MEDICAL ATTENDANCE AND TREATMENT RULES

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MEDICAL ATTENDANCE AND TREATMENT RULES

1.0 DEFINITIONS:

1.1 'EMPLOYEE' means any person employed by the Company.

1.1.1 Trainees, during the period of training are eligible for Company’s medical facilities for self and in case of married Trainees the spouse and children will also be provided medical facilities at Company's Hospital.

1.1.2 Employees selected and joined as trainees in VSP, during the period of training, are entitled to medical facilities for self and family during the period of training.

1.1.3 Casual Khalasis are also entitled to the medical facilities for self, spouse and children in the Company’s hospital.

1.2 'FAMILY' means :

i) The employee’s wife or husband as the case may be;

ii) Legitimate children and step-children wholly dependent on the employee;

iii) Minor brothers and minor unmarried sisters or widowed sisters wholly dependent and residing with the employees, if the father is :

a) not alive; or

b) wholly dependent on and residing with the employee;

iv)*Major mentally retarded or physically challenged dependent brother / sister residing with the employee on the merit of each case, and with the approval of CMD.

v) Parents if they are wholly dependent on and residing with the employee.

NOTE:

Family members (other than parents) will be deemed to be dependent on the employee if the individual monthly income from all sources does not exceed Rs.3,000/- p.m.

Parents of the employee will be deemed to be dependent on the employee if the combined income of parents from all sources does not exceed Rs.6,000/- per month including original basic pension at the time of retirement.

Whenever the combined monthly income of dependent parents excluding original monthly basic pension is below Rs.6,000/-, they will be allowed OPD treatment and Indoor facility in Visakha Steel General Hospital and its Health Centres including for parents of non-plant based employees. No referral will be allowed in such cases.

Dependent parents, currently availing medical facility from Central/State Govt./PSUs would be eligible for medical benefits from RINL/VSP, subject to an undertaking by the concerned employee that such facility is not being availed from any other source and that they are residing with the employee.

1.3 'Authorised Medical Attendant’ means any medical officer in the service of the Company or a duly qualified registered medical practitioner where a Medical Officer is not provided, or a Medical Officer of Government/Subsidiary Company.

Approved by the Board of Directors of RINL in their 1st Meeting held on 08.04.1982. Nomenclature of the rules has been amended vide PP Circular No.14/2007(No.PL/RR/7(4)/376) dated 21.11.2007.

Amended vide Personnel Policy Circular No.14/91, dated 13.08.91.

Incorporated vide Personnel Policy Circular No.13/90, dated 8.5.90.

Incorporated vide PP Circular No. 15/91, dated 7.08.91.


1.4° *Private Registered Medical Practitioner* means one qualified in the Western System of Medicine (Doctors having Degrees recognised by the Central/State Government) or in the Homoeopathic System of Medicine (Doctors having 4 years degree or diploma in Homoeopathy from recognised colleges) and registered in the appropriate Schedule of the State; and the term does not include a practitioner of Ayurvedic and Unani System of Medicine.

2.0 MEDICAL TREATMENT

2.1 Medical Treatment shall mean comprehensive medical cover, involving out-patient and specialised treatment, inclusive of all necessary pathological, radiological and other methods of diagnosis, free of any charge to the employee and his family as defined above. This will include free dental and ophthalmological services except provision of dentures and spectacles. Free medical treatment will also include:

2.1.1 Treatment at the consulting room of the authorised medical attendant.

2.1.2 Treatment at the residence of the employee or family. Treatment from private doctor is permitted only upto eight weeks for a disease, the maximum number of consultations in eight weeks should not exceed eight.

2.1.3 At the Out-Patient Department of a Government/Recognised hospital.

2.1.4 As an In-Patient in a Government/Recognised hospital.

3.0 Medicines prescribed by the Authorised Medical Attendants can be purchased by the employee and the cost reimbursed to him on the presentation of the bill together with the prescription. Proprietary preparation should, as far as possible, be avoided particularly when cheaper substitutes of equal therapeutic value are available. Preparations which are primarily foods, toilets or disinfectants, will not be paid for by the Company and the cost of these will be borne by the employee.

4.0 HOSPITAL TREATMENT:

4.1 Charges on account of treatment in hospital, private medical institutions and nursing homes are restricted to the rates charged by Government Hospitals/Specialists in the Government Hospitals. The claims are normally restricted to the rates of All India Institute of Medical Sciences, New Delhi or rates of any other Government Hospital, whichever are higher.

4.2° There are three categories for the purpose of reimbursement of cabin charges as under:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Maximum Ceiling</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Non-Executives</td>
<td>Rs.125/- per day</td>
</tr>
<tr>
<td>ii) Executives upto E-4 including JO/JSO/AE</td>
<td>Rs.250/- per day</td>
</tr>
<tr>
<td>iii) Executives in E-5 and above</td>
<td>Rs.450/- per day</td>
</tr>
</tbody>
</table>

•Rates of reimbursement of room rent in respect of employees posted at outstation Marketing/Liaison offices in case of inpatient treatment in non-empanelled hospital (in all cities):

<table>
<thead>
<tr>
<th>Grade</th>
<th>Maximum Ceiling</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) All Employees upto E-3 grade</td>
<td>Rs.750/- per day</td>
</tr>
<tr>
<td>ii) All Employees in E-4 to E-8 grade</td>
<td>Rs.1000/- per day</td>
</tr>
</tbody>
</table>

❖ Amended vide Circular No. PL/RR/3(7), dated 26.05.1983.
Note:

a) Dependant family members will be entitled as per the entitlement of the employee.
b) In case RINL/VSP has MOU with the referred hospital, the entitlement will be governed by the provisions in the MOU.

4.3 Diet charges are not separately reimbursed. However, in case of delivery, 'Child Care Expenses' at the rate of Rs.5/- per day are reimbursed provided there is certificate of essentiality from the attending doctor. Diet charges in all other cases are to be excluded. For the purpose of reimbursement of expenses for 'Child Care', 'Per Day' will mean 'Per Shift' of 12 hours.

4.4 Special nursing/special attendant charges (including Ayah) as engaged during hospitalisation (including nursing home) for the recovery or for the prevention of serious deterioration in the condition of the patient having regard to the nature of the disease, may be allowed to the employee and/or entitled dependent family members. For this purpose, a certificate from the Medical Officer-in-charge of the hospital/nursing home should be produced. The amount towards charges for special nursing/attendant or Ayah to be reimbursed, shall be limited to the amount which is in excess of 25% of the pay (including NPP, PP, Special Pay) of the employee concerned, for the period for which special nursing/attendant is necessary for one spell of hospitalisation.

5.0 CHARGES FOR PATHOLOGICAL AND OTHER EXAMINATIONS:

5.1 Charges for pathological and other examinations for diagnosis shall be reimbursed to the employee on production of necessary bills as also the prescriptions asking for such examination by the Authorised Medical Attendant.

6.0 REIMBURSEMENT FOR CONSULTATION/VISIT TO RESIDENCE:

6.1 Reimbursement of charges for consultation and visit to residence by Authorised Medical Attendants will be admissible as follows:

6.1.1 The maximum rates for fees reimbursable in respect of consultation with medical practitioners and specialists are as follows:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>At doctor’s residence/consulting room (Rs. per visit)</th>
<th>At patient’s residence during day (Rs. per visit)</th>
<th>At patient’s residence during night (after 10 PM) (Rs. per visit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualified Doctor</td>
<td>25/-</td>
<td>45/-</td>
<td>55/-</td>
</tr>
<tr>
<td>Recognised by the Govt) and Registered Medical Practitioners</td>
<td>75/- (At Clinic)</td>
<td></td>
<td>100/- (Hospital visit)</td>
</tr>
</tbody>
</table>

❖ Incorporated vide CMD’s approval dated 27.5.98.
Rates of reimbursement for outpatient treatment at non-empanelled hospitals in respect of employees of outstation Marketing/Liaison offices:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Category</th>
<th>Metro Cities</th>
<th>Non-Metro Cities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Specialist</td>
<td>Other Authorised Medical Attendant</td>
</tr>
<tr>
<td>1.</td>
<td>At the clinic of the Doctor</td>
<td>Rs.150/- per visit</td>
<td>Rs.50/- per visit</td>
</tr>
<tr>
<td>2.</td>
<td>Home visit during day time</td>
<td>Rs.175/- per visit</td>
<td>Rs.100/- per visit</td>
</tr>
<tr>
<td>3.</td>
<td>Home visit during night</td>
<td>Rs.225/- per visit</td>
<td>Rs.125/- per visit</td>
</tr>
<tr>
<td>4.</td>
<td>Doctor’s visit during Hospitalisation (other than approved hospitals)</td>
<td>Rs.200/- per day (week days)</td>
<td>NIL</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rs.225/- per day (Sundays)</td>
<td>NIL</td>
</tr>
</tbody>
</table>

The cost of Orthopaedic appliances will be reimbursed as per the Government Rules.

6.1.2 SPECIALISTS:

Employees can consult the Specialists directly without any reference from any doctor. The maximum fee reimbursable in respect of such consultation will be as in 6.1.1 above. Reimbursement in respect of expenditure incurred on this account will have to be approved by the competent authority before it is admitted.

6.1.3 Rates of consultation fee for visits of Specialist in Hospital/Nursing homes during hospitalisation shall be at par with the rates applicable to home visits of Specialists. Reimbursement of such visiting fee/consultation fee is normally admissible for one visit a day. However, where it is found to be absolutely necessary as in the case of very critical conditions of patient or for post operation visit in cases of serious operations, reimbursement of visiting fee/consultation fee for more than one visit a day could be made. The ceiling for reimbursement of fees for visits will be limited to Rs.90/- per day. The bills for Specialist consultation only forwarded by Controlling Officer after his signature on the prescribed proforma may be accepted for payment.

7.0 REIMBURSEMENT OF INJECTION CHARGES:

i) For State Government Medical Officers: Full reimbursement based on charges actually paid;
ii) For Private Medical Practitioners: Actual charges are admissible for intravenous, intramuscular and subcutaneous injections.

8.0 GENERAL PROVISIONS:

8.1 FAMILIES OF EMPLOYEES:
Where the families of the employees do not reside at the same place where the employees are posted, they may avail of medical treatment on the same lines as above and medical charges, cost of medicines, charges after specialised treatment, etc., as above will be reimbursed by the Company. Reimbursement for treatment of the dependents of the employee outside the place of posting is admissible only in case of employee’s wife or husband, as the case may be, legitimate children and step children wholly dependent on the employee. Reimbursement is not admissible in case of other dependent family members as specified in Clause 1.2 (iii) and (iv) for their treatment outside the place of posting of the employee.

NOTE*: In cases of employees desiring to avail medical treatment in respect of their children studying outside the place of posting of the employee, prior permission for reimbursement shall be obtained with the clearance of GM(M&HS) and approval by executive in E-8 or above grade in Personnel Department*. After approval and issue of necessary Office Order by the concerned Personnel Establishment Section, such dependent children may avail treatment, in case of need, in the empanelled Hospitals/Nursing Homes at the place of study on production of a letter of identity issued by Personnel Department. The reimbursement in such cases will be made as per the approved rates of the empanelled hospitals. In case of treatment in hospitals other than empanelled ones, reimbursement would be limited to the approved VSP rates.

8.2** SICKNESS AT PLACES OTHER THAN HEADQUARTERS DURING LEAVE ETC:
In case an employee falls sick at an outstation during leave or on official tour or the dependent members of the employees’ family fall ill at a place other than the place of his/her Headquarters during temporary absence, reimbursement of expenses incurred on treatment will be allowed as admissible under rules, provided the treatment has been done at a Government Hospital. However, for reasons to be accepted by the Head of Medical Department, if an employee or his dependent spouse and children are treated by a Medical Practitioner or a non-governmental Medical Institution, the reimbursement would be limited to the actual expenses to the extent certified by the Head of Medical Department or Rs.1000/-.** whichever is less. The reimbursement of medical expenses on the above basis is admissible only in such cases of illness which might have arisen, suddenly or unexpectedly at the outstation. Furthermore the reimbursement in such cases is admissible in case dependent spouse and dependent legitimate children/step-children only.

8.3 When a patient is to be sent elsewhere for treatment an escort will be provided on the recommendation of the Authorised Medical Attendant.

8.4 Medical Facilities to Retired Employees:
After retirement, an employee and his/her spouse shall continue to be eligible for treatment in the Company hospitals and dispensaries as and when they are established in case they present themselves for such treatment.
This facility will also be available to employees who cease to be in employment on account of permanent total disablement and to the spouse of an employee who dies while in service.

8.5 Medical Claims:
Employees preferring medical claims should submit all their claims only once in a month, instead of submitting a number of bills on frequent intervals during the month.

Incorporated Vide Personnel Policy Circular No.3/2008(PL/RR/7(4)/893 dated 01.05.08.
Amended Vide Personnel Policy Circular No.12/86, dated 08.05.1986.
* Amended vide Misc Circular 05/2011 dated 17.11.2011
9.0* MEDICAL TREATMENT AND REIMBURSEMENT OF MEDICAL BILLS OF EMPLOYEES STAYING IN UKKUNAGARAM / TOWNSHIPS AT MINES:

a. The Visakha Steel General Hospital and its Health Centres would attend to the medical treatment of all employees who are staying in Ukkunagaram. The Head of Medical Department or in case of emergencies the attending Medical Officer at VSGH/ Health Centre will refer employees wherever specialist treatment/admission to Hospital, Nursing Home, etc., are required. Medical reimbursement claims of employees residing in Ukkunagaram will be admitted only in such cases which have been referred by the VSGH authorities.

b. While Submitting Medical Bills for reimbursement, employees may clearly state the place of stay i.e., Visakhapatnam City/Gajuwaka Area/Ukkunagaram.

c. Similarly, employees posted in Mines would be treated by the Company's Medical Officer at the respective Mines Hospital in the first instance. Where facilities for Medical treatment are not available in the Mines Hospital, the Medical Officer at his discretion would refer cases for medical treatment/Diagnostic examination depending on the nature of the cases and treatment required. In this connection the detailed Circular No. PL/RR/7 (4)/ dated 16.05.1994 may be referred to.

9.1* MEDICAL RECORD-CUM-IDENTITY BOOKS:

Employees or their entitled family members are required to produce Medical Record-cum-Identity Books to avail medical facilities and treatment in the Health Centre at Ukkunagaram.

9.2* MISCELLANEOUS:

It has been decided while the system of depositing advance may continue where the recovery of amount may be difficult after the discharge of patient, the requirement of depositing of advance by Senior Executives (GM & above) of RINL/VSP for treating of their non-entitled children/relatives may not be insisted upon as these executives are in senior level and are holding key positions and recovery may not be difficult.

As regards occasional treatment of non-entitled children of key executives (GM & above), it may be extended on payment of medicine charges only and the charges towards services and other infrastructural facilities etc. need not be levied in these cases as a gesture of goodwill and a measure of motivation for key executives.

10.0 TENURE:

10.1 These Rules shall come into force with immediate effect.

10.2 The Company reserves to itself the right to modify, cancel or amend any of these Rules without prior notice.

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