


PENSIONER / FAMILY PENSIONER DETAILS UNDER THE SCHEME
"CONTRIBUTORY MEDICAL BENEFIT SCHEME" FOR THE PENSIONER /
FAMILY PENSIONER IN THE UT OF PUDUCHERRY-2018-2021"

Frequently Asked Questions

1.	Whether 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/- for critical illness is for three years or per annum	:	The sum assured is per annum i.e. ₹ 3,50,000/- + ₹50,000/-
2.	Whether the Scheme is operated through any Insurance Agent (or) any middle person involved in this Scheme	:	Operated by New India Assurance (Government of India Public Sector Undertaking) selected on lowest tender. Facilitated by the Directorate of Accounts & Treasuries, Puducherry and Directorate of Health & Family Welfare Services, Puducherry.
3.	What are the treatment/surgeries involved in this Scheme	:	Treatments are available for all illness including pre-existing diseases on admission as in-patient and Day Care Procedures. (List uploaded in website)
4.	Whether the bill raised by Hospital in full, is admissible or any disallowance will be made in the Scheme by Insurance Company/ TPA	:	Disallowance on inadmissible items will be based on IRDA norms
5.	Whether the Scheme is eligible for the employees who are going to retire on or after 01-04-2018.	:	Yes they are also eligible under this Scheme by exercising their option. Further they have to pay the full premium for the pro-rata period also.
6.	Whether half yearly premium may be converted into monthly instalments & whether monthly recovered amount may be consolidated at the level of Directorate of Accounts & Treasuries	:	The insurance premium shall be paid by the beneficiaries on day one of the commencement of the policy by deducting from the pension (1 st half yearly premium). The 2 nd half yearly premium shall be deducted after six months (2 instalments only is feasible due to administrative reasons)

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7.	List of Empanelled Hospitals in and around Puducherry	:	Nearly 5700 Hospitals are empanelled across India. Further new Hospitals including Government Hospitals and major Private Hospitals shall be empanelled after the commencement of the Scheme. However, available list of Hospitals is uploaded in the website.
8.	Whether reimbursement will be given for treatment undergone on emergency basis.	:	No reimbursement available under the Scheme
9.	Whether any cashless treatment or reimbursement for treatment undergone as out-patient is available	:	Reimbursement is not available for out-patient (including medication consultation etc.) under this Scheme
10.	Whether Pensioner/ Family Pensioner already covered under a policy for the present year can be enrolled in the next year	:	No. They have to opt now to join as it is special package for Pensioners with pre-existing diseases.
11.	Whether Pensioner/ Family Pensioner can opt out from the Scheme in the 2 nd year	:	No. It is a three year special package Scheme
12.	If husband and wife are both Pensioners whether they can get enrolled separately under the Scheme and claim ₹ 3,50,000/- + ₹50,000/- for each	:	Yes. Both husband and wife will enroll in this Scheme separately. The maximum sum assured per annum is ₹ 3,50,000/- + ₹50,000/- for each policy


(DR. K.V. RAMAN)
DIRECTOR
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Copy to:
The Programmer, Directorate of Health & Family Welfare Services, Puducherry
--- directed to upload the same in DHFWS website immediately.