period will be the responsibility of the parents / guardians of the students.
- 2.4 The ceiling on reimbursement for treatment of the students will be up to a limit as defined by the Institute from time to time.
- 2.5 Any treatment taken outside the headquarters during vacation will be the responsibility of the parents. The Institute will not reimburse such expenditure.
- 2.6 A routine medicine prescribed for prolonged illness by the IIT Hospital or any hospital to which the student has been referred to, will have to be from the brands available in the IITG Hospital pharmacy and they will be supplied only by the IITG hospital. Such medication is limited to three months.
- 2.7 Students will not be allowed for registration (in case of continuing students) or they will not be allowed to receive their degrees (in case of outgoing students) if they fail to clear the medical dues pending against their name.
- 2.8 At the time of admission, Parents/Guardians of the student are required to give an undertaking stating that they will be responsible for clearance of any medical advance or medical expenditure beyond the ceiling (Clause 2.4 as above) for treatment of their ward under emergency medical condition and as advised by the AMA. Sub-Clause 2.7 as mentioned above shall come to force in case of non-clearance of such medical advance/expenditure.

### **3. QIP and Married Students**

- 3.1 Students under Quality Improvement Programme (QIP) are treated at par with the other students of this Institute. They are entitled to Medical Attendance and Treatment including reimbursement as other students, as stated in the foregoing paragraphs.
- 3.2 The spouse and children of QIP students will be extended free medical attendance and treatment from the Institute Hospital only. This is also applicable for married students.

### **4. Project Staff**

Project staff and their dependants are extended free Medical Attendance and Treatment from the Institute Hospital only.

5. The Director is authorised to allow exceptions from these rules on specific written advice of the AMA or the Medical Board. Justifications for any exemption must be given in writing.

## **III. Additional Rules**

### **1. Ambulance**

- 1.1 To bring patients from campus quarter/hostel to IIT Guwahati Dispensary / Hospital in an emergency state -- heart attack, bleeding, paralysis, breathlessness, fracture, pregnancy, vomiting & shock and such other cases, at the discretion of the attending Medical Officer.
- 1.2 To transfer referred patients to panel hospitals / laboratories and to bring them back to campus after discharge from the hospital / completion of the laboratory tests if the condition of the patient needs the use of an ambulance as determined by the Doctor on duty.

### **2. OPD Referral in City for Employees and Dependents**

- 2.1 Patients may be referred to panel hospitals / Govt. hospitals / Paid Chamber of present and retired consultants of Govt. hospitals. Such referrals will be done only if it is the opinion of the attending IIT doctor that treatment needs specialised expertise. The referral will note in writing the reason for such a referral. The consultation fees charged will be re-imbursed subject to any limits set by the Institute. For every such consultation, a written referral has to be obtained from a Institute Medical Officer.
- 2.2 Any investigation or procedure suggested by an outside consultant and any medicine prescribed needs prior written permission from the Institute Medical Officer who made the referral.
- 2.3 Investigation outside the IIT Guwahati Hospital advised by visiting consultants to the IIT Hospital needs prior written permission of AMA.

## **Rules Related to Medical Attendance, Treatment and Reimbursement: Limits and Constraints**

Following additional information related to medical attendance, treatment and reimbursement are subject to change time to time with the approval of the Institute authority.

For purpose of reimbursement of medical expenses, members of the staff shall be grouped as under:

- (a) Group A: Those holding posts carrying a Grade Pay /Academic Grade Pay of Rs.5400/- and above
- (b) Group B: Those holding posts carrying a Grade pay of more than Rs.4200/- but less than Rs.5400/-
- (c) Group C: Those holding posts carrying a Grade Pay of less than Rs.4200/-

### **A) List of Panel/Recognized Hospitals in Guwahati (Ref. Rule 5.4)**

<b>Sl. No.</b>	<b>Names</b>	<b>Restrictions</b>	<b>Recommended</b>
1	Down Town Hospital	Delivery, Sterilization, Appendectomy, Gall Bladder operation, Ovarian Cyst, Hysterectomy, Herniotomy	
2	East End Hospital	Delivery, Sterilization, Appendectomy, Gall Bladder operation, Hysterectomy, Herniotomy, Ovarian Cyst	
3	Midland Hospital	Ovarian Cyst, Hysterectomy, Herniotomy	
4	Borthakur clinic		
5	GNRC	Delivery, Sterilization, Ovarian Cyst, Appendectomy, Gall Bladder operation, Hysterectomy, Herniotomy, Orthopaedics, Urology, ENT	Neurology, Cardiology
6	Wintrobe Hospital	Delivery, Sterilization, Appendectomy, Gall Bladder operation	
7	Central Nursing Home	Delivery, Sterilization, Ovarian Cyst, Appendectomy, Gall Bladder operation, Hysterectomy, Herniotomy, Orthopaedics	Lithotripsy, Renal Surgery, Urology
8	Dispur Polyclinic & Dispur Hospital	Delivery, Sterilization, Ovarian Cyst, Appendectomy, Gall Bladder operation, Hysterectomy, Herniotomy	
9	Nightingale Hospital		ENT
10	Sankar Netralaya		Eye disease
11	Nemcare Hospital		Burns cases
12	International Hospital Pvt. Ltd.	Delivery, Sterilization, Appendectomy, Gall Bladder operation, Hysterectomy, Ovarian Cyst	
13	Sanjeevani Hospital		Only for emergency cases (1-3 days only)
14	Swagat Hospitals	Appendectomy, Gall Bladder operation, Hysterectomy, Herniotomy, Urology, Urosurgery	

Institute students, employees and their dependants are encouraged to use Govt. Hospitals. It may be noted that all Specialist Doctors / Departments including Blood Banks are available in Govt. Hospitals such as GMCH, MMC, BBCI.

**B) List of Recognized Laboratories (Ref. Rule 5.4)**

Sl. No.	Names	Location
1	Skylab Diagnostic Centre	G.S. Road
2	Apollo Clinic & Laboratories	Ulubari, Guwahati
3	Primus	Bhangagarh, Guwahati
4	Ekopath Lab & Diagnostic Centre	Christianbasti, GS Road, Guwahati
5	Ganga Lab & Research Centre	Guwahati
6	Apex diagnostic Centre	Bhangagarh, Guwahati
7	Health Care	Bhangagarh, Guwahati
8	*Alcare Diagnostic & Research Centre	Bhangagarh, Guwahati
9	Paramount Diagnostic Centre	Guwahati Club
10	Excel Diagnostic Centre	Chandmari, Guwahati
11	SRL Ranbaxy (Pulse)	Bhangagarh, Guwahati
	Ranbaxy : Laboratory (Mumbai) by any other collection center for some special cases not available in the city.	
12	Miburi Diagnostic Centre	Maligaon, Guwahati
13	Nucleomed	ABC Guwahati
14	N.L.Medicare	ABC Guwahati
15	Saharia Pathlab & Bloodbank	Guwahati
16	Saraighat clinical lab. & Research Centre	Ulubari, Guwahati
17	City Diagnostic Centre	Panbazar, Guwahati-1

Note: In case of emergency, blood procured from any recognized laboratory will be reimbursed.

**C) Entitlement of accommodation in recognized Hospitals for indoor treatment (Ref. Rule 5.5)**

<b>Group of Employees</b>	<b>Maximum Entitlement of accommodation in Hospital per day</b>
A	Rs.1200/-
B	Rs. 900/-
C	Rs. 600/-

**D) Rates of common surgeries (Following rates will be reimbursed in case of private hospital for which treatment is restricted as A) above (Ref. Rule 5.4))**

<b>Nature of Common Surgeries</b>	<b>Reimbursable rates (in Rs.)</b>
Caesarean Section	24,000
Normal/Forceps Delivery	12,000
Sterilization	10,000
Appendectomy	20,000
Gall Bladder Operation	25,000
Hysterectomy	24,000
Herniotomy /Herniography	18,000
Ovarian Cystectomy	22,000
Cost of Intra Ocular lens implantation (cataract operation) for each eye	10,000

**E) Ref. Rule 1.4 (OPD treatment rates for Guests of employees) – Charges Rs. 150/-.**

**F) Ref. Rule 2.3 (For dependent parents) – Income limit is less than Rs. 3500/- per month (i.e. upto Rs. 3499/- pm) irrespective of any other allowance/relief received thereon.**

**G) Ref. Rule 6.2 (Special Category and Ceiling) – Institute ceiling is Rs. 2.5 lakh.**

**H) Ref. Students' Rule 2.4 – Institute ceiling is Rs. 15000/-.**

**I) Ref. Additional Rule 2 (OPD Referral) – Reimbursement is limited to consultation charge of maximum of Rs. 300/- in the first visit followed by Rs. 200/- for check-up visit. (Minimum gap between two consultations is 2 (two) weeks).**