

GOVERNMENT OF PUDUCHERRY
DIRECTORATE OF HEALTH & FAMILY WELFARE SERVICES

Puducherry Dated: 07-02-2018

To
The Director,
Directorate of Accounts & Treasuries,
Puducherry.

Sub: Introduction of Scheme namely "**Contributory Medical Benefit Scheme**" for the Retired Government Employees and their Spouses and the Family Pensioners of the Government of Puducherry in the UT of Puducherry – Willingness- Called for- Reg.

I am to enclose herewith a self contained Note/ Salient Features of the above Scheme to upload the same in the DAT Official Website and also to forward the same to the respective Treasury Offices/Deputy Directorate of Accounts & Treasuries of outlying Regions to make publicity in their respective Notice Board for information to the Public.

Further as directed by the Commissioner-Cum- Secretary (Finance & Health), the Director of Accounts & Treasuries; Puducherry shall collect & consolidate the willingness received for opting for the same from the Pensioners & Family Pensioners in the entire U.T. of Puducherry and shall be furnished to the Directorate of Health & Family Welfare Services within the stipulated period to proceed further.

Yours faithfully.


(DR. K.V. RAMAN)
DIRECTOR

Copy to:

✓ The Programmer, Directorate of Health & Family Welfare Services, Puducherry
---- directed to upload the same in DHFWS website immediately.

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NOTE

Government of Puducherry has been considering the introduction of a new Medical Benefit Scheme namely "Contributory Medical Benefit Scheme" as a welfare/social security measure for providing medical facilities to "Retired Government Employees and their Spouses and the Family Pensioners of the Government of Puducherry for in-patient treatment through Medi claim Insurance Policy for treatment of prolonged illness including pre-existing diseases for a block period of three years **from 01-04-2018 to 31-03-2021**.

2. The Salient features of the Scheme:

- Insurance coverage for Retired Employees of Government of Puducherry including their spouse and the family pensioners (spouse of the deceased employee) whose pension / family pension is paid out of the Consolidated Fund of Puducherry and who draw their pension / family pension either directly from Treasury or through Banks, without age limit;
- If both Husband & Wife are Retired Government Servants either one of the spouses may opt or both maybe enrolled if willing;
- The Government Pensioner (including spouse) / Family Pensioners shall avail cashless medical Coverage on floater basis of maximum sum of ₹ **3,50,000/-** (Rupees Three lakh and fifty thousand only) for treatment under hospitalisation (including pre-existing diseases) and an additional ₹**50,000/-** (Rupees Fifty thousand only) for six critical illnesses viz. Cancer, Kidney Failure requiring Transplantation, Major Organ/ Bone Marrow Transplantation, Cochlear Implants, Multiple Injury due to Accidents, & Major Spinal Surgery/ Stabilisation of Spine Surgery Coverage Available anywhere in India through Third Party Agreement (TPA);
- Ayurvedic/ Homeopathic/Unani are admissible upto 25% of sum insured provided the treatment for illness or injury taken in a Government/ National Ayush Mission approved centres excluding centres for Spa, Massage and Health Rejuvenation Procedures, subject to those Hospitals agree for cashless payment;

- The Pensioners/ Family Pensioners shall uniformly pay the insurance premium of ₹4,248/- per annum with G.S.T (₹3,600/- Premium +₹648/- 18% G.S.T) for the first year, subject to increase of 7.5% per annum of the premium with G.S.T applicable from time to time for 2nd year (₹3,870/- Premium +applicable G.S.T) & 3rd year (₹4,160/- Premium +applicable G.S.T) year from 01-04-2018 to 31-03-2021;
 - The premium amount shall be recovered from the Pensioners / Family Pensioners by the Directorate of Accounts & Treasuries, Puducherry in two equal installments (half yearly i.e. at the time of inception and another half yearly premium during July) every year, as applicable premium & Service Tax;
 - They have opt to pay apportioned 50% of annual premium (₹2,124/-)in advance;
 - This Scheme is on a **CASHLESS** basis and no payment for approved cost need to be made by the Pensioners (including spouse) / Family Pensioners to the approved Hospitals. Claims for reimbursement of the payment, if any made shall not be entertained;
 - The existing Pensioners & the Family Pensioners who has non-opted for enrollment at the time of inception shall be eligible for enrollment in this Scheme only after completion of the term of the Scheme viz. three years;
 - This Scheme is operational anywhere the Pensioners resides in India and already more than 5700 Hospitals are empanelled across India;
3. Those Pensioners /Family Pensioners who are all willing to enroll in this Scheme shall exercise their option in their respective Directorate/Deputy Directorate of Accounts & Treasuries / Treasury Offices of their respective Areas/ Region **on or before 23-02-2018** Form prescribed in the **Annexure**. Belated submission of the option Form shall not be entertained.


(DR. K.V. RAMAN)
DIRECTOR