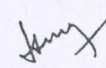


DELHI FINANCIAL CORPORATION
NEW DELHI

S.No	EXISTING MEDICAL SCHEME OF THE CORPORATION	PROPOSED MEDICAL SCHEME OF THE CORPORATION																	
A	<p>Hospitalization approved under the Scheme:</p> <p>i)All Hospitals and diagnostic centres which are empanelled with CGHS / DGEHS. The rates are restricted to the schedule of St. Stephen's Hospital for Delhi and PGI for Chandigarh employees.</p> <p>ii)All ailments covered under DGEHS / CGHS as the case may be.</p>	<p>Hospitalization approved under the Scheme:</p> <p>i)All Hospitals and diagnostic centres which are empanelled with CGHS / DGEHS. The rates are restricted to the schedule of St. Stephen's Hospital for Delhi and PGI for Chandigarh employees.</p> <p>ii)All ailments covered under DGEHS / CGHS as the case may be.</p> <p>iii)The hospitalization in private hospitals are strictly restricted for 15 (fifteen) days only. In 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.</p>																	
B	<p>Medical Expenses limited under the Scheme:</p> <p>i) Charges for hospital accommodation are restricted to the rates of St. Stephen's hospital for Delhi and PGI for Chandigarh employees (categorywise).</p> <table><tr><td>a)</td><td>Officers of A category</td><td>AC single room</td></tr><tr><td>b)</td><td>Officers of B category</td><td>Non-AC single room</td></tr><tr><td>c)</td><td>Employees of C Category</td><td>cubicle</td></tr></table> <p>ii) All charges connected with surgery are restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh employees.</p>	a)	Officers of A category	AC single room	b)	Officers of B category	Non-AC single room	c)	Employees of C Category	cubicle	<p>Medical Expenses limited under the Scheme:</p> <p>i) Charges for hospital accommodation are categorywise restricted to the rates of St. Stephen's hospital for Delhi and PGI for Chandigarh employees as detailed below:</p> <table><tr><th>Category of Employees</th><th>Ward Entitlement</th></tr><tr><td>Officers of A category</td><td>Private ward [rates restricted to A.C. Single Room (small) of St. Stephens' Hospital]</td></tr><tr><td>Officers of B category</td><td>Semi-Private ward [rates restricted to semi-private A.C. room of St. Stephens' Hospital]</td></tr><tr><td>Employees of C category</td><td>General ward [rates restricted to General Ward of St. Stephens' Hospital]</td></tr></table> <p>ii) No change.</p>	Category of Employees	Ward Entitlement	Officers of A category	Private ward [rates restricted to A.C. Single Room (small) of St. Stephens' Hospital]	Officers of B category	Semi-Private ward [rates restricted to semi-private A.C. room of St. Stephens' Hospital]	Employees of C category	General ward [rates restricted to General Ward of St. Stephens' Hospital]
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<p>iii) All charges concerned with tests / investigations such as pathological tests, x-ray charges, radiological charges etc.</p> <p>Category A & B Employees : Restricted to maximum of the rates of St. Stephen's Hospital covered under private.</p> <p>Category C Employees : Restricted to maximum of the rates of St. Stephen's Hospital covered under General.</p> <p>For Chandigarh employees, the rates are restricted to PGI Chandigarh (categorywise).</p> <p>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.</p> <p>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.</p> <p>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 necessitates hospitalization subsequently :</p> <p>Category A & B Employees : Restricted to maximum of the rates of St. Stephen's Hospital covered under private.</p> <p>Category C Employees : Restricted to maximum of the rates of St. Stephen's Hospital covered under General.</p> <p>For Chandigarh employees (categorywise) the rates are restricted to PGI Chandigarh.</p>	<p>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).</p> <p>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).</p> <p>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).</p> <p>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.</p>
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	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).
C	Admissibility of Medical Bills / Quarterly medical reimbursement: <u>Serving Employees</u> : 100% of the expenses as per the entitlement subject to rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh employees. <u>Retired Employees</u> : 90% of the expenses as per the entitlement subject to rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh employees.	Admissibility of Medical Bills / Quarterly medical reimbursement: No change <

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E	<p>The entitlement of various employees to various types of hospital accommodation will be as under:</p> <table><tr><td><u>Class of Employees</u></td><td><u>Entitlement</u></td></tr><tr><td>Officers of A category</td><td>: AC single room</td></tr><tr><td>Officers of B category</td><td>: Non-AC single room</td></tr><tr><td>Officers of C category</td><td>: Cubicle</td></tr></table> <p>The rates are restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees.</p>	<u>Class of Employees</u>	<u>Entitlement</u>	Officers of A category	: AC single room	Officers of B category	: Non-AC single room	Officers of C category	: Cubicle	<p>The entitlement of various employees to various types of hospital accommodation will be as under:</p> <table><tr><th>Category of Employees</th><th>Ward Entitlement</th></tr><tr><td>Officers of A category</td><td>Private ward [rates restricted to A.C. Single Room (small) of St. Stephens' Hospital]</td></tr><tr><td>Officers of B category</td><td>Semi-Private ward [rates restricted to semi-private A.C. room of St. Stephens' Hospital]</td></tr><tr><td>Employees of C category</td><td>General ward [rates restricted to General Ward of St. Stephens' Hospital]</td></tr></table> <p>The rates are restricted to the rates of St. Stephen's Hospital for Delhi and PGI for Chandigarh Employees.</p>	Category of Employees	Ward Entitlement	Officers of A category	Private ward [rates restricted to A.C. Single Room (small) of St. Stephens' Hospital]	Officers of B category	Semi-Private ward [rates restricted to semi-private A.C. room of St. Stephens' Hospital]	Employees of C category	General ward [rates restricted to General Ward of St. Stephens' Hospital]
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F	<p>OPD: <u>Maximum Ceiling:</u> <u>Consultancy :</u> Category A employees : Rs.500/- Category B employees : Rs.400/- Category C employees : Rs.300/-</p> <p><u>Diagnostics :</u> Category A & B Employees : Restricted to maximum of the rates of St. Stephen's Hospital covered under private.</p> <p>Category C Employees : Restricted to maximum of the rates of St. Stephen's Hospital covered under General.</p> <p>For Chandigarh employees (categorywise) the rates are restricted to PGI Chandigarh.</p>	<p>OPD: <u>Maximum Ceiling:</u> <u>Consultancy :</u> Category A employees : Rs.500/- Category B employees : Rs.400/- Category C employees : Rs.300/-</p> <p><u>Diagnostics :</u> 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 lowest rates amongst Dr. Lal Pathlabs., St. Stephens', Mahajan Imaging Pvt. Ltd., Saral Advanced Diagnostics Pvt. Ltd.</p>																
G	<p><u>Delegation</u></p> <table><tr><td>Medical expenses upto Rs.1.00 lakh</td><td>E.D.</td></tr><tr><td>Medical expenses more than Rs.1.00 lakh</td><td>C.M.D.</td></tr></table> <p>Medical bills which are not within the ambit of medical Scheme shall be allowed with the approval of CMD only.</p>	Medical expenses upto Rs.1.00 lakh	E.D.	Medical expenses more than Rs.1.00 lakh	C.M.D.	<p><u>Delegation</u></p> <p>No change.</p>												
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