

राष्ट्रीय विज्ञान संग्रहालय परिषद
NATIONAL COUNCIL OF SCIENCE MUSEUMS
(संस्कृति मंत्रालय, भारत सरकार/Ministry of Culture, Govt. of India)
कोलकाता/Kolkata-700091

I-13019/1/1122

Dated 08/11/2021

कार्यालय ज्ञापन/OFFICE MEMORANDUM

Subject: Inclusion of members in NCSM Employees Health Scheme (NEHS)

The Governing Body, NCSM in its 130th meeting held on September 20, 2021 approved vide Agenda Item no. 130.7 that one-last time opportunity be given to the existing staff members/pensioners/family pensioners of NCSM, who could not become members of NCSM Employees Health Scheme (NEHS) to join the scheme subject to the following conditions: -

- (i) The serving employees, who have recently opted for the scheme on the basis of NCSM Circular No.I-13019/1, dated 29.07.2021, shall make monthly contribution at revised rate till their retirement and pay balance amount of membership contribution along with 6% simple interest per annum w.e.f. 01.04.2016 at the time of retirement or on an early date in case the service left is less than 10 years. Such employees could also make onetime payment of *lump-sum* contribution equivalent to 10 years' stipulated membership along with 6% simple interest per annum w.e.f. 01.04.2016 as per grade pay/pay matrix, now, if they so desire. However, the option of *lump-sum* payment in full at the time of retirement by serving employees would not be available if they do not avail this opportunity before 30.11.2021 i.e. the cut-off date approved by the GB, NCSM except for those who are left with less than ten years of service for retirement and they have to pay the balance amount in *lump-sum* with simple interest of 6% per annum w.e.f. 01.04.2016. Sample calculation table for *lump-sum* payment is provided below for ready reference:

Table-I (lump-sum payment as on 30.11.2021)

Level of Pay of the employees	Payable amount (in Rs.)	Interest amount (from 1.4.2016 to 30.11.2021 i.e. 5 years 8 months) (in Rs.)	Total amount to be paid as on 30.11.2021 (in Rs.)
(A)	(B)	(C)=Bx6%	(D)=B+C
2-5	30,000/-	10,200/-	40,200/-
6-10	60,000/-	20,400/-	80,400/-
11 & above	90,000/-	30,600/-	1,20,600/-

Those employees who would like to pay the subscription on installments may have to pay the due amount on *lump-sum* with interest @6% as on 30.11.2021 and then pay monthly subscription along with 6% interest. Those who will opt for this payment mode may contact the respective museum/centre for detail calculation for payment.

- (ii) The pensioners/family pensioners who have recently opted to become members in response to NCSM Circular No. I-13019/1 dated 29.07.2021 shall be required to pay *lump-sum* of 10 years' membership subscription at a rate applicable as per his/her grade pay/pay matrix on the date of retirement or his/her spouse in case of family pensioners (50% of *lump-sum* amount by family pensioners), together with 6% simple interest w.e.f. the date of launch of the scheme i.e. 01.04.2016. Sample calculation tables are provided below for ready reference:

Table-I (for Pensioners)


Level of Pay of the retired employees	Payable amount by Pensioners (in Rs.)	Interest amount (from 1.4.2016 to 30.11.2021 i.e. 5 years 8months) (in Rs.)	Total amount to be paid as on 30.11.2021 (in Rs.)
(A)	(B)	(C)=Bx6%	(D)=B+C
2-5	30,000/-	10,200/-	40,200/-
6-10	60,000/-	20,400/-	80,400/-
11 & above	90,000/-	30,600/-	1,20,600/-

Table-II (for Family Pensioners)

Level of Pay of the Ex-retired employee	Payable amount by Family Pensioners (in Rs.)	Interest amount (from 1.4.2016 to 30.11.2021 i.e. 5 years 8 months) (in Rs.)	Total amount to be paid as on 30.11.2021 (in Rs.)
(A)	(B)	(C)=Bx6%	(D)=B+C
2-5	15,000/-	5,100/-	20,100/-
6-10	30,000/-	10,200/-	40,200/-
11 & above	45,000/-	15,300/-	60,300/-

- (iii) The recently opted employees/pensioners/family pensioners on the basis of NCSM Circular No. I-13019/1 dated 29.07.2021 on joining the NEHS within 30.11.2021 i.e. the cut-off date approved by GB, NCSM, no reimbursement of expenses for critical ailments will be allowed during first year of becoming the member of NEHS (i.e. upto 30.11.2022);
- (iv) The existing officers & staff members/pensioners/family pensioners, who have not opted to become members of NEHS responding to above Circular dated 29.07.2021, may send their options along with payable amount on or before 30.11.2021 for becoming member of NEHS.
- (v) Employees/pensioners/family pensioners, who have recently opted to join the NEHS responding to Circular No. I-13019/1, dated 29.07.2021 and also would like to join responding to this Office Memorandum may contact their respective national/regional/sub-regional science museum/centre/NCSM(Hqrs.) to know the exact amount to be paid before 30.11.2021.
- (vi) A copy of the modified NCSM Employees Health Scheme (NEHS) is enclosed for ready reference.

This issues with the approval of DG, NCSM.


(सुब्रत कुमार मिश्रा/Subrata Kumar Mishra)
सचिव /Secretary

Encl: as above

To:

1. PPS to DG, NCSM
2. DDG, NCSM
3. Directors of all NCSM units
4. CEO, NCSM
5. Sr. CoFA, NCSM
6. PCs & DSOs of all NCSM units
7. CoA/Dy. CoA (Admn.)
8. All sectional heads
9. PRO & Hindi cell, NCSM – for wide circulation and upload on the website of NCSM
10. Office Copy

राष्ट्रीय विज्ञान संग्रहालय परिषद्
NATIONAL COUNCIL OF SCIENCE MUSEUMS
(संस्कृति मंत्रालय, भारत सरकार/MINISTRY OF CULTURE, GOVT OF INDIA)
कोलकाता/KOLKATA – 700091

I-13019/1/1121

Dated 08/11/2021

परिपत्र / CIRCULAR

Sub: Modified NCSM Employees Health Scheme (NEHS)

Governing Body, NCSM in its 130th meeting held on 20.9.2021 accorded approval for modification of NCSM Employees Health Scheme (NEHS) as issued vide NCSM Circular No. I-13019/1/2015 dated 08.09.2015 (*copy enclosed*) for the Employees, Pensioners & Family Pensioners of NCSM. This amendment will come into force w.e.f. 01.11.2021. Modified Clauses/Points of the Scheme are as under:

1. **Revised Rates of contribution:**

- **Clause (d) of Circular dated 08.09.2015 & point 4.1 under Clause 4 of Annexure 'B' to the Circular dated 08.09.2015 (*only the table is replaced*).**

Sl. No.	Pay Matrix Level as per 7 th CPC	Monthly contribution (in Rs.)	Life time contribution (in Rs.)*
1.	2-5	250/-	30,000/-
2.	6-10	500/-	60,000/-
3.	11 & above	750/-	90,000/-

**Contribution from family pensioners shall be half, depending on grade pay/pay matrix level of his/her spouse at the time of death or retirement. The lump sum life-time contribution by surviving pensioners shall be the same rate as applicable to serving employees.*

2. **Ceiling of the total amount of cumulative reimbursement:**

- **Clause (o) of Circular dated 08.09.2015 & Point 10 of Annexure 'B' to the Circular dated 08.09.2015.**

Sl. No.	Pay Matrix Level (as per 7 th CPC)	Lifetime Limit of Reimbursement (in Rs.)	Lifetime Ceiling of Reimbursement for critical illness.
1.	2 -5	6.00 lakh	<i>An additional amount up to maximum of Rs.6.00 lakh will be reimbursed towards critical illness without any restriction on number of time of reimbursement(s).</i>
2.	6 -10	9.00 lakh	
3.	11 above	12.00 lakh	

3. **Accommodation on Hospitalization:**

• **Point 9 (a) & (b) of Annexure 'B' to the Circular dated 08.09.2015.**

- (i) The type of accommodation in a hospital shall depend upon the status of the employee/pensioner and the maximum room rent for different categories shall be applicable as per the CGHS rates subject to applicable deductions;
- (ii) Critical illnesses which will be declared by the Government of India from time-to-time shall be considered under NCSM Employees Health Scheme (NEHS);

4. **Reimbursement of OPD Claim:**

• **Clause (j) of Circular dated 08.09.2015 & Point No.7.1 of Annexure 'B' to the Circular dated 08.09.2015.**

The limit of reimbursement for OPD treatment as approved by GB, NCSM from time-to-time shall be reimbursable to the Employees of NCSM. In case of retired employees/pensioners/family pensioners, the fixed medical allowance as allowed under CSMA/GOI rules will continue.

5. **General:**

• **Point No.13 of Annexure 'B' to the Circular dated 08.09.2015.**

The scheme may be reviewed once in every 5 (five) years and may be amended, if required, with the approval of Governing Body, NCSM to improve its efficiency.

All others terms & conditions of NCSM Circular No. I-13019/1/2015 dated 08.09.2015 shall remain unchanged.

This issues with the approval of DG, NCSM.



(सुब्रत कुमार मिश्रा /Subrata Kumar Mishra)

सचिव/Secretary

To,

01. PPS to DG, NCSM
02. DDG, NCSM
03. Directors of all NCSM units
04. CEO, NCSM
05. Sr. CoFA, NCSM
06. PCs & DSOs of all NCSM units
07. CoA/Dy. CoAs of all NCSM units
08. PRO, NCSM & Hindi Cell
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National Council of Science Museums

Block-GN, Sector-V, Bidhan Nagar

Kolkata – 700 091

I-13019/1/2015

September 8, 2015

C I R C U L A R

Governing Body, NCSM in its 118th meeting held on 27.7.2015 accorded approval for introduction of NCSM Employees Health Scheme (NEHS) for the Employees, Pensioners & Family Pensioners of NCSM. Salient features of the Scheme are as follows:

- (a) Scheme will be compulsory for employees joining NCSM on or after 1.4.2016.
- (b) All existing employees may opt for the Scheme in the enclosed format at **Annexure 'A'** within 6 months from the date of issue of this circular.
- (c) All the Pensioners & Family Pensioners are also required to exercise their option along with payment of lump-sum amount equivalent to 10 years contribution for life-time membership to join the Scheme. The amount will be remitted by NEFT or Bank Draft drawn in favour of Director of Museum/Centre.
- (d) At present, following will be the rates of contribution to the Scheme:-

Sl. No.	Grade Pay (in ₹)	Monthly contribution (in ₹)	Life time contribution (in ₹)
1.	1900 - 2800	200	24000
2.	4200 - 5400	400	48000
3.	6600 & above	600	72000

- (e) The rates of contribution (both monthly & lifetime) may be revised from time to time with the approval of Governing Body, NCSM.
- (f) The contribution to the scheme in case of working employees would be deducted from salary on monthly basis and remitted to NCSM (Hqrs.).
- (g) In case a working employee retires before contributing for a minimum period of 10 years, the differential amount has to be paid by him/her in lump-sum at the time of retirement to continue availing the benefits under the scheme.
- (h) The contribution once paid shall not be refunded in any circumstances.

- (i) The contribution for the scheme would be applicable from the date of admission to the scheme.
- (j) The present system of reimbursement of OPD claim will be availed on production of prescriptions from RMPs and cash memos. However, the existing maximum limit of ₹10,000/- per employee per year for existing employees will continue.
- (k) The present practice of reimbursement of medical expenses for diseases requiring prolonged outdoor treatment for the existing employees and their dependent family members will continue.
- (l) Retired Employees/Pensioners/family pensioners will continue to get fixed medical allowance of ₹500/- per month towards OPD expenses.
- (m) Indoor treatment as per entitlement shall be available, as per provisions of this scheme and at CGHS admissible rates, at Central Government, State Government/Local Bodies, Autonomous and Private Hospitals recognized under/by CGHS/NCSM. No claim from non-empanelled private hospital / diagnostic centers shall be entertained under any circumstances for the treatment undertaken in non-emergent conditions.
- (n) Treatment in emergent conditions can be availed in any recognized hospital directly. Treatment in other hospitals under the scheme in medically emergent conditions will also be admissible, when treatment is necessitated in such hospitals being situated near the place of illness / trauma and when no other recognized hospital is available nearby or due to circumstances beyond the control of the beneficiary. However, existing system of reimbursement with the approval of DG, NCSM based on the recommendation of a duly constituted Committee within the ceiling of CGHS rates shall continue.
- (o) Ceiling of the total amount of cumulative reimbursement that may be made to a retired employee and his/her spouse during their lifetime is prescribed as follows:

Sl. No.	Grade Pay (in ₹)	Limit of Reimbursement (in ₹)	Remarks
1.	1900 - 2800	5.00 lakh	<i>An additional amount upto a maximum of ₹5.00 lakh will be reimbursed towards critical illness.</i>
2.	4200 - 5400	7.50 lakh	
3.	6600 & above	10.00 lakh	

- (p) The concerned Administrative Officer of zonal headquarters shall give wide publicity to the scheme among the Existing Employees, Pensioners and Family Pensioners by forwarding copies of this circular to them individually.
- (q) The expenditure on reimbursement of indoor medical bills of retired employees will be booked to Pensioners' Medical Fund.
- (r) The amount in the Pensioners' Medical Fund shall be raised with the fund to be generated from following sources.
- Contribution from members;
 - Interest on investments of existing fund;
 - 25% of consultancy fee generated by NCSM;
 - Donations;
 - Receipts from organizing fund raising events.
- (s) No additional budgetary funding will be received from Govt. of India for this purpose.
- (t) Details of the Scheme are enclosed at **Annexure 'B'**.

The Scheme will come into force w.e.f. 1st April, 2016.

This issues with the approval of DG, NCSM.

Sd/-
(C.K. Das)
Secretary

Copy to :

1. PS to DG, NCSM
2. DDG, NCSM
3. Directors – VITM / Science City / BITM / NCSM / CRTL / NSCD / NCSM(Hqrs.) / MD, CMD
4. FO/SE/SSPO, NCSM
5. PCs – SSC Patna / RSC Lucknow / RSC Bhubaneswar / RSC Nagpur / RSC Tirupati / RSC Guwahati /RSC Bhopal / RSC Calicut / NBSC Siliguri / KPSC Kurukshetra/ GSC Panaji / DSC Digha
6. DSOs – DSC Purulia / DSC Gulbarga / DSC Dharampur / DSC Tirunelveli / Bardhaman Science Centre / DSC Dhenkanal
7. AO(SG), VITM & AOs – Science City / BITM / NSCD / NCSM(Hqrs.) / NCSM
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NATIONAL COUNCIL OF SCIENCE MUSEUMS
BLOCK-GN, SECTOR-V, BIDHAN NAGAR
KOLKATA-700091

NATIONAL COUNCIL OF SCIENCE MUSEUMS (NCSM)
EMPLOYEES HEALTH SCHEME (NEHS)

1. OBJECTIVE:-

NCSM Employees Health Scheme (NEHS) is a welfare scheme with the objective to provide medical facilities to the NCSM employees, their dependent family members, retired employees, their spouses and differently able children, family pensioners and their differently able children.

2. ELIGIBILITY:-

- 2.1 The scheme will be a part of the service condition of employees, who join NCSM Service on or after 1st April, 2016. All such employees will thus join the scheme on joining the Council and will continue till retirement. All existing employees of NCSM and those who are on rolls of NCSM on 31st March, 2016 either permanent employees of NCSM or on re-employment after superannuation or employees under New Pension Scheme (NPS), will be entitled to join the scheme on exercising an option in this regard within 6 months of approval of the scheme by Governing Body, NCSM. Those who do not opt to come under the NEHS shall be eligible for medical benefits of the extant rules/orders.
- 2.2 Retired Employees & Employees retiring on medical grounds or under Voluntary Retirement Scheme and family pensioners shall have an option to join the scheme, subject to their making payment of lump-sum amount as stated at Clause No.4.2. The benefits under existing Varishta Scheme will cease on obtaining membership under NEHS.
- 2.3 In case of death of a retired employee before becoming member, his/her spouse would be eligible for membership, on becoming a family pensioner and subject to clause 2.2., provided that he/she is not eligible for similar medical facilities from other institutions under the Government.
- 2.4 In case of death of a retired employee, who has been availing of the benefits under the scheme, his/her spouse, on becoming a family pensioner, will continue to avail the benefits under the scheme, subject to the terms and conditions of the scheme.

- 2.5 The spouse of the employee, who dies while in service, is eligible for membership provided he/she is not considered for employment on compassionate ground and/or he/she does not get similar medical facilities either as a dependent or in individual capacity from any other organisation.
- 2.6 Employees, who separated from NCSM due to compulsory retirement/removal/dismissal, will not be eligible for the scheme.
- 2.7 Retired employees, who intend to avail of medical benefits under the scheme, shall apply for the purpose to the Director of Museum/Centre from where he/she drawing his/her pension along with membership amount.

3. PROCEDURE FOR ISSUING NEHS CARD:-

- 3.1 The Administrative Officer of Zonal Headquarters, after scrutiny of the applications and verification of the eligibility conditions, as mentioned in the Scheme, will duly register the retired employees concerned and issue a NEHS Card to him/her, which shall permit the beneficiary/ beneficiaries to avail the benefits. Intimation to this effect shall also be given to Secretary, NCSM. Declaration of the nominee is required to be given by the retired employees/spouses, as the case may be, at the time of becoming member under the scheme for submitting the claim in absence or on behalf of retired employees and/or the spouse.
- 3.2 The benefits under the scheme will be admissible on receipt of the prescribed amount of lifetime contribution from the retired employees/family pensioners. The amount will be remitted by NEFT or Bank draft drawn in favor of Director of Museum/Centre, as the case may be.
- 3.3 All retired employees/spouses will have to submit a life-certificate every year in the month of November. The life certificate may be issued by anyone of the following authorities/persons :
- I. Branch Manager of the Bank, where retired employee and/or spouse concerned is maintaining the Pension Saving Bank Account.
 - II. A Gazetted Officer of Central Govt. or State Govt.
 - III A registered Medical Practitioner.
 - IV Officer of the NCSM unit from where the medical facility is availed.

The requisite life certificate to be furnished by NCSM pensioners/family pensioners in November every year as per Rules for the purpose of pension may be treated as life certificate for the purpose of this scheme.

- 3.4 Non-submission of 'Life Certificate' will make the NEHS card invalid w.e.f. 1st of December of the relevant year.
- 3.5 Administrative Officers of the Museum/Centre concerned shall decide the entitlement of the beneficiary on the basis of the basic pay drawn by the employee or the last basic pay drawn in case of a retired employee as per the provisions of the scheme.
- 3.6 The admn. deptt. of the Museum/Centre concerned shall ensure that NEHS card issued to an employee, while in service, is surrendered at the time of his/her retirement and a fresh card is issued, in case the employee continues to be a member of the scheme after retirement.
- 3.7 Any addition/deletion in family must be informed immediately on occurrence of the eventuality by the beneficiary to his/her office.
- 3.8 The card issuing authority shall be responsible for all the entries entered in the cards.

4. SUBSCRIPTION TO THE SCHEME:-

The following are the rates of subscription on the basis of grade pay:

4.1 Working employees:-

Sl. No.	Grade Pay (in ₹)	Monthly contribution (in ₹)	Life time contribution (in ₹)
1.	1900 - 2800	200	24000
2.	4200 - 5400	400	48000
3.	6600 & above	600	72000

The rates of subscription (both monthly & lifetime) may be revised from time to time with the approval of Governing Body, NCSM. The subscription to the scheme in case of working employees would be deducted from salary on monthly basis and remitted to NCSM (Hqrs.). In case a working employee retires before contributing for a minimum period of 10 years, the differential amount has to be paid by him/her in lump-sum at the time of retirement to continue availing the benefits under the scheme.

4.2 **Contribution by Pensioners/Family Pensioners/Retired Employees**

Pensioners/Family Pensioners/employees retiring on superannuation, medical grounds or under VRS have the option to get the membership of the scheme by paying a lump sum amount equivalent to 10 years contribution depending on grade pay at the time of retirement as due on the date of becoming life time member of the scheme. The beneficiary will not be covered under the scheme during the period for which contribution has not been paid. In case of Family Pensioners, the amount of life time contribution will be half depending on grade pay of his/her spouse at the time of death.

The subscription for the scheme would be applicable from the date of admission to the scheme.

5. ADDITION OR DELETION OF DEPENDENTS :-

5.1 **ADDITION TO THE FAMILY:-**

Addition to the family may be required in following cases:-

- Marriage of the NEHS beneficiary (requiring inclusion of spouse's name);
- Birth of a child;

The beneficiary shall submit a request in his/her office for addition of a name in the list of dependents along with required documents. The administrative department of the respective Museum/Centre shall take a decision as per CS (MA) Rules, 1944, governing dependency. The name shall be added by the Administrative Officer concerned and intimation of the same shall be sent to Secretary, NCSM.

5.2 **DELETION OF THE FAMILY:-**

Deletion of the name of a member shall be required in the following circumstances-

- Death of eligible member in the family;
- Member becoming ineligible to be included (i.e. falling outside the scope of dependency);

It is the responsibility of the beneficiary to get the name of the dependent deleted from NEHS card immediately after occurrence of such eventuality. The name shall be deleted by the administrative department concerned and intimation of the same shall be sent to Secretary, NCSM. Failure to do so shall render a beneficiary ineligible for the scheme.

6. IN CASE OF LOSS OF CARD:-

In case of loss of NEHS card, the concerned Museum/Centre shall issue duplicate health card on receiving an application along with a copy of FIR/Complaint lodged with Police, two latest passport size photographs of the beneficiary and on payment of ₹50/-.

7. MEDICAL TREATMENT:-

- 7.1 a) **Out Patient Department (OPD)** – The facilities in all systems (i.e. Allopathy, Homeopathy, Ayurvedic, Unani) can be availed on production of prescriptions from RMPs and cash memos. However, the existing maximum limit of ₹10,000/- per employee per year will continue, which may be considered for revision with the approval of GB in every five years.
- b) The present practice of reimbursement of medical expenses for diseases requiring prolonged outdoor treatment for the existing employees and their dependent family members will continue subject to the condition that the treatment is availed from Central Govt./State Govt./Autonomous/Local Bodies/CGHS/NCSM recognized hospitals in case of which the maximum limit of ₹10,000/- will not be applicable.
- c) Retired Employees/Pensioners/family pensioners will continue to get fixed medical allowance of ₹500/- per month towards OPD expenses.
- 7.2 **Indoor Treatment** – Indoor treatment as per entitlement shall be available, as per provisions of this scheme, at Central Government, State Government/Local Bodies, Autonomous and Private hospitals recognized under/by CGHS/NCSM. No claim from non-empanelled private hospital / diagnostic centers shall be entertained under any circumstances for the treatment undertaken in non-emergent conditions.
- 7.3 **Emergent Treatment** – Treatment in emergent conditions can be availed in any recognized hospital directly. Treatment in other hospitals under the scheme in medically emergent conditions will also be admissible, when treatment is necessitated in such hospitals being situated near the place of illness / trauma and when no other recognized hospital is available nearby or due to circumstances beyond the control of the beneficiary. However, reimbursement in such cases shall be made with the approval of DG, NCSM based on the recommendation of a duly constituted Committee within the ceiling of CGHS rates.

8. SUBMISSION OF BILLS BY RECOGNISED & OTHER HOSPITALS FOR CASHLESS TREATMENT:-

The hospitals will submit the following documents along with bill:

- 8.1 Photocopy of valid NEHS card of the beneficiary;
- 8.2 Referral/authorization from RMP/OPD of the Hospital concerned or emergency certificate issued by the hospitals concerned, as the case may be;
- 8.3 Attested Copy of Discharge/Death summary of the patient, in case of indoor treatment;
- 8.4 Stickers/invoices indicating serial number/manufacturer etc., of implants etc., as per practice being followed under CGHS. The bills should be item-wise i.e. OT charges, pathological test, medicines etc. and should be authenticated/verified by the beneficiary. In case of inability/death of patient, the bills should be authenticated/verified by the next of kin/legal heir of the beneficiary or attendant of the beneficiary;
- 8.5 Where CGHS package rates are not extended by the hospitals, the claim will be limited to item-wise CGHS rate to mitigate hardship of beneficiaries;
- 8.6 A claim form shall be submitted by the beneficiary along with hospital bill as per norms.
- 8.7 If the claim for indoor treatment is submitted directly by the beneficiary to the office in the prescribed form, it shall be accompanied by the essentiality certificate as per rules.

9. ACCOMMODATION ON HOSPITALIZATION:-

a) The type of accommodation in a hospital shall depend upon the status of the employee/pensioner. The entitlement in case of hospitalization shall be as under:-

Sl. No.	Ward Entitlement	Pay/Last Pay drawn in Pay Band (in ₹)
1.	General Ward	Upto 13,950
2.	Semi-private Ward	13,951 to 19,530
3.	Private Ward	19,540 and above

b) Maximum room rent for different categories would be:

General Ward	₹1000/- per day
Semi-private Ward	₹2000/- per day
Private Ward	₹3000/- per day

10. CEILING OF REIMBURSEMENT FOR INDOOR TREATMENT OF RETIRED EMPLOYEES:-

Ceiling of the total amount of cumulative reimbursement that may be made to a retired employee and his/her spouse during their lifetime is prescribed as follows:

Sl. No.	Grade Pay (in ₹)	Limit of Reimbursement (in ₹)
1.	1900 - 2800	5.00 lakh
2.	4200 - 5400	7.50 lakh
3.	6600 & above	10.00 lakh

Note:-1. An additional amount upto a maximum of ₹5.00 lakh will be reimbursed towards critical illness.

2. The limit of reimbursement may be revised from time to time with the approval of GB.

11. SETTLEMENT OF MEDICAL CLAIMS:-

For the settlement/reimbursement of medical claim, the beneficiary should submit an application to the respective unit for claiming reimbursement of medical expenditure along with following documents:

- (i) Covering letter/self representation by the beneficiary;
- (ii) Medical claim Form and checklist for reimbursement;
- (iii) Summary of medical bills claimed;
- (iv) All original bills/cash memos ;
- (v) Photocopy of Valid NEHS Medical card;
- (vi) Prescription slips;
- (vii) Discharge Summary;

- (viii) A detailed list of all medicines, Laboratory tests, investigations, as per prescriptions, No. of visits of doctor(s) etc., with dates & supporting documents;
- (ix) In case treatment is taken in emergency, a self explanatory letter from the beneficiary, explaining the emergency circumstances. Emergency treatment certificate from the hospital concerned must also be submitted;
- (x) Photocopy of cheque of bank account to which online transfer of money is preferred;
- (xi) Affidavit on stamp paper by claimant, no objection from any other legal heirs on stamp paper and the copy of death certificate, in case of death of the card holder.

Note:- The claim should be filed within 6 (six) months of discharge from the hospital/treatment taken failing which the same will not be entertained.

12. PAYMENT/REIMBURSEMENT OF MEDICAL EXPENSES TO THE NCSM PENSIONERS FROM TWO SOURCES VIZ. FROM THE INSURANCE COMPANIES AND THE NEHS:-

The beneficiaries, who have subscribed to Medical Insurance Policies in addition to availing NEHS facilities, may be allowed to claim reimbursement from both the sources, subject to the condition that the reimbursement from all such sources does not exceed the total expenditure incurred by the beneficiary on the treatment. The beneficiary will make the first claim to the insurance company and the second claim to the concerned Museum/Centre. The medical claim against the original cash memos/prescriptions/bills would be raised by the beneficiary first on the insurance company, which would issue a certificate indicating the amount reimbursed to the person concerned. The insurance company will retain the original vouchers/bills in such cases. The beneficiary would then prefer his/her medical claim along with photocopies of cash memos/prescriptions/bills duly certified, along with stamp of the insurance company on the reverse of the photocopies cash memos/prescriptions/bills to the Museum/Centre concerned. Reimbursement from NEHS or Museum/Centre concerned will be restricted only to the admissible amount as per CHGS approved rates subject to the condition that the total amount reimbursed by the two organizations does not exceed the total expenditure incurred by the beneficiary for the treatment.

13. GENERAL:-

- If any doubt arises regarding the genuineness or otherwise of the claims preferred by any beneficiary including retired employees, NCSM reserves the right to direct the beneficiary to present himself/herself before a Medical Board and that no-reimbursement will be made till the recommendation of the Medical Board is received in this regard. For such examination, the beneficiary will not be paid any amount towards Travelling Allowance, accommodation etc.
- If it is found that there is misuse of the benefits under the Scheme by any beneficiary, he/she will be debarred from the benefits under the scheme after issue of a notice.
- The subscriptions once paid will not be refunded.
- Benefits of the scheme are prospective in nature and all the existing employees/retired employees/family pensioners will submit their willingness to join the scheme within six months of introduction, after which they will not be admitted to the scheme.
- The scope of the scheme is limited to treatment in India only.
- The scheme on approval shall come into force with effect from **1st April, 2016**.
- The Scheme will be reviewed after one year from its implementation.

14. INTERPRETATION OF RULES:-

Director General, NCSM is authorized to issue necessary instructions & clarification for smooth functioning of the scheme from time to time. In case of any doubt, the case shall be referred to DG, NCSM, whose decision shall be final and binding on the beneficiary.
