

<b>PUNJAB NATIONAL BANK</b>	<b>HRDD CIR. NO. 515</b>
<b>HUMAN RESOURCES DEVELOPMENT DIVISION</b> HO : 7, Bhikhiji Cama Place, New Delhi - 110066	

19.02.2009

**TO ALL OFFICES****HRD DIVISION CIRCULAR NO. 515**

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<b>INTRODUCTION OF PNB HOSPITALISATION CONTRIBUTORY BENEFIT SCHEME FOR RETIRED EMPLOYEES</b>
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In terms of HRDD, HO Circular No. 226 dated 29.10.2004, a scheme of PNB Hospitalisation Contributory Benefit Scheme for Retired Officers w.e.f. 1.1.2005 was circulated. Under the scheme, retired officers are required to pay a subscription of Rs.300/- p.a. with reimbursement limit of Rs.20000/- p.a.

2. Further, as per our Circular no. 486 dated 20.10.2008, another opportunity was given to eligible retired officers, who could not enroll as members or could not regularise their memberships, to become member of the scheme.

3. We have been receiving representations from retired workmen Unions and Officers Associations for introduction of similar contributory benefit scheme for all retired employees and for enhancement in reimbursement limit.

4. Board in its meeting held on 18.02.2009 has approved introduction of new scheme called "PNB Hospitalisation Contributory Benefit Scheme for Retired Employees" under the Staff Welfare Fund. The new scheme would also cover the retired employees both officers and workmen and the existing members of the scheme i.e. PNB Hospitalisation Contributory Benefit Scheme for Retried Officers would be replaced by this new scheme, consequent upon its coming into operation.

5. The salient features of the scheme are :

i)	Objective	To provide hospitalisation assistance to the eligible retired employees of the bank.
ii)	Eligibility	Refer Clause 2 of the Scheme placed at Annexure I.
iii)	Subscription	One Time subscription of Rs.5000/-.* * New Member - Rs.5000/- * Existing Member - Rs. 4775/- (Rs.5000-Rs.225)
iv)	Reimbursement	

		Reimbursement limit for self and spouse (put together) under the scheme shall be Rs.40000/ per annum (including charges payable under Non hospitalisation) with overall limit of Rs.2 lacs upto the age of 75 years. This limit shall be restored after the age of 75 years. The amount of reimbursement would be reviewed after one year of operation of the scheme.
v)	Domiciliary Treatment	Not covered
vi)	Commencement of the Scheme	25th March 2009
vii)	Last date for receipt of applications	15 <sup>th</sup> March 2009

Details of the scheme are given in Annexure I.

5. All eligible retired and retiring employees (including officers) who are willing to opt for the aforesaid proposed scheme may give their consent on the proforma available at Annexure II, to Asstt. General Manager –HRD, Head Office, Bhikhaiji Cama Place, New Delhi on or before 15<sup>th</sup> March 2009 alongwith the subscription of Rs.5000/- by way of crossed Demand Draft in favour of PNB Hospitalisation Contributory Benefit Scheme for Retired Employees payable at CDPC, Delhi OR PNB CBS Cheque.

6. All the existing members of PNB Hospitalisation Contributory Benefit Scheme for Retired Officers who are desirous of becoming member of the new scheme shall have to remit difference amount of Rs.4775/- (Rs.5000 – Rs.225) by way of Demand Draft in favour of PNB Hospitalisation Contributory Benefit Scheme for Retired Employees payable at CDPC, Delhi OR PNB CBS Cheque. In case of any retired officer who is a regular member of the existing scheme as on 31.01.2009 but does not want to contribute the difference of Rs.4775/- shall cease to be member of the new scheme after 31.12.2009. (Those members whose one time subscription of Rs.4775/- is not received by 15.3.2009, they shall become ineligible under the new scheme w.e.f. 1.1.2010 and they shall be eligible for reimbursement limit of Rs.20000/- only upto 31.12.2009).

7. At present PNB Mediclaim Insurance Scheme for retired employees through The New India Assurance Company is also available. (Ref. HRDD Circulars No. 504 dated 12.12.2008 & 509 dated 21.01.09). If the retired employee becomes member of both the schemes, he shall have to get his claims settled first under Mediclaim Insurance Scheme and thereafter, from the PNB Hospitalisation Contributory Benefit Scheme for Retired employees, as per rules.

8. All the offices/branches are advised to get this circular noted from the retired employees who have retired from their offices or are drawing their pensions from their branches. A copy of this circular should also be displayed on the Notice Board.

**ASSTT. GENERAL MANAGER**

## **ANNEXURE I**

### **PNB Hospitalisation Contributory Benefit Scheme for Retired Employees.**

#### **1. TITLE :**

The scheme shall be called PNB Hospitalisation Contributory Benefit Scheme for Retired Employees.

#### **2. ELIGIBILITY :**

The membership to the scheme will be open subject to the following :

- 2.1 All officers/workmen employees retired on superannuation upto 28.02.2009 can become member of the scheme. Those retiring thereafter can opt for the scheme within three months from the date of their retirement.
- 2.2 All retired officers who are regular member of the existing contributory benefit scheme as on 31.01.2009 can become member by paying the difference of Rs. 4775/-
- 2.3 In case of any retired officer who is a regular member of the existing scheme as on 31.01.2009 does not want to subscribe the difference of Rs.4775/- shall cease to be member of the new scheme after 31.12.2009.
- 2.4 Spouse of the employee who die while in service.
- 2.5 Employees discharged/dismissed/removed from service/ compulsorily retired or terminated on grounds of misconduct will NOT be eligible .
- 2.6 Employees who have retired under PNBEVRS 2000 are not eligible.

#### **3. OBJECTIVE :**

- 3.1 To provide hospitalisation assistance to the eligible retired employees of the Bank and their spouse who have settled anywhere in India if at any time during the currency of the scheme, he/she and his/her spouse sustains injury or contacts disease/illness, and if such injury/disease or illness required hospitalization in nursing home/hospital.

- 3.2 Reimbursement for pre and post hospitalization expenses for 30 days each is payable within the overall annual limit of Rs.40000/- combined together for self and spouse.

#### 4. Subscription

- 4.1 One Time subscription of Rs.5000/-.

#### 5. DEFINITIONS :

The following words, terms of expressions wherever they may appear in this Scheme or even otherwise shall be deemed to have meaning expressed hereunder:-

**Member** : shall mean a regular member of PNB Hospitalisation Contributory Benefit Scheme for Retired Employees as per clause 2 above.

**Hospital/Nursing Home** : shall deem to be an Institution with regular premises for stay and operation by a qualified physician or surgeon or a team of qualified physicians and/or surgeons with minimum qualification of MBBS for the care or treatment of disease / illness / injury and having proper facilities to keep and treat the indoor patients. The term hospital shall not include the establishment which is a place of rest, a place for aged, a place for drug addicts, a place for alcoholics or hotel.

It is to be noted that reimbursement of claims is to be made only in those cases where concerned nursing home/hospital maintains proper records in respect of hospitalization i.e. date of admission of patient, date of discharge, diagnosis and treatment given and also details of the charges charged by them in their bills/ receipts, which could be verified in case of need.

**Medical Practitioner** : shall mean a duly qualified and registered physician or consultant/ specialist or a general medical practitioner who is legally licensed to practice with minimum qualification of MBBS.

**Disease** : Disease shall mean any illness, disease or injury requiring hospitalization.

**Surgical Operation** : Surgical operation shall be deemed to mean that :  
Cutting operation (not including any lancing operation or injection) or  
Any operation or treatment involving the reducing of fractures and / or  
Any treatment or adjustment in respect of any dislocation of joints or bones (provided this requires hospitalization), orthopedic or Neuro-Surgery or Plastic Operations ( for non beautification treatment only) by a qualified surgeon.

**Period of Hospitalisation** : shall include charges for hospital/nursing home and charges required for the disease during period of hospitalization and for 30 days pre and post hospitalization (within the overall limit of Rs.40000/- p.a.) for surgeries referred above. Further, reimbursement of same disease shall be admissible if there is gap of 45 days between the date of discharge and subsequent date of hospitalization.

#### 6. PROCEDURE FOR ENROLMENT :

- 6.1 Retired employees who are eligible as per Clause 2 and are desirous of becoming a member shall apply on the prescribed proforma enclosing therewith draft/CBS Cheque for Rs.5000/- favouring PNB Hospitalisation Contributory

Benefit Scheme for Retired Employees, drawn on CDPC, New Delhi latest by 15<sup>st</sup> March 2009. No cash contribution will be accepted.

- 6.2 Employees retiring on or after 28.02.2009 can opt membership within 3 months of their retirement.
- 6.3 Application complete in all respects (with joint photograph of self and spouse affixed at the place provided for) mentioned above must be verified from Branch/Circle Office/ Head Office, from where they retired and send to HRD, HO alongwith DD/CBS Cheque.
- 6.4 The membership to the scheme is irrevocable and membership subscription is not refundable.
- 6.5 The application form can be downloaded from Bank's Website ( [www.pnbnet.net.in](http://www.pnbnet.net.in) ) besides being available at all Circle Offices of the Bank.
- 6.6 Non receipt of difference of subscription i.e. Rs.4775/- shall make the member ineligible to lodge any claim from the year 2010 onwards and reimbursement limit in such cases shall remain Rs.20000/- only for the year 2009. Under no circumstances such member will be readmitted to the scheme.

## 7. BENEFITS :

Reimbursement limit for self and spouse (put together) under the scheme shall be Rs.40000/ per annum (including charges payable under Non hospitalisation) with overall life time limit of Rs.2 lacs upto the age of 75 years. After exhaustion of limit of Rs.2 lacs, this limit shall be restored after the age of 75 years.

## 8. REIMBURSEMENT OF HOSPITALISATION CHARGES:

Charges for the following will be reimbursed subject to verification by bank's CMO regarding justification of hospitalization.

- a. **Consultation** : Consultation charges are payable as per Schedule of Charges annexed as Schedule of Charges.
- b. **Medicines** : Reimbursement is allowed towards the cost of admissible medicines purchased and supplied by the hospitals during period of hospitalisation as per schedule.
- c. **Diagnostic Materials** : Cost of Radiological/Pathological investigations undergone during period of hospitalisation are reimbursable as per schedule.
- d. **Operation Charges** : Operation charges are reimbursed as per schedules prescribed by the bank from time to time. Operation charges include operation theatre charges, anaesthesia charges, Surgeon's fees, Assistant's Fees, Anaesthetist's fees and medicines/materials used in operation theatre.
- e. **Visit Charges** : During hospitalization period, charges for routine visit per day are reimbursable as per schedule.

- f. **Surcharge** : Surcharge, if any levied by the Government/ Municipal/ Trust / Charitable hospital is also reimbursable within the overall limit.
- g. **Intra-Ocular Lens** : Cost of intra-ocular lens implanted during the cataract operation, undergone even without indoor hospitalization are reimbursable as per schedule.
- h. **Pace-maker/Implants/Prosthetic Valves** : Cost of these is reimbursable as per schedule.
- i. **Non hospitalization charges payable as per Schedule of charges.**
- j. **Routine Medical check up will not be reimbursable.**

## 9. PROCEDURE FOR SETTLEMENT OF CLAIMS :

- 9.1 correspondence in relation to the scheme shall be sent to the Asstt, General Manager, Human Resources Development Division, HO, New Delhi.
- 9.2 claim must be accompanied by original documents such as the following:
  - i) All bills in original and to be verified by Hospitals/ Nursing Homes/Doctors.
  - ii) Discharge certificate from the concerned hospital nursing home containing date of admission, date of discharge, diagnosis, treatment given, name and nature of operation performed if any, name and qualifications of the treating surgeons / his assistant and anesthetist (this certificate is required to be got submitted from the concerned hospital / nursing home and not by the treating doctor in his individual capacity).
  - iii) Details and break-up of medicines, drugs, diagnostic materials, visit of the Doctor Consultant should accompany the claim.
  - iv) Other relevant information, if any, required by the bank.
- 9.3 The claim received will be put up to the CMO of the Bank for his approval after which the claim will be calculated as per the limits and sub limits given under appropriate schedule. The decision of the CMO in the matter will be final.  
  
Objections/Discrepancies in respect of settled claims will be entertained within 30 days of the receipt of sanction/rejection.
- 9.4 Claims complete in all respects must be sent to HRD Division, HO for reimbursement on Form No. PNB 816 within 6 weeks of date of discharge from the hospital. Claims submitted late will be liable to be rejected.

## 10. FALSE CLAIM/ INFORMATION :

In case false claims / information are found to have been submitted by any member at any stage, his membership will be cancelled forever and he will not be re-enrolled again. Subscription paid will automatically be forfeited and claim made if any, will not be reimbursed.

## 11 GENERAL:

- 11.1 The proposed scheme shall run from 25<sup>th</sup> March 2009.

11.2 The date of admission to Hospital/ Nursing Home shall be treated as year of hospitalization.

## **12. THE FUND :**

Fund of the Scheme shall consist of member's contribution and also the contribution received from the bank.

The fund or any contribution shall be invested in any deposit scheme of the bank. The fund shall be administered by the Committee constituted to manage the fund.

## **13. ADMINISTRATION OF THE SCHEME:**

13.1 The administration of the Scheme will be done by HRD Division, Head Office. The following Committee will be constituted to over see the entire administration and fund management of the scheme.

1. General Manager : HRD Division
2. DGM/AGM(HRD)
3. Chief HRD Division to be Member Secretary.
4. Senior Manager/ Manager – Hospitalisation Cell to be the Convener.

13.2 CMD is empowered to change the members of the Committee.

## **14. ANNUAL AUDIT :**

The working of the scheme shall be audited every year by Chartered Accountant on the approved list of the Bank.

## **15. REVIEW/ WINDING UP OF THE SCHEME :**

15.1 Progress of the scheme in the first year shall be placed before the Core Working Group on half yearly basis.

15.2 The scheme shall be improved/reviewed/discontinued with the consultation of Core Working Group after one year.

## ANNEXURE II

**APPLICATION/ENROLMENT FORM FOR PNB HOSPITALISATION CONTRIBUTORY BENEFIT SCHEME FOR RETIRED EMPLOYEES**

(To be sent latest by 15.03.2009 in case of retired employees or 3 months from the date of retirement from the service) .

The Asstt. General Manager,  
Punjab National Bank, HRD Division  
Head Office, 7 Bhikhaji Cama Place,  
New Delhi.-110066

**PNBEVRS 2000 OPTees NOT COVERED**

<b><u>For Office use only</u></b>
Enrolment No. _____
Please affix joint photograph of self and spouse

Please **enrol** me as **Member** of the above scheme to which I hereby opt. I have gone through the rules and regulations of the scheme and agree to abide by the rules and regulations of the same as may be modified / amended from time to time . Particulars about myself and my spouse are given below:

1. Name of Employee \_\_\_\_\_ 2. P.F No. \_\_\_\_\_  
(In Block Letters)

3. Name of Spouse \_\_\_\_\_  
(In Block Letters)

4 Father's/Husband's Name \_\_\_\_\_  
(In Block Letters)

5. Date of Birth a) Self \_\_\_\_\_ b) Spouse \_\_\_\_\_

6. Date of retirement \_\_\_\_\_

7. Type of Retirement :

**(Attach documentary proof)**

- (i) Superannuation (ii) Medical Ground (iii) Demitted the office of GM  
(iv) Dismissed (v) Compulsorily retired (vi) Voluntarily retired under Officers' Service Regulations  
(vii) Voluntarily retired under Pension Regulations)  
(viii) VRS under PNBEVRS 2000 (IX) Any other

8. Office from which retired \_\_\_\_\_  
Under CO \_\_\_\_\_  
(Write the name) HO \_\_\_\_\_

9. Date of joining the bank \_\_\_\_\_

10. Enrolment No. of old PNB Hospitalisation Contributory Benefit Scheme \_\_\_\_\_

for Retired Officers: \_\_\_\_\_

11. Present Address  
(in Capital Letters) \_\_\_\_\_  
\_\_\_\_\_

12. Permanent Address \_\_\_\_\_  
\_\_\_\_\_

13. I am enclosing herewith a Draft No. /CBS Cheque No. \_\_\_\_\_ dated \_\_\_\_\_ for Rs.5000/Rs. 4775/- only favouring **PNB Hospitalisation Contributory Benefit Scheme for Retired Employees** issued by the BO \_\_\_\_\_ (D. No \_\_\_\_\_) drawn on CDPC, New Delhi being my One Time Subscription to the Scheme .

**14. DECLARATION**

- (i) I have read and understood the PNB Hospitalisation Contributory Benefit Scheme for Retried Employees and agreed to abide by the terms and conditions of HRD Circular No. 515 dated 19.02.2009.
- (ii) The information given above by me is true to the best of my knowledge.
- (iii). I also undertake that if at any point of time, during the currency of my membership of the scheme, the information submitted by me, either in relation to application form or hospitalisation claim preferred by me, is found to be false/misleading, my membership to the scheme will be terminated without any notice to me. The amount deposited by me towards my subscription of the scheme will stand forfeited and I will not be eligible to become member of the scheme again.
- (iv) I will inform the change of my address to the Bank immediately by Registered Post.

Place \_\_\_\_\_

\_\_\_\_\_  
**SIGNATURE OF  
RETIRED EMPLOYEE**

\_\_\_\_\_  
**SIGNATURE /T.I.OF  
SPOUSE**

15. It is certified that Shri/Smt. \_\_\_\_\_ retired on (date) \_\_\_\_\_ from  
(Name of office) \_\_\_\_\_ as  
(Designation) \_\_\_\_\_.

Signature of retired employee and signature/Thumb Impression of his/her spouse given above are hereby verified.

\_\_\_\_\_

(Authorised Signatory)  
Circle/Head Office  
P.A. No. \_\_\_\_\_

**NOTE:**

- 1. Application form complete in all respects, must be sent to HO directly.
- 2. Strike off whichever is not applicable.

**SCHEDULE - I****BENEFITS**

1		<b>PRE-HOSPITALISATION</b> (Only if followed by Hospitalisation)	TO BE REVISED W.E.F. 25.03.2009  (Rs.)
	a)	Diagnostic material (includes only Path. Tests, X-rays, ECE etc. needed for the diagnosis of the ailment)	
		i) Routine	1000/-
		ii) In special diseases such as cancer, brain tumours cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	4000/-
	b)	Consultations	500/-
	c)	Medicines	1000/-
	d)	Admission/Registration (Actual fees upto Rs.)	100/-
2.		<b>NON - HOSPITALISATION</b> (Charges include the cost of drugs etc.)	
	a)	Treatment of simple fracture	1000/-
	b)	Reduction or Dislocation of joints or bones not requiring open operations	1000/-
	c)	Vasectomy (inclusive of drugs)	2000/-
	d)	Radiotherapy/Chemotherapy	
	e)	Kidney dialysis	10000/- p.a.
	f)	CAT scanning (per scan)	1500/-
	g)	NMR/MRI Scan (per scan)	3500/-
	h)	Cryopexy (per sitting with maximum of Rs.500/-)	3000/- (For full course of treatment irrespective of number of sittings)
	i)	Photo-coagulation (per sitting with maximum of Rs.500/-)	3000/- (For full course of treatment irrespective of number of sittings)
	j)	Gastroscopy	1500/-
	k)	Cystoscopy	1500/-
	l)	Sigmoidoscopy/Colonoscopy	1500/-
	m)	Oesophagoscopy	1500/-
	n)	Bronchoscopy	1500/-
3.		<b><u>HOSPITALISATION</u></b>	
	a)	Room charges, Boarding & Nursing Medical attendance – per illness	Max. Rs.8000/-

	i) Metropolitan cities – per day	1000/-
	ii) Other cities – per day	600/-
	Note : ICU/ICCU charges – (at all places) per day Special - Rs.500/- General - Rs. 300/-	Over & above charges under a(i) or a(ii)
b)	Fee of Surgeon per operation as per Schedule given in the Scheme	8000/- (Maximum)
c)	Anaesthesia, Oxygen, Blood transfusion and Anaesthetist fees, Operation Theatre or Room or/and Surgical appliances per operation	
	i) Routine	5000/-(Maximum)
	ii) In case of Special Diseases e.g. Cancer, Brain tumours, cardiac ailment, endocrine disorder, major neurological ailment and kidney transports etc.	10000 (Maximum)
d)	X-ray , Path. Tests, Electro-Cardiogram and other tests per illness (including post 30 days)	
	i) Routine illness	3000/-
	ii) Special diseases eg. Cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	6000/-
e)	Medicines & drugs per illness (including post 30 days)	
	i) Routine illness	3000/-
	ii) Special diseases e.g. cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	6000/-
f)	Consultant & Physician fee per illness(including post 30 days).	
	i) Routine	2000/-
	ii) Special diseases e.g. cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	3000/-
g)	Radiotherapy/Chemotherapy	10000/-per annum
h)	Pacemaker (Life saving device) Within overall limit of	40000/-
i)	Prosthetic valves implants (excluding IOL)	30000/-
j)	Ambulance charges only	500/-
k)	IOL	2500/-
Note	OT charges and anesthesia charges each should not exceed 20% of Surgeon's fees payable under Contributory Benefit Scheme.	

**SCHEDULE – II**

**TABLE OF SURGEON'S FEE**

Abdomen Appendectomy & free of adhesions, surgical exploration of the abdominal cavity/Laprotomy	2500/-
Removal of, or other operation on gall bladder	4000/-
Gastro-enterostomy	4000/-
Resection of stomach, bowel or rectum	4000/-
Other cutting into abdominal cavity for diagnosis, treatment or removal of organs therein.	
NOTE : The fee for a number of operations of the abdomen performed at one time will not exceed Rs. 4000/-	
Abscesses (See Tumours)	
<u>Amputations</u>	
Thigh, leg	4000/-
Upper arm, Forearm, entire hand or feet	4000/-
Finger or toes each	1200/-
<u>Breast</u>	
a) Removal of benign tumour or cyst requiring hospital confinement	4000/-
b) Simple amputation	4000/-
c) Radical amputation	6000/-
<u>Chest</u>	
Complete Thoracoplasty, Transthoracic approach to stomach, diaphragm or oesophagus	6000/-
Sympathectomy	4000/-
Laryngectomy	4000/-
Removal of Lung or portion of Lung	6000/-
Bronchoscopy/oesophagoscopy – Diagnostic	1500/-
NOTE: The fee for a number of operations of the chest performed at one time will not exceed Rs.6000/-.	
<u>Heart</u>	
Operation on heart, open heart surgery, repairs, replacement of valves only	8000/-
<u>Dislocation</u>	
Reduction of Hip or Elbow joint	1500/-
Ankle joint	1500/-

Knee joint	1500/-
Shoulder joint	1500/-
Collar bone – open operation only	2000/-
Lower Jaw	2000/-
Wrist	1500/-
NOTE : For a dislocation requiring an open operation, the maximum will be the twice of amount shown above)	
-	
<b><u>Ear, Nose &amp; Throat (ENT)</u></b>	
-	
Fenestration, one or both ears	2000/-
Mastoidectomy, one or both sides, simple	1500/- each
Radical	2500/- each
Tonsillectomy, adenoidectomy or both	1500/-
Sinus operation by cutting (puncture of ant rum excepted	1000/-
Sub mucous Resection of nasal septum	1500/-
Tracheostomy	1500/-
Any other cutting operation	1500/-
<u>Stapaedectomy</u>	2000/-
Myrangoplasty/Tympanoplasty	2500/-
<u>Excision or Fixation by cutting</u>	
Hip Joint	4000/-
Knee or Elbow joint	3000/-
Shoulder, wrist or ankle joint	3000/-
Removal of diseased portion of bone including Sequestrectomy, Curettage & Bone Grafting	1500/-
<b><u>Eye</u></b>	
Operation for detached retina or corneal transplant	4000/-
Removal of Cataract	5000/-
Any other cutting operation into the eye ball (e.g. through the cornea) or cutting operation on eye muscles	2500/-
Glaucoma	5000/-
Removal of eye ball	2500/-
Any other cutting operation of eye ball	2500/-
Dacro-cysto rhmectomy (DCR)	2500/-
<b>Fracture treatment of</b>	
Thigh, Vertebra OR Vertebrae, Pelvis (Coceyx excepted)	2000/-
Leg, Knee Cap, Upper Arm, Ankle, Skull	2000/-
Shoulder Blade	1000/-
Lower Jaw (Alveolar process excepted) Collar bone, forearm, wrist	1500/-
Metacarpal/Metatarsalk/Finger/Toes	1000/-
Nose	1000/-
Rib or Ribs	500/-

The amounts shown above are for simple fracture. For a compound fracture, the maximum payment will be 50% more than for the corresponding simple fracture. For a fracture requiring an open operation, the maximum payment will be twice the amount shown for the corresponding simple fracture (bone grafting, bone splicing and skeletal traction pin are considered open operation).

<u>Genito Urinary Tract</u>		
Removal of, or cutting into Kidney	2000/-	4000/-
Removal of Tumours or stones in Ureter/Pylolithotomy	1200	4000/-
Bladder stones including operative procedure	1000/-	2500/-
Bladder tumours	1200/-	4000/-
Bladder with transplants	2000/-	4000/-
Cystoscopy including catheterization but not operative procedures	500/-	1500/-
Removal of prostate by open operation/Endoscopies	1500/-	5000/-
Vericocele, phydrocele, orchidectomy or epididectomy		
- Simple	500/-	1000/-
- Bilateral	1000/-	2000/-
Hysterectomy	2000/-	4000/-
Other cutting operation in uterus and its appendages with abdominal approach	1000/-	2500/-
Cervix amputation	700/-	1500/-
Dilation and curettage (non-puerperal) cervix, cauterization, polyspectomy or any combination of these	500/-	1000/-
D		
Vaginal plastic operation for cystocele or rectocele	1000/-	2000/-
Tubectomy	500/-	1500/-
<u>Goiter</u>		
Removal of thyroid, sub-total	1200/-	4000/-
Removal of adenoma or benign tumour of Thyroid	1200/-	4000/-
Toxic Goiter	2000/-	5000/-
<u>Hernia</u>		
Single Hernia	800/-	1500/-
More than one Hernia	1200/-	2500/-
<u>Joint</u>		
Incision into (tapping excepted)	500/-	2000/-
-		
<u>Ligaments and tendons</u>		
-		
Cutting	500/-	1500/-
-		
Transplant – Single	700/-	1500/-
- multiple	1000/-	3000/-
Suturing of tendon – Single	300/-	1000/-
- multiple	800/-	2000/-
<u>Paracentesee</u>		
Tapping	300/- each sitting	500/- each sitting
<u>Pilonidal Cyst or Sinus</u>		

Removal of	1200/-	2000/-
<u>Rectum</u>		
Haemorrhoidectomy – external/internal or internal & external both	1000/-	2500/-
Cutting operation for fissure	1000/-	2500/-
Cutting operation for the thrombosed haemorrhoids	500/-	1500/-
Cutting operation for fistula-inano		
- Single	1000/-	2000/-
- Multiple	1200/-	2500/-
<u>Skull</u>		
Cutting into cranial cavity (trephine excepted)	4000/-	8000/-
Trephine	1200/-	3000/-
<u>Spine or Spinal Cord</u>		
Operation for spinal cord tumour	4000/-	8000/-
Operation with removal of vertebra or vertebrae (except coccyx, transverse or spinous process)	2000/-	4000/-
Removal of part or all of coccyx. Or of transverse or spinous process	1000/-	2000/-
<u>Tumours</u>		
Cutting operations for removal of one or more benign or superficial tumours, cysts or abscesses requiring hospital confinement	500/-	1500/-
Malignant tumours of face, lips or skin	1200/-	4000/-
Cleft lip and palate	2000/-	5000/-
<u>Vericose Veins</u>		
Injection treatment – complete procedure one or both legs	500/-	1500/-
Cutting operation, complete procedure		
- one leg	1000/-	2000/-
- both legs	1200/-	3000/-

Except for operations expressly excepted in the table, the Bank shall determine a payment for any cutting operation not listed in the table consistent with the payment for any listed operation of comparable difficulty and complexity but in no event shall such payment exceed Rs. 8000/-.

**SCHEDULE III**

**PACKAGE CHARGES**

Some hospitals/ Nursing homes are charging on the basis of package for treatment of diseases pertaining to heart, kidney, coronary, eyes etc. Therefore in the following cases maximum charges will be reimbursed to the extent given below:-

<b>S.No.</b>	<b>Surgical Procedure</b>	
1	Angiography- Cardiac/Cerebral/Renal)	Rs.10000/-
2	Angioplasty Cardiac/Cerebral/Renal)	Rs. 40000/-
3	By-pass surgery	Rs.40000/-
4.	Kidney/Liver Transplant	Rs.40000/-
5.	Total Hip Joint/Knee Joint Replacement	Rs.40000/-
6.	Surgery for STROKE (CVA)	Rs. 40000/-
7.	Cataract	Rs.10000/-

The above charges include all the expenses eligible for reimbursement under the scheme incurred during hospitalisation (including pre and post 30 days of hospital stay).

**NOTE** The claims will be settled either on the basis of break - up provided OR under the package charges given above, whichever is higher.