

**SCHEME FOR MEDICAL BENEFITS TO THE EMPLOYEES OF THE INSTITUTE  
AFTER THEIR RETIREMENT.**

(As approved by the Board of Governors of IIT Bombay in its meeting held on 5<sup>th</sup> March, 2004)

1. This scheme will be a part of the service conditions of employees who join the Institute's services on or after 1<sup>st</sup> July, 2003. All such employees will thus join the scheme on joining the Institute and will continue till retirement. All existing employees of the Institute and those who were on rolls of the Institute on the 30<sup>th</sup> June, 2003, either as permanent employee of the Institute or on re-employment after superannuation will be entitled to join the scheme on exercising an option in this regard within six months of adoption of the scheme by the Board of Governors. All such employees who join the scheme are herein after referred to as "members".
2. A monthly subscription is to be paid by all the members of the scheme, at a rate based on their pay scales as follows:
  - A. Faculty, equivalent academic staff and other officers in a scale, the minimum of which is Rs.8000/- or more.....**Rs.150/-**
  - B. Employees in a scale the minimum of which is Rs.6,501/- or more but less than Rs.8000/-.....**Rs.100/-**
  - C. Employees in a scale the minimum of which is Rs.4,000/- or more but less than Rs.6,500/-.....**Rs.70/-**
  - D. Employees in a scale the minimum of which is less than Rs.4000/-.....**Rs.40/-**

The Subscription will be reviewed every five years or earlier as may be decided by the Director, by a Committee constituted by the Director, which among others, will have nominees of the Staff and Faculty Associations of the Institute. The Committee should take into consideration any substantial changes in the pay structure, cost of treatment and other relevant issues.

3. The subscription of the existing employees at the time of adoption of the Scheme will be payable from a common date to be notified by the Institute. Such of the existing employees who opt not to join the Scheme within the six months period mentioned in (1) above may be permitted to join the Scheme on paying all the arrears of subscription from the above common date along with 10% interest, compounded half-yearly only until superannuation. Contribution is payable for all the members for a period of 20 years after joining the Scheme.
4. If both husband and wife are employed in IIT Bombay, either of them can choose to join the Scheme. The entitlement of reimbursement will be as per the entitlement of the contributing member. The recovery of contribution will be affected through monthly salary bill. It is recoverable during the period of duty, suspension and leave.

5. Since the employees who have retired (if eligible) / are going to retire in few years would not have paid the monthly subscription as will be paid by the serving employees, they will pay a lump sum amount equal to 20 years subscription. The period for which an employee has paid the monthly subscription before retirement would be reduced from his 20 year period. Director may, in special circumstances, allow the payment of the lump sum contribution in two or three installments, but in not more than 12 months.
6. All medical facilities as approved by BOG from time to time for serving employees will also be available to the retired employees and their spouses. The coverage under the Scheme will only be for hospitalization in recognized Hospitals and Clinics, and, in such other Hospitals and Clinics to which they may be referred to by the Senior Medical Officer of IIT Hospital or by any other Medical Officer authorized by him/her. The entitlement of treatment and reimbursement after retirement will be at par with that of employees in service in corresponding cadres as that of the retired employee at the time of retirement. A ceiling of the total amount of cumulative reimbursement (including direct payments made by the Institute to any Hospital for this purpose) that may be made to an employee and his or her spouse during their lifetime will be prescribed, which at present will be as follows; (the categories below correspond respectively to the four categories in (2) above of the purpose of subscription)

<b>Category A</b>	<b>:</b>	<b>Rs. 10.0 lakhs</b>
<b>Category B</b>	<b>:</b>	<b>Rs. 8.5 lakhs</b>
<b>Category C</b>	<b>:</b>	<b>Rs. 7.0 lakhs</b>
<b>Category D</b>	<b>:</b>	<b>Rs. 6.0 lakhs</b>

These limits will be exclusive of reimbursement limits for O.P.D. Prescribed in these rules.

7. The present Scheme is primarily aimed at providing reimbursement for hospitalization facilities. However, a limited provision for reimbursement for out patient (OPD) treatment will be provided as follows. Members may choose to be covered by one of the following provisions for OPD at the time of retirement. Such option, once exercised, will be final and binding on the spouse of the retiring employee.
  - a) The member may opt to subscribe to the existing Contributory Medical Scheme (CMS) for OPD treatment at the IIT Hospital on terms that are approved for the Scheme (CMS) {subscription to CMS range from Rs.4000/- at the lowest slab to Rs.8000/- at the highest end, as a one-time payment}. A member wishing to exercise this option will pay subscription prescribed for CMS, in addition to the subscription amount payable under the present Scheme. A member exercising this option will not be eligible to draw the medical allowance (currently Rs.100/- per month) payable to pensioners.
  - b) A member not opting for (a) above, may opt to avail OPD at Government hospitals, including hospitals run by local authorities such as District Hospitals and those run by Government Departments like Railways, DAE as also hospitals of the Public Sector Undertakings. It may be mentioned that the above statement does not imply that such hospitals have agreed to provide such facilities to IITB employees and the Institute does not undertake to negotiate in this matter. Those opting for this may be reimbursed for treatment (including cost of medicines, tests etc.) up to a maximum limit of Rs.2500/- per annum. A

member opting for this will not be required to pay any additional subscription but will not be eligible to draw the medical allowance payable to pensioners.

- c) Members not opting for either of the provisions (a) or (b) above may continue to draw the medical allowance payable to retired employees.

The Institute may recognize some hospitals in major cities and towns outside Mumbai at which retired employees may avail hospitalization facilities. The amount of reimbursement for treatment in such hospitals will not exceed amount admissible to a serving employee in the Institute, as provided in clauses 6 above.

The retired employees will send Xerox copies of records of the case to the SMO of the IIT Hospital for information and record.

8. A check list of documents required to be submitted to IIT, will be prepared and circulated to all the retired employees to facilitate reimbursement.
9. Any change in the reimbursement rules, announced by the Government of India from time to time, will be incorporated in the scheme with due approval of the Board of Governors.
10. If an employee dies during service, his/her spouse will have the option to continue in the scheme after paying the monthly subscription as was being paid by the deceased employee for the remaining period of his service.
11. No refund of the subscribed amount will be permissible under any circumstances, other than that mentioned in para 12.
12. A member may opt to leave the scheme at the time of retirement/resignation from the Institute by taking a refund of the amount standing in his/her account. Once a member leaves the scheme, he/she will not be permitted to rejoin the same.
13. The Institute will maintain a separate account for every member of the scheme in the manner in which PF accounts are maintained. The amount that stands in the account of every member shall receive interest at a rate which is 1% less than the average rate at which the investment of the funds available under the scheme arising out of members' subscription have been made; the 1% amount will be considered as administrative expenses for the scheme.
14. In case of medical emergency, the rules as applicable to the serving employees shall apply, but with the limits as given in clause 6 above.
15. When the spouse of a staff member is employed in a State/ Central Govt. / another Autonomous / Corporate body, he/she can choose to claim the medical facilities either from the Institute or from the spouse's employer, by declaring the same through a joint communique.
16. While employees who have retired from the Institute service before 30<sup>th</sup> June, 2003, are not eligible to join the scheme, as a special provision, only those who had opted for one of the two Insurance Schemes supported by the Institute (the Senior Citizen Scheme of the UTI or the Mediclaim Insurance) will be eligible to switch over to the present scheme on such terms and conditions as may be approved by the Director. Once the Director specifies conditions of such switch over, the terms and conditions specified by him will be deemed to be a part of the present document.