

**EMPLOYEES' STATE INSURANCE CORPORATION  
PANCHDEEP BHAWAN, C.I.G. ROAD, NEW DELHI**

No:- D-12/16/1/2003-E-VI

Dated 13.01.2006

**MEMORANDUM**

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**Subject:- Extension of medical facilities to E.S.I.C pensioners through the E.S.I.C Pensioners' Medical Scheme (E.S.I.C.- PMS).**

The Standing Committee of the ESI Corporation, in its meeting held on 13<sup>th</sup> Dec., 2005, has approved certain medical facilities to the pensioners of the E.S.I.C. under the name and style of "The E.S.I.C. Pensioners' Medical Scheme, 2006" which shall come into force w.e.f. 1<sup>st</sup> April, 2006.

The Scheme is optional and contributory in nature. Pensioners opting for the scheme shall be required to apply within 3 months from the date of retirement, if they want to avail of the scheme. Those who have retired before introduction of this scheme but are not life time members of any earlier medical schemes will be given one-time option to apply for the membership of this scheme within 3 months from the date of its implementation i.e., 1/4/2006. Pensioners who are already life time members of an earlier medical scheme for E.S.I.C. Pensioners shall automatically become member of E.S.I.C. Pensioners' Medical Scheme unless they opt otherwise. The option once exercised by a pensioner shall be final and cannot be revoked.

Pensioners not opting for the scheme shall continue to be eligible for payment of fixed medical allowance @ Rs. 100/- per month.

Pensioners opting for this scheme shall pay contribution in advance for a minimum period of six months at the following rates:-

<b>Pay Range</b>	<b>Pension/Family Pension</b>	<b>Rate of monthly contribution</b>
Pay upto Rs. 3000	Upto Rs. 1500	15
Rs. 3001 to Rs. 6000	Rs. 1501 to Rs. 3000	40
Rs. 6001 to Rs. 10000	Rs. 3001 to Rs. 5000	70
Rs. 10001 to Rs. 15000	Rs. 5001 to Rs. 7500	100
Rs. 15001 and above	Rs. 7501 and above	150

A pensioner will have the option to pay contribution either based on his last pay drawn or based on his present pension (excluding Dearness Relief).

For entry in the scheme, pensioners shall be required to apply in the prescribed application form (Annexure-A) along with a photograph to the designated card issuing authority. The cost of photograph will be borne by the pensioner. The card issuing authority shall intimate the pensioner about the medical card and the index card for submission to the Medical Officer Incharge etc. The procedure for obtaining a duplicate medical card shall also be issued by the card issuing authority.

Pensioners residing within eight kilometers of an E.S.I.C./ESIS Dispensary/Hospital shall avail medical facilities through that dispensary/hospital in the first instance, in absence of which he will have the option to avail the facilities through any other approved dispensary/hospital nearest to his residence. In case, any particular treatment is not available in such dispensaries/hospitals, they may refer the patient to any of the recognized hospitals where such treatment is available. If a pensioner takes treatment from a hospital which is not recognized in non-emergent circumstances, no reimbursement shall be made and the entire expenditure will be borne by the pensioner.

Pensioners who are provided medical facilities through ESI institutions shall remain entitled to the available ward irrespective of their entitlement. Those who are referred to any other recognized hospitals shall be entitled to the class of accommodation as shown below:-

<b>Sl. No.</b>	<b>Rate of Monthly contribution paid</b>	<b>Corresponding Ward in approved Hospitals</b>
1.	Upto Rs. 15/-	General
2.	Rs. 40/-	General
3.	Rs. 70/-	General/Semi-private as available
4.	Rs. 100/-	Private
5.	Rs. 150/-	Private or above as available

All decisions/instructions issued hitherto shall stand modified upon implementation of this scheme w.e.f. 1/4/2006.

There shall be a designated Nodal Officer for each State/UT who will be empowered for reference to other approved hospital in case the facility is not available in ESI hospitals. The communication in this regard shall follow shortly.

The reimbursement will be restricted to the rates approved by E.S.I.C./State Govt./CGHS/CS(MA) Rules, whichever is lower or applicable. The cases where contingencies have arisen on or before 31.03.2006 shall be regulated in accordance with the instructions in force prior to 1/4/2006. Reimbursement claims already decided shall not be reopened.

A copy of the scheme is sent herewith the request to bring the contents of the scheme to the notice of all concerned.

**Encl:- E.S.I.C. Pensioners' Medical Scheme**

**(S.K. Sinha)**  
**JT. DIRECTOR**  
**For Director General**

**To**

**All Regional Directors/Joint Directors Incharge  
D(M)D/D(M)Noida/SSMC/Medical Superintendents of E.S.I.C.  
Hospitals/ODCs/JD(Fin.)/Accounts Branch-III, Hqrs.**

**Annexure A**

**APPLICATION FORM FOR ENROLMENT UNDER ESIC PMS-2006**

To

**The Regional Director/Card Issuing Authority,  
ESI Corporation,**

Dear Sir,

I wish to avail medical facilities under ESIC-PMS Rules 2006 and submit the following particulars:-

1. Name (Pensioner) :
2. Residential Address :
3. Date of Retirement :
4. Office from which retired :
5. Post held on retirement :
6. Last Basic Pay drawn :
7. Present pension (excluding Dearness Relief) :
8. Whether willing to pay contribution based upon  
Last Basic Pay or Present Pension :
9. Blood Group (of Pensioner) :
10. The following documents are enclosed :

(i) Combined Photograph of 4cmx6cm of Self and Dependent Family members

(ii) Copy of Ration Card attested by a Group A Officer of ESIC or a Gazetted Officer,

indicating names of Dependant Family Members or an Affidavit attested by a Notary.

(iii) Eligibility Certificate issued by the RD, ESIC in Annexure C in original under ESIC-PMS,

if getting Medical Allowance

(iv) Copy of PPO

#### 11. Family Particulars (under ESIC-PMS)

S.NO.	Name	Date of Birth	Relationship with Pensioner
1.			
2.			
3.			
4.			

#### 12. Undertaking

I hereby declare that

a) I will abide by all Rules of ESIC-PMS as amended from time to time.

b) All the family particulars submitted by me are correct.

c) All the Dependents shown in Para 11 above normally reside with me and the income of any of the above family members does not exceed Rs. 1500/- per month.

Date:

Signature of the Pensioner

Name

**FOR OFFICE USE ONLY**

1. **All entries in the application checked & all documents found correct.**
  2. **Indicate, if any shortages**
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3. **Contribution payable for this financial year in Rs.**
- 

**Signature of Dealing Asstt.**

**Signature of verifying officer (at RO)**

4. **Medical Card to be issued / Not to be issued.**

**Signature of Regional Director**

5. **Subsequent to approval of R.D., contribution of Rs. ....  
Paid by the Pensioner vide Receipts No. .... dated  
..... Issued by the Cash Branch of R.O.**
6. **Medical Card No. .... Issued to the pensioner and entered  
at Sr. No. .... of the Medical Card Register of R.O.**

## **DRAFT ESIC-PENSIONERS' MEDICAL SCHEME**

### **1. INTRODUCTION**

These rules will be known as ESIC-Pensioners' Medical Scheme Rules and will collectively form the ESIC-Pensioners' Medical Scheme (ESIC-PMS). It will be effective from 01/04/06.

All the decisions / instructions issued before its implementation regarding provision of medical facilities to ESIC-Pensioners will stand superseded by this scheme.

### **2. SCOPE**

- (A) Facilities under this scheme will be available to all the pensioners and family pensioners of ESI Corporation including their dependant family members subject to fulfillment of conditions laid down in this scheme.
- (B) The term "dependant family member" under sub rule (A) shall include members as defined by the Govt. of India for its pensioners.

### **3. E.S.I.C.-PMS AN OPTIONAL SCHEME**

The Employees State Insurance Corporation-PMS will be an optional scheme and a pensioner may or may not opt for this scheme.

- A. A pensioner will be required to apply within 3 months from the date of retirement if he/she wants to become a member of the ESIC-PMS. Applications received after 3 months of date of retirement will not normally be entertained.
- B. Pensioners who have retired before the introduction of this scheme but have not opted for life time membership of any of the earlier medical schemes will be given one time option to apply for the membership of this scheme within 3 months from the date of its implementation and, after that no request of such pensioner will normally be considered for membership of ESIC-PMS.
- C. ESIC-Pensioners who are already life time members of an earlier medical scheme of ESIC Pensioners will automatically become members of ESIC-PMS unless they opt otherwise, subject to fulfillment of conditions given in this scheme.
- D. A pensioner not opting for this Scheme within the prescribed period of three months and if the authority considers his joining the scheme subsequently, he shall be entitled for super specialty treatment only after the "waiting period" of six months from the date of his joining of the scheme.
- E. A pensioner not opting for this scheme shall be paid a Fixed Medical Allowance of Rs. 100/-P.M. subject to revision from time to time.

### **4. CONTRIBUTION AND BENEFIT PERIOD**

- A. All pensioners who opt to avail medical facilities under this scheme will have to pay contribution on the basis of option based either on basic pay last

drawn original pension at the rates given in **Schedule 1** which is subject to revision from time to time:

- (i) If contribution is paid on the basis of original pension, all elements except dearness relief shall be taken into account. The entitlement would be in accordance with the rate of contribution paid.
  - (ii) If contribution is paid as a one time lump sum it will be ten times the annual contribution payable at the time of retirement and permanent whole life medical card will be issued.
  - (iii) In respect of those beneficiaries who have already retired, the lump sum amount will be worked out on a pro-rata basis, at current rates assuming average life expectancy at 68 years.
- B.(i) The benefit period will be the same as in the case of Central Govt. Pensioners i.e. from 1<sup>st</sup> January to 30<sup>th</sup> June and from 1<sup>st</sup> July to 31<sup>st</sup> December. Contribution is required to be paid for the entire benefit period irrespective of date of joining the Scheme. The Contribution should be deposited by the beneficiaries by 30<sup>th</sup> November and 31<sup>st</sup> May for the benefit periods of January to June and from July to December respectively.
- (ii) Contribution shall be deposited in ESIC Fund Account No.1 in advance for a minimum period of six months.

#### **5. MEDICAL CARD AND INDEX CARD**

- (A) The Card Issuing Authority shall obtain duly filled in application forms and requisite documents from the applicant three months before the date of retirement of the official. The cost of photographs will be borne by the pensioners concerned.
- (B) The applications so received will be processed and card will be issued to the concerned office 30 days before the date of retirement of the official. If the official intends to get a medical card for whole life he / she should send bank draft / challan for an amount equivalent to the subscription for the period of ten years. Where contribution has been paid for some years under the existing scheme medical card for the whole life shall be issued on payment of contribution for the remaining years at a time.
- (C) The issuing authority for medical card will also issue an index card to the pensioner in the prescribed format . The index card will be handed over by the pensioners to the Incharge of concerned dispensary/hospital. The Medical Officer Incharge / Medical Superintendent of the concerned Dispensary / Hospital shall keep a record of treatment provided to the pensioners in the index card.
- (D) Duplicate medical card in place of card lost shall be issued by the authority who had issued the original medical card to the pensioner on receipt of report regarding loss of medical card and an application for the issue of duplicate medical card along with following documents :-
  - (i) Copy of FIR/ Complaint lodged with the Police Station.

(ii) A bank draft in favour of ESIC fund A/c no. 1 or challan for Rs. 25/- as cost of duplicate Card alongwith photographs.

- (E) The duplicate medical card shall also be issued in place of a mutilated card. The pensioner/family pensioner shall send the mutilated card along with application form to the card issuing authority. The authority shall prepare a duplicate card in place of the mutilated one containing exactly the same particulars that was available in the mutilated card. No charge will be collected for the issue of duplicate card in lieu of mutilated Card, if the card was issued five years prior to the date of application for such request. In other cases, a fine of Rs. 25/- will be collected.
- (F) The pensioner must apply for issue of medical card within three months from the date of the retirement and in cases where the pensioner is already holding medical card, he should renew the card within three months from the date of expiry of card. If the medical card is renewed after the expiry of three months (grace period), the pensioner will not be entitled for any medical reimbursement / benefits for that period of treatment between the actual date of renewal of the card and the date on which the card was due for renewal. The renewal of medical cards of pensioners will be done from the date of payment of contribution by them and not with retrospective effect, in case the card is not got revalidated within the grace period of three months.  
The pensioners will not be eligible for reimbursement of medical expenditure for the period for which the medical card has not been renewed.
- (G) No change of dispensary is permissible except on change of residence of the card holder. When there is a change of residence involving change of dispensary, the pensioner should present an application in duplicate to the card issuing authority in the prescribed form together with medical card. The card issuing authority shall make entry in the medical card and attest the same in the appropriate column. Then the pensioner shall submit two forms to the Medical Officer Incharge of the concerned dispensary. The Medical Officer Incharge will make entry in his records and then handover the index card to the card holder with the direction to handover the index card to the Medical Officer Incharge of the new dispensary.
- (H) The Regional Director/ Medical Superintendent will be the authority to decide as to which will be the nearest Dispensary / Hospital under these Rules and he will also issue medical card to such pensioner under intimation to the Incharge of the concerned Dispensary or Medical Superintendent of the concerned hospital as the case may be .

6. **MEDICAL INSTITUTIONS AVAILABLE FOR TREATMENT OF ESIC PENSIONERS.**

- A. Pensioners residing within eight kilometers of an ESIC/ESIS Dispensary/ ESIC/ESIS Hospital shall avail medical facilities through that dispensary/ hospital in the first instance.
- B. If the residence of the pensioner is at a distance of more than 8 kms. from the nearest ESIC/ESIS dispensary / ESIC/ESIS hospital, he will have the option to avail medical facilities through any other approved\* dispensary/ hospital nearest to his residence.
- C. In case any particular treatment is not available in such a Dispensary and hospital, the hospital may refer the patient to any of the recognized \*hospitals where such treatment is available .
- D. In the event of emergency the ESIC pensioners / eligible family members may report to nearest hospital where required facility is available and inform the recognized\* dispensary/ hospital and card issuing authority about the admission to the non-recognized hospital. In case a pensioner takes treatment from a hospital to which he is not attached in emergent circumstances, the reimbursement within the ceiling for such treatment in a recognized\*/\* approved hospital shall be considered only when emergency is certified by the competent authority of ESIC.
- E. If a pensioner while at outstation requires emergency treatment, he will avail the same from the nearest hospital and the amount shall be reimbursed as per rates of the nearby approved \*hospital as provided in **Schedule 2.**
- F. The members of ESIC-PMS will be eligible for medical facility from any approved\* hospital under any system of medicine recognized for employees of the Corporation.
- G. If a pensioner, takes treatment from a hospital which is not recognized under the scheme, in non- emergent circumstances, no reimbursement shall be made and the entire expenses will be borne by the pensioner.

**Note:- For the purpose of these Rules, a recognized/approved dispensary/ hospital shall include all ESIS dispensaries and Hospitals, any other Hospitals recognized by ESIC/ESIS for the Insured Persons, or for the employees of ESIC/ESIS including those recognized under CGHS and CS(MA) Rules in respect of which the Director General or any other authority has entered into an agreement under Rule 9, in addition to ESIC Institutions. A dispensary shall also include an AMA appointed under the above Rules or appointed by the Competent Authority specifically under these Rules.**

7. **ENTITLEMENT TO VARIOUS CLASS OF ACCOMMODATION FOR INDOOR TREATMENT**

- (i) Pensioners who are provided medical facilities through ESI institutions shall remain entitled to the ward available irrespective of their contribution slab or status.
- (ii) A Pensioner who is referred by the ESI Hospital to any other recognized / approved hospital shall be entitled to the class of accommodation as per the **schedule-3**
- (iii) In cases where reimbursement is allowed after relaxation, reimbursement of accommodation charges shall be as per entitlement to various wards or actual amount spent by the pensioner, whichever is less.
- (iv) Any amount spent over and above the rates applicable as per entitlement will be borne by the applicant pensioner.
- (v) The pensioner shall apply in the prescribed proforma enclosing the requisite documents to the Card Issuing Authority for reimbursement of expenses for treatment taken from an eligible hospital.

**8. COST OF FOOD / TONIC ETC. AND SOME RESTRICTED MEDICINES NOT REIMBURSABLE.**

- (i) The cost of preparations which are not medicines but primarily food, tonics, toilet preparations or disinfectants shall not be reimbursed.
- (ii) Expensive drugs, laxatives and proprietary preparations for which drugs of equal therapeutic value are available, shall not be reimbursed.

**9. POWERS OF THE DIRECTOR GENERAL TO REMOVE DIFFICULTIES**

Notwithstanding any thing contained in these Rules, the Director General may adopt any provisions as applicable to the pensioners of the Govt. of India or otherwise from time to time and exercise such powers and delegate any of them to authorities subordinate to him. The Director General or any other authority to whom the power is delegated may also enter into agreement with the appropriate authority in respect of a dispensary/hospital/AMA for providing medical facilities to ESI pensioners on terms and conditions as mutually agreed upon.

**10. POWER TO RELAX.**

The Director General shall have the power to relax any of the provisions laid down in the rules. A pensioner, however, can not claim relaxation of the rule as a matter of right. The reimbursement of medical expenditure after relaxation of the rules by the Director General shall be restricted to the approved rates.

**11. TRANSITIONAL PROVISIONS**

These rules shall be effective from 01.04.06. Reimbursement claims already decided shall not be reopened. Cases wherein the contingencies have arisen on or before 31/03/06 shall be regulated in accordance with the instructions then applicable in those cases.

## **SCHEDULE – 1**

The rates of contributions chargeable under ESIC-PMS are given below. However, these rates may be revised from time to time by the Director General.

<b>Pay Range (last pay drawn)</b>	<b>Pension / Family Pensioner</b>	<b>Rate of monthly contribution</b>
Pay upto Rs. 3,000	Upto Rs. 1,500	15
Rs. 3,001 to Rs, 6,000	Rs. 1,501 to Rs. 3,000	40
Rs. 6,001 to Rs. 10,000	Rs. 3,001 to Rs. 5,000	70
Rs. 10,001 to Rs, 15,000	Rs. 5,001 to Rs, 7,500	100
Rs. 15,001 and above	Rs, 7,501 and above	150

A pensioner will have option to pay contribution either based on his last pay drawn or based on his present pension (excluding Dearness Relief).

## **SCHEDULE – 2**

STATEMENT SHOWING THE CEILINGS ON THE VARIOUS ITEMS OF TREATMENT WHERE REIMBURSEMENT IS ALLOWED IN RELAXATION.

- (1) The rates approved by the ESIC in respect of the hospitals recognized by ESIC.
- (2) The rates approved by State Govt./CGHS/CS(MA)Rules whichever is lower or applicable.

**SCHEDULE – 3**

<b>S. No.</b>	<b>Rate of Monthly contribution paid</b>	<b>Corresponding Ward in approved Hospitals</b>
1	Upto Rs. 15/-	General
2	Rs. 40/-	General
3	Rs. 70/-	General/Semi-private as available
4	Rs. 100/-	Private
5	Rs. 150/-	Private or above as available

The eligibility of pensioners covered under clause 3 (C) for the purpose of Schedule 3 shall be reckoned on the rates per month at which whole life contribution was then paid by the pensioner.