

IIT Bombay medical entitlement rules for registered students

Eligibility:

All **undergraduate (UG) and postgraduate (PG) students** of the Institute registered for the Autumn (July-December), and Spring (January to June) are entitled to treatment available at the IITB Hospital while present on campus. The UG and the PG students who graduate during the semester cease to have medical entitlement five days after graduation or the last date of vacating the hostel, as informed by A/Dean.SA.

UG students with academic extensions, either due to medical dropout or due to poor academic performance, will be eligible for medical treatment for additional 02 semesters only if staying on campus.

PG students are entitled to medical treatment only for an additional 01 semester.

PhD scholars entitled to medical benefits can avail of treatment at IITB hospital throughout the year for a **maximum of 06 years or till ten days after PhD viva-voce if staying on campus, whichever is earlier.**

Spouse and children of entitled PhD students can avail IITB hospital outpatient facility. The Spouse and Children of QIP students are entitled to IITB hospital facility and can avail treatment (OPD and IPD). No reimbursement is admissible to them.

Post-doctoral scholars can avail of only the outpatient facility.

All government-employed/company-sponsored students/scholars need to follow the rules as directed by the GOI/company-specific rules.

Rules for Outstation medical benefits :

Presently no outstation medical treatment is admissible to students except accidental treatment.

Reference:

IITB hospital is the primary health care centre for students. When a student needs secondary or tertiary treatment, they will be referred to one of the following empanelled hospitals for treatment (list of hospitals attached)

Second opinion:

On the recommendation of IIT Bombay Hospital, a student may be referred for second opinion/consultation to one of the empanelled hospitals when diagnosis or treatment is not possible at IITB hospital.

Reimbursement:

A student is registered at IITB hospital only when a medical file is issued after verification of the necessary vaccination certificate (see annexure). Such students are eligible for the following medical reimbursement.

- The cost of medicines purchased from the market and pathology/radiology charges incurred in the empanelled facility on the advice of the authorised medical attendant (IITB hospital Medical Officer) is reimbursable according to the institute rules. Note that pre-exposure vaccines are not reimbursable.
- Expenditure incurred for indoor treatment on the advice of the IIT Bombay Hospital in a recognised hospital (See annexure) in the economy/general class of accommodation will be reimbursed by the Institute, **subject to a ceiling of Rs.2.0 lakhs /semester ***. If the student wishes to avail of treatment in a higher class, the difference in cost from the general ward class will have to be borne by the student.

* Emergency surgeries and procedures following transfer from IITB hospital will be reimbursed under the same ceiling. **Elective surgeries and procedures will not be reimbursed.**

There will be no reimbursement for the following treatments for dentistry/infertility/maternity/cosmetology/substance abuse/obesity/joint replacement/organ transplant etc.

The travelling cost incurred for the treatment is not reimbursable.

Settlement of medical claim:

The medical_claim should be submitted for settlement against the medical advance within one month of discharge (download forms from www.asc.iitb.ac.in).

OPD bills and in-patient bills, when the medical advance is not taken, should be submitted within six months. The reimbursement claim may be submitted to the medical unit of the administration section. The approximate processing time is up to 45 days from the date of receipt.

Prolonged Treatment:

Treatment of chronic cases or prolonged illnesses requiring special medical treatment for a long period will be the responsibility of the parents/guardian of the student. A prolonged illness is defined as requiring treatment in any hospital for over 30 days. Medical certificates towards this need to be submitted from the treating doctor for resuming academic registration in the institute.

Accidental injury reimbursement:

All the students of the Institute registered for the semester are covered under accidental injury insurance with the following features:

The treatment cost of hospitalisation in the general ward category is covered. Pre-admission and post-admission OPD treatment is not covered. Maximum reimbursement is 2 lakhs/incident. The treatment can be availed anywhere in India, provided it is at the same station where the injury occurred.

If no reference from IITB hospital is available, a certificate of the treating registered medical practitioner should be submitted. The medical certificate should contain the diagnosis period, treatment undertaken and fitness to join/continue academic registration in the institute. As per the current protocol followed, Elective surgery is not reimbursable for students

Medical advance:

Students will be eligible for a medical advance up to Rs. 1 lakh when referred for in-patient treatment in an empanelled hospital. The student/parents/guardian/friend can apply for a medical advance for the hospital where being treated. An email application to the incharge CMO (medicaladvance@iitb.ac.in) can be made with IIT Bombay hospital reference, student

ID and treating hospital's estimate as attachments. On recommendation from the incharge CMO, the mail will be forwarded to the Dean of Student Affairs for approval and payment to the treating hospital.

Note that treatment at a non-empanelled hospital will not be eligible for a medical advance.

Certificate eligibility:

Every student is registered at IITB hospital only when a medical file is issued after verification of the necessary vaccination certificate. Such students are eligible for:

1. Medical certificate for treatment and fitness
2. Swimming fitness certificate for IIT Bombay swimming pool
3. Vaccination certificate for vaccines administered at IITB hospital

Students are not eligible for any other certificate, including the authentication of a treatment certificate issued by a doctor outside the IITB hospital.

Additional Points:

The Dean (SA) is authorised to recommend additional reimbursement of INR 5 Lakhs for an eligible medical claim. Dean. SA is also entrusted with additional financial powers for medical help/emergencies on case to case basis. However, the amount will be considered a loan that a student needs to settle before obtaining the degree.
