DELHI FINANCIAL CORPORATION NEW DELHI

S.No	EXISTING MEDICAL THE CORPOR		The state of the s	ED MEDICAL SCHEME HE CORPORATION
A	Hospitalization approve Scheme:	d under the	Hospitalization	n approved under the Scheme:
	i)All Hospitals and diagnorare empanelled with CGF rates are restricted to the Stephen's Hospital for I Chandigarh employees.	IS / DGEHS. The e schedule of St.	i)All Hospitals and diagnostic centres which are empanelled with CGHS / DGEHS. The rate are restricted to the schedule of St. Stephen' Hospital for Delhi and PGI for Chandigarl employees. ii)All ailments covered under DGEHS / CGHS as the case may be.	
	ii)All ailments covered CGHS as the case may be			
	Lancous and only Consect phases are resident attended that the second of the second o		iii)The hospitalization in private hospitals are strictly restricted for 15 (fifteen) days only. It case further hospitalization is required, the reimbursement shall be restricted to rates equivalent to CGHS or the services of government hospitals must be availed after 15 days.	
В	Medical Expenses limited under the			ises limited under the
	Scheme:		Scheme:	
	i) Charges for hospital a		i) Charges for hospital accommodation are	
	restricted to the rates	A	categorywise restricted to the rates of St.	
	hospital for Delhi and Poemployees (categorywise)		Stephen's hospital for Delhi and PGI for Chandigarh employees as detailed below:	
	a) Officers of A category	room	Category of Employees	Ward Entitlement
	b) Officers of B category c) Employees of C	Non-AC single room cubicle	Officers of A category	Private ward [rates restricted to A.C. Single Room (small) of St. Stephens' Hospital]
	Category		Officers of B category	Semi-Private ward [rates restricted to semi-private A.C. room of St. Stephens' Hospital]
	i salkirnami et itte tete i Udepied enverea anver j i alchore di Guipii vse		Employees of C category	General ward [rates restricted to General Ward of St. Stephens' Hospital]
	ii) All charges connected with surgery are restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh employees.		ii) No change	

Ranbul Halr Jamx

iii) All charges concerned with tests / investigations such as pathological tests, x-ray charges, radiological charges etc.

Category A & B Employees: Restricted to maximum of the rates of St. Stephen's Hospital covered under private.

Category C Employees: Restricted to maximum of the rates of St. Stephen's Hospital covered under General.

For Chandigarh employees, the rates are restricted to PGI Chandigarh (categorywise).

- iv) Expenses incurred by way of consultation fee / visiting charges during the period of indoor hospitalization. The rates are restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees.
- v) Cost of medicines provided by the hospitals or purchased from outside of the prescription of the hospital physician. The rates are restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees.
- vi) Charges for investigations / tests incurred by an employee during the period of 02 months immediately before/after the date of hospitalization, in connection with the diagnosis of a particular disease which ultimately necessicates hospitalization subsequently:

Category A & B Employees: Restricted to maximum of the rates of St. Stephen's Hospital covered under private.

Category C Employees: Restricted to maximum of the rates of St. Stephen's Hospital covered under General.

For Chandigarh employees (categorywise) the rates are restricted to PGI Chandigarh.

iii) All charges concerned with tests / investigations such as pathological tests, x-ray charges, radiological charges, doctor's visit / consultation charges etc. are restricted categorywise as explained in B(i).

- iv) Expenses incurred by way of consultation fee / visiting charges during the period of indoor hospitalization. The rates are categorywise restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees as explained in B(i).
- v) Cost of medicines provided by the hospitals or purchased from outside of the prescription of the hospital physician. The rates are categorywise restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees as explained in B(i).
- vi) Categorywise charges for investigations / tests as explained in B(i) incurred by an employee during the period of 02 months immediately before/after the date of hospitalization, in connection with the diagnosis of a particular disease which ultimately necessitates hospitalization subsequently.

Ranbul Het Juny

	vii) Any other expenses charged by the hospital which are directly connected with and are incidental to medical treatment during the period hospitalization. The rates are restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees.	vii) Any other expenses charged by the hospital which are directly connected with and are incidental to medical treatment during the period hospitalization. The rates are categorywise restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees as explained in B(i). Admissibility of Medical Bills / Quarterly	
	Admissibility of Medical Bills / Quarterly medical reimbursement: Serving Employees: 100% of the expenses as per the entitlement subject to rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh employees.	medical reimburs No change	
	Retired Employees: 90% of the expenses as per the entitlement subject to rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh employees.	No change	
D	Prolong Treatment Notwithstanding anything contained in these rules, the CMD may allow reimbursement of any expenditure incurred by an employee on medical treatment prescribed by a Govt. Hospital / Specialized hospital for prolonged treatment when no hospitalization is required. In case of treatment from other hospital / nursing home, reimbursement may	Prolong Treatment i) Prolong treatment would be admissible for the ailment covered under DGEHS / CGHS rules as the case may be. ii) The medical treatment should be approve by Govt. hospital for prolonged treatment when no hospitalization is required.	
	be restricted to the schedule of rates of St.	Consultation	As per entitlement
	Stephen's Hospital for Delhi and PGI for	Hospitalization	As per entitlement
	Chandigarh employees.	Diagnostic.	As per entitlement
	The prolonged treatment as per DGEHS / CGHS rules, as the case may be.	Medicine	Reimbursement of actual cost of medicine in excess of quarterly medical reimbursement on prorata basis.
	For Chandigarh employees (emagorywilly the rates are respected to PGL Chandigark.		
	Delegation	Delegation	
	As S00 tekts		
	Nite light responses zoure		
	or phonon Scheme shall be allowed with the		

Raubal Her

E	The entitlement of various employees to various types of hospital accommodation		The entitlement of various entrypes of hospital accommodation		
	will be as under: <u>Class of Employees</u> Officers of A category : AC	Entitlement single room on-AC single	Category of Employees Officers of A category	Private ward [rates restricted to A.C. Single Room (small) of St. Stephens' Hospital]	
	TISTER AND		Officers of B category	Semi-Private ward [rates restricted to semi-private A.C. room of St. Stephens' Hospital]	
	enaples was at the Corpor algorization and the col-		Employees of C category	General ward [rates restricted to General Ward of St. Stephens' Hospital]	
	The rates are restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees.		The rates are restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees.		
F	OPD: Maximum Ceiling: Consultancy: Category A employees: Rs.500/- Category B employees: Rs.400/- Category C employees: Rs.300/- Diagnostics: Category A & B Employees: Restricted to maximum of the rates of St. Stephen's Hospital covered under private.		OPD: Maximum Ceiling: Consultancy: Category A employees: Rs.500/- Category B employees: Rs.400/- Category C employees: Rs.300/-		
			Diagnostics: Diagnostic charges in OPD will be admissible from the DGEHS / CGHS empanelled diagnostic centres / laboratories only and the maximum rates admissible are restricted to the		
	Category C Employees: maximum of the rates of Hospital covered under Gener	St. Stephen's			
	For Chandigarh employees (categorywise) the rates are restricted to PGI Chandigarh.				
G	Delegation			Delegation	
	Medical expenses upto Rs.1.00 lakh Medical expenses more	E.D.	No change.		
	than Rs.1.00 lakh Medical bills which are not woof medical Scheme shall be a approval of CMD only.	vithin the ambi			

Roubel Juny