

**CENTRAL ELECTRICITY REGULATORY COMMISSION
(Administration Division)**

No. 2/1(21)/2009-CERC

Dated the 20th June, 2017

**GUIDELINES FOR MEDICAL FACILITY TO OFFICIALS OF CERC ON
SUPERANNUATION**

1.0 BACKGROUND

The Central Electricity Regulatory Commission, with the prior approval of the Central Government, has published the Central Electricity Regulatory Commission (Indoor / Outdoor Medical Facilities) Regulations, 2005, (hereinafter referred to as "Principal Regulation") vide Gazette Notification, on 18th November, 2005.

In order to attract personnel with adequate skills and knowledge and also to provide social security to its retired employees, it was felt that benefit of availing medical facilities may also be extended to employees who have been permanently absorbed in the Commission and have served for a minimum of 5 years and thereafter superannuated from the Commission.

Accordingly, the Central Electricity Regulatory Commission with the prior approval of the Central Government, amended the Principal Regulation and the **Central Electricity Regulatory Commission (Indoor / Outdoor Medical Facilities) (First Amendment) Regulations, 2015** was published vide Gazette Notification on 4th December, 2015. In the amended Regulation, the definition of **Employee** mentioned in **Regulation 2.3** inter alia include the superannuated employees as under:

"**Employee** means any person appointed by and on the rolls of the Central Commission, who is allowed to avail the benefit under these regulations by the Central Commission and also includes the employees who have superannuated from the Commission, having rendered service of not less than 5 years, after being permanently absorbed in the Commission."

In pursuance of the above, the following guidelines are being issued with the approval of the competent authority.

2.0 COVERAGE

Employees as defined in Regulation 2.3 of the first amendment Regulation.

3.0 ELIGIBILITY

The eligibility for medical facilities shall be:

- 3.1 Employee who retire from the Central Commission on attaining the age of superannuation, provided that such employee is either under permanent employment of the Commission or had completed a minimum qualifying period of five years of continuous service in CERC after being permanently absorbed in the Commission.

- 3.2 The medical facilities can be availed only if the retired employee and his/her spouse is not availing any medical facilities from or through the Central/State Government/Public Sector Undertaking/Quasi Judicial Body/ other Regulatory bodies.
- 3.3 Medical facilities to the employee and his / her dependant family members (**as defined in the Central Services (Medical Attendance) Rules, 1944 as amended from time to time**) will be admissible for the treatment undergone only in India.

4.0 BENEFITS:

4.1 INDOOR TREATMENT

- (i) Reimbursement of medical expenses incurred for indoor treatment will be allowed, subject to the condition that the treatment is undertaken in Government hospitals or other hospitals notified/empanelled by the CGHS or Hospitals notified/empanelled by Commission.
- (ii) Reimbursement of medical expenses incurred for indoor treatment undertaken in any hospital (other than Govt./empanelled hospital) will also be allowed in emergency circumstances subject to the following:
- (a) Entitlements:
The entitlement for room facility in case of hospitalization shall be as per notified by the Ministry of Health and Family Welfare from time to time:-

Sl. No.	Ward Entitlement	Corresponding Basic Pay drawn by the officer in 7th CPC per month
1.	General Ward	Upto Rs. 47,600/-
2.	Semi Private Ward	Rs. 47,601/- to 63,100/-
3.	Private Ward	Rs. 63,101/- and above

- (b) Entitlement for room rent
- (i) General Ward Rs. 1000/- per day
- (ii) Semi Private Ward Rs. 2000/- per day
- (iii) Private Ward Rs.3000/- per day
- Provided that the above entitlements shall stand revised and be made applicable to the employees, as and when the same are revised by the CGHS, M/o Health & Family Welfare from time to time.
- (iii) In case the employee is covered under private medical insurance, provisions applicable to CGHS beneficiaries would be applicable for reimbursement of such medical claim (outdoor as well as indoor). However, the retired employee shall be required to disclose at the beginning of the financial year, if they have medical insurance and provide details thereof. Also in case if he / she avails reimbursement for his treatment from Insurance Company, he / she will have to submit a self declaration to this effect, clearly indicating the amount reimbursed by the Insurance Company.
- (iv) Medical treatment, including the cost of treatment, pathological, radiological, and scanning, hospital accommodation, nursing home facilities etc. will be as per the package rates prescribed by Ministry of Health & Family Welfare for CGHS beneficiaries as amended from time to time.
- (v) The employees may avail medical treatment in any of the empanelled hospitals/diagnostic centre on the advice of Authorized/Notified Medical

Practitioner/attending physician. However, in case of emergency, they may directly approach any recognized private hospitals/diagnostic centre which is close to his/her residence subject to the entitlement as per clause 4.1.(ii) above.

- (vi) The charges paid for clinical tests to a private non-recognized hospitals/diagnostic centres shall be reimbursable as per rates prescribed for CGHS beneficiaries. (However, where no rates have been prescribed, the expenses incurred by the employee shall be reimbursed on actual basis).
- (vii) Normally the recognized private hospitals/diagnostic centres who have entered into an agreement with the CERC shall charge the rates approved for the package rate. They shall also extend credit facility in emergency cases as specified in Memorandum of Agreement signed with private hospitals/diagnostic centres to the employees undertaking treatment in their hospitals/diagnostic centre and submit the bill for reimbursement as per approved rates to the CERC. However, in case hospitals/ diagnostics centres insist for immediate payment of cost for treatment room rent, medicines, various tests, etc., the CERC may sanction advance payment to the extent of 90% of the approximate expenses as per package rate, prescribed for CGHS beneficiaries and issue an account payee Cheque or through digital means in the name of the hospital concerned. The balance payment shall be made on submission of final claim by the employee.
- (viii) All expenses on indoor treatment shall initially be met by the employee and shall thereafter claim for medical reimbursement on discharge from the hospital and/or completion of the treatment.

4.2 Out Patient/Domiciliary/Treatment

- (i) For outpatient/domiciliary treatment, reimbursement of Medical expenses shall be allowed as per Central Electricity Regulatory Commission (Indoor / Outdoor Medical facilities) Regulation, 2005 as amended from time to time.
- (ii) The annual ceiling for reimbursement of expenditure incurred for Outpatient/Domiciliary treatment would be as per Regulation 5.2 of the Central Electricity Regulatory Commission (Indoor / Outdoor Medical Facilities) (First Amendment) Regulations, 2015. viz. "In case of superannuated employees of the Commission, the annual ceiling of the expenses incurred on outdoor treatment shall be as per CGHS Rules, or maximum of the pay scale plus grade pay of a serving employee holding equivalent post, whichever is lower". As of now, there is no annual ceiling prescribed under CGHS Rules. Therefore, pending any such ceiling prescribed under CGHS Rules, annual ceiling shall be maximum amount mentioned in the relevant pay matrix of a serving employee holding equivalent post, as amended from time to time (For example, if an employee retires in the Pay Band – 3 i.e. Rs. 15600-39100 with Grade Pay Rs. 5400/-, he / she would be entitled for an annual ceiling of Rs. 1,77,500/- i.e. maximum of pay in level 10 relevant to the Pay Band – 3 i.e. Rs. 15600-39100 with Grade Pay Rs. 5400/-).
- (iii) In the year of retirement, the maximum ceiling for the employee will be calculated on pro-rata basis for remaining months of the financial year.

5.0 PROCEDURE FOR APPLICATION FOR REGISTRATION/RENEWAL OF MEDICAL CARD.

- (i) An employee who is willing to avail the medical benefits for self/spouse/dependants (**as defined in the Central Services (Medical Attendance) Rules, 1944 as amended from time to time**) after retirement shall submit an option within a period of three months prior to the date of superannuation from the Commission as per format specified in 'Annexure A'. Provided that in case of death of an employee prior to his/her superannuation, the dependents of such employee can opt for these medical facilities.
- (ii) Such employee/dependent shall be registered by issuing medical card as per format specified in 'Annexure B' within a period of one month from the date of application. The medical card issued shall be valid for a period of five years from the date of superannuation or death of the employee, as the case may be.

Provided that in case of any change in the family (**as defined in the Central Services (Medical Attendance) Rules, 1944 as amended from time to time**) details, the same shall be intimated immediately to Asstt. Secretary, Admin. Division, CERC in writing, who shall on receipt of such intimation issue a modified medical card within a period of one week.

- (iii) The Medical card shall be renewed every five years. The employee/dependents (**as defined in the Central Services (Medical Attendance) Rules, 1944 as amended from time to time**) shall be required to apply for renewal within three months prior to the expiry of the medical card (as per format in Annexure B) to the Asstt Secretary, Admin. Division, CERC, who shall within a period of one month of the application convey the approval of renewal by issuance of a new medical card.
- (iv) In the event of death of the employee after retirement, the spouse and other eligible dependant member of the family (**as defined in the Central Services (Medical Attendance) Rules, 1944 as amended from time to time**) may continue to avail the facility.
- (v) The Medical Card shall be rendered invalid from the date any of the eligibility conditions ceases to be fulfilled by the employee or his/her dependant (**as defined in the Central Services (Medical Attendance) Rules, 1944 as amended from time to time**).

6.0 CLAIM

- (i) An intimation in writing (through email, fax, etc.) regarding retired employee or his/her dependant (**as defined in the Central Services (Medical Attendance) Rules, 1944 as amended from time to time**) serious illness needing hospitalization to be sent to the Administration Division of CERC within 72 hours of the hospitalization.
- (ii) The employee shall submit the medical claim in the prescribed format with all relevant supporting vouchers/documents '**in original**', to the CERC within three months from the date of discharge. The Administration Division of CERC shall verify and ensure, before accepting the claim papers that all relevant documents are enclosed and issue a dated acknowledgement to the claimant in token of receipt of the medical claim.
- (iii) If any deficiencies / gaps are found in the medical claim documents/papers, the CERC, shall retain the papers and communicate the list of deficiencies /

observations to the employee for removing the deficiencies/shortcomings within one month from the date of the receipt of medical claim. The medical claim may also be returned in original to the beneficiary, if it is absolutely necessary for doing the needful to remove the deficiencies.

- (iv) The medical claim should be scrutinized and processed as per the Central Electricity Regulatory Commission (Indoor/Outdoor Medical Facilities) Regulation, 2005 as amended from time to time. The amount found admissible may be passed for payment, subject to conditions as stated above. The payment shall be credited online in the Bank Account of the beneficiary within three months by Accounts Branch (excluding the time taken by the beneficiary in attending the deficiencies / shortcomings, if any, in medical claim) from the date of the receipt of the medical claim.
- (v) Claim for outdoor treatment may be preferred once in a month as per the procedures specified above.

7.0 GENERAL

- (i) The facilities shall be liable to be withdrawn at any time for misuse or abuse of the facility.
- (ii) In case of any doubt regarding the genuineness or otherwise of the claims preferred by the employee/spouse/dependant (**as defined in the Central Services (Medical Attendance) Rules, 1944 as amended from time to time**), the CERC reserves the right to direct the employee to be present before an Authorized Medical Practitioner (AMP) of CERC / empanelled hospital and no reimbursement shall be made till the second opinion is received from the appointed AMP / empanelled hospital.
- (iii) The CERC also reserves the right to inspect the records of the Hospital concerned where the employee/his or her dependant (**as defined in the Central Services (Medical Attendance) Rules, 1944 as amended from time to time**) was admitted for undertaking treatment, through its authorized representative.
- (iv) If, on the basis of recommendations of the Medical Board or otherwise it is found that there is misuse of the facility by any employee, he /she may be summarily debarred from the medical benefits and action may be taken as per rules or as deemed fit.

7.1 The CERC reserves the right to amend, modify the guidelines in part or full.

Secretary, CERC

SANOJ KUMAR JHA
Secretary
Central Electricity Regulatory Commission
3rd Floor, Chander Lok Building
36, Janpath, New Delhi

Annexure – A

Central Electricity Regulatory Commission
(Ground Floor, Chanderlok Building, 36 Janpath, New Delhi 110001)

REGISTRATION FORM FOR RETIRED EMPLOYEES FOR AVAILING MEDICAL FACILITY FROM CERC

1. Name of Retd. Employee :
2. Father's Name
3. Designation/Post from which retired:
4. Last salary drawn: (i) Basic
- (ii) Grade Pay:
- (iii) Scale of Pay:
- (iii) Pay as per 7th CPC and :
Corresponding Level in the 7th CPC Pay Matrix
5. Date of superannuation:
6. Period of Regular Service from the date of From-
Direct Recruitment OR Absorption in CERC: To
7. Residential Address after Retirement:
8. Telephone No : (R) (M)
9. e-mail
10. Details of Family Members:

(*Please see the definition of family as provided for in Regulation 2.5 of Central Electricity Regulatory Commission (Indoor / Outdoor Medical Facilities) Regulations, 2005 before filling up this column)

Sl. No.	Name	Date of Birth#	*Relationship with the employee	Blood Group if available

Please attach proof of age

11. Details of Bank Account:

Name of Bank and Branch Address:
Branch Code:
Account Number:
Type of Account: Savings/ Current
IFSC Code:

12. Detail of the Medical Insurance, if any. Please attach a copy of the policy

S. No.	Name of the Insurance Company	Details of the family members covered	Amount insured (in Rs.)	Premium paid (in Rs.)	Remarks

Declaration: I hereby declare that above mentioned members of my family are fully dependant on me. If the above information is found to be false at any time, the CERC can take action against me as per Rules or as deemed fit. Further, I undertake to intimate the CERC immediately if there is any change in dependency criteria of my family members included in this application form. I understand that If I fail to intimate and if CERC comes to know of the change, the Medical facility is liable to be withdrawn by CERC and CERC and / or appropriate authority shall be within its rights to initiate any action against me.

Signature of Employee

Date:
Place:

CERTIFICATE
(To be filled by the Admn. Branch)

Certified that the applicant fulfils the eligibility criteria contained in Para-2 & 3 of the Guidelines as per records.

Signature with date

Dealing Hand

Signature with date
AS(P&A) /AC(Admn), CERC

Central Electricity Regulatory Commission
(Ground Floor, Chanderlok Building, 36 Janpath, New Delhi 110001)

MEDICAL CARD

Space for affixing Joint
 Photograph of Beneficiaries

Registration No. _____
 Entitlement _____ (Pvt/Semi-Pvt/General)
 (To be filled in by the registering office)

1.	Name of the retired employee and employee number	:	
2.	Date of retirement	:	
3.	Designation at the time of Retirement	:	
4.	Scale of pay and basic pay as on the date of retirement	:	
5.	Pay as per 7th CPC and Corresponding Level in the 7th CPC Pay Matrix	:	
6.	Permanent Address / Contact Tel. No.	:	
7.	Present address/Contact Tel. No.	:	
8.	Validity period of the card	:	From _____ to _____

DETAIL OF ALL THE BENEFICIARIES:

Sl. No.	Name	Date of Birth	Relationship with the employee	Blood Group (optional)

Specimen signature of the
 Retired employee/spouse

Signature of the issuing officer.
 Designation _____

Date of Issue _____