



राष्ट्रीय प्रौद्योगिकी संस्थान गोवा
NATIONAL INSTITUTE OF TECHNOLOGY GOA

कुनकोलिम, जिला दक्षिण गोवा, गोवा, पिन-403703
Cuncolim, South Goa District, Goa, Pin-403703

GUIDELINES FOR MEDICAL REIMBURSEMENT

Beneficiary and Eligibility Criteria

- The regular employees and the dependent family members are beneficiaries of the scheme as per the Central Service (Medical Attendance) i.e. CS (MA) rules of Government of India.
- All the eligibility/entitlement criteria for various treatments, medical attendance rules and treatment norms will be as per the CS (MA) rules / CGHS rules of Government of India.

Definition of dependent family members:

- The term 'family' for the purpose of the Central Service (Medical Attendance) Rule, 1944, shall mean a Government servant's wife or husband, as the case may be, and parents, sisters, widowed sisters, widowed daughters, brothers, children, stepchildren divorced/separated daughters and stepmother wholly dependent upon the Government servant and are normally residing with the Government servant.
- A member of the family is treated as dependent only if his/her income from all sources including pension does not exceed Rs.9000/- plus amount of Dearness Relief admissible on Rs.9000/- on the date of consideration of the claim.

Income certificate of the dependents is mandatory every year in order to obtain the benefit of medical reimbursement from the Institute.

Age-limit of dependent – The dependent age-limit of Government servants/pensioners for the purpose of availing medical facilities under CS (MA) Rules, 1944 and CGHS Rules is as below:

1	Parents	Irrespective of age limit, if, wholly dependent on Government Servant as per Govt of India rules. Both male/female employees have a choice to include either parents/parents-in-law to avail medical benefits subject to conditions of dependency and residence being satisfied. Stepmother. In case of adoption only adoptive and not real parents. If adoptive father has more than one wife, the first wife only.
2	Spouse	Husband/Wife including more than one wife or judicially separated wife
3	Son	Till he starts earning or attains the age of 25 years or gets married, whichever is earlier.
4	Daughter	Till she starts earning or gets married, irrespective of the age-limit, whichever is earlier.
5	Son suffering from any permanent disability of any kind (physical or mental)	Irrespective of age-limit.

6	Dependent divorced/abandoned or separated from their husband/widowed daughters and dependent unmarried/ divorced/ abandoned or separated from their husband/ widowed sisters.	Irrespective of age-limit.
7	Minor brother(s)	Up to the age of becoming a major (18 years) Only, if parents come under dependency clause.

Definitions:

1. **Treatment:** Treatment means the use of all medical and surgical facilities available at hospital or dispensary in which employee is treated.
2. **Authorized Medical Attendant (AMA):**
 - i. Medical Officer appointed at any campus of the Institute
 - ii. Chief Medical Officer or a Medical Officer of any Government Hospital/ Health Centre/ Dispensary in whose jurisdiction/ vicinity the employee falls ill
 - iii. Medical Officer of any Hospital/ Medical College/ Institute recognized by the Institute, for such purpose or where the employee is admitted under emergency due to an accident or otherwise

General Guidelines

- a) There is no formal process of prior appointment for consultation with Institute Medical Officer (IMO).
- b) The claims should be submitted within 6 months from the date of completion of the treatment.
- c) The employees and their families can avail the medical facilities at the Institute Medical Centre. Employee or dependents should visit to the Institute Medical officer (IMO) at any time during working hours. If an employee or dependent is unable to visit Institute Medical Centre (IMC), then s/he should take prior permission/referral/intimate the IMO via e-mail/whatsapp/text message etc. while consulting any Hospital/Consultant/Nursing home. The reimbursement will be limited up to the Institute approved rates. The Institute follows CGHS Mumbai rates as there are no CGHS rates defined in the State of Goa. However, the revised rates prescribed by CGHS from time to time will be applicable as per norms.
- d) In emergent cases involving accidents, serious nature of disease, life-threatening illness/diseases etc., the person on the spot may use their discretion for taking treatment in any hospital. And at a later stage s/he should inform the IMC.
- e) Treatment at any Government Hospital or Institute tie-up hospital can be taken without any prior permission. The Employee can produce their Institute ID card with expenses initially borne by the employee and reimbursement can be claimed from the Institute later which will be restricted as per CGHS rates. The Employee has to obtain referral letter from the IMO in due course while applying for reimbursement. In case of hospital admission, the employee has to intimate the Medical Office of

the Institute in due course of time via e-mail/whatsapp/text message etc.

- f) The tie-up with Victor Hospital will also extend treatment facilities to the immediate family members of the regular employees, even if they are not classified as dependents of the Government servant. However, such family members will not be eligible for any reimbursement from the Institute. Reimbursement of medical expenses will be limited strictly to regular employees and their dependents, as defined under the Medical Attendance Rules. In addition, employees hired on temporary basis on the rolls of the Institute are eligible to take treatment from Victor Hospital. The tie-up with Shetty Eye Hospital on a cashless basis is extended exclusively to regular employees of the Institute and their eligible dependents. The medical bills will be settled directly by the Institute at a later stage.
- g) Tests prescribed by the treating AMA—such as pathological, bacteriological, radiological, imaging, or other similar investigations—may be conducted at any registered laboratory or diagnostic center. Reimbursement will be processed in accordance with CGHS rules. If these tests are already prescribed by the treating doctor, no additional referral or prior intimation is required.
- h) Copy of prescription/medical reports/discharge summary and original receipts/bills for consultation fees, medicines, tests etc. should be attached for reimbursement.
- i) The Essentiality Certificate that needs certification from the IMO through referral should be completely filled. All details with regards to Medicines, Diagnosis, Investigations, fees and other details as prescribed in the form shall be clearly indicated. Separate sheet for list of medicines may be attached if necessary. Incomplete forms will not be accepted. Intimation to the IMC is necessary via e-mail/whatsapp/text message etc. in case of reimbursement. However, request for a referral from the IMO may be specified in the communication which needs to be attached while submission for reimbursement of claim.
- j) The reimbursement is allowed for consultation fee upto four consultations (which include repeat prescriptions) in a total spell of 10 days from the first date of consultation. Also, charges for a maximum of 10 injections (it may go upto 15 in special cases) can also be reimbursed. Consultation and injection can be had together and prescribed fee for each can be claimed.
- k) The medicines classified as dietary supplements, food items, or cosmetics, tonics, vitamins, disinfections, toilet preparations, etc. are not reimbursable under CGHS.
- l) Payments exceeding Rs. 5000/- require proof of digital payment.
- m) These guidelines from the Institute are subject to change and will be communicated to all employees of NIT Goa as and when updated. It is the responsibility of the Medical Centre to stay informed and maintain up-to-date records of any revisions in rates, orders, or circulars issued from time to time.

Procedure to be followed for the Medical Claim:

OPD (Out-Patient Department)

- a) Treatment at any Government Hospital or Institute tie-up hospital can be taken without any prior permission. The Employee can produce the ID card and obtain treatment and make upfront payment as per CGHS rates and reimbursement can be claimed from the Institute later. The Employee has to obtain referral letter from the IMO in due course while applying for reimbursement.
- b) In case of an employee facing any General Health Issue on working days, s/he can visit the IMC and if needed may be referred to a Specialist via referral letter. On other non-working days/leaves/holidays the employee should intimate the IMC via e-mail/whatsapp/text message etc. and obtain treatment from any doctor. For follow-up treatment, it is necessary to intimate the IMO (E-mail/Whatsapp/text message etc.) however, referral is not required. The follow up bill may be submitted in the same bill as the original claim. Dependents can also avail treatment at the IMC.
- c) If case of an employee facing any health issue and needs consultation from a Specialist Doctor, s/he may directly obtain treatment without any referral letter. However intimating the IMC via e-mail/whatsapp/text message etc. is necessary.
- d) For planned OPD's/treatments the employee needs to obtain referral letter from the IMO in advance.
- e) For treatment of dependents, they may intimate the IMC via e-mail/whatsapp/text message etc. and obtain treatment.

In-Patient Department (IPD)

- a) If employee or dependent is admitted in Hospital in an emergency case, then employee shall inform IMO/IMC at a later stage via e-mail/whatsapp/text message etc. The emergency medical treatment certificate is required to be obtained for reimbursement from treated Hospital/treating doctor.
- b) In case of planned medical treatment/hospitalization, prior permission should be taken from IMO (E-mail/Whatsapp etc.) and referral letter should be collected in advance.
- c) For the follow-up treatment, it is necessary to inform IMO (E-mail/Whatsapp, text message etc.) Referral is not required for follow-up treatments.
- d) If an employee/dependent consults an outside doctor without a referral letter from the IMO and is advised hospitalization, Prior intimation to the IMC via E-mail/WhatsApp/text message, etc.

is however mandatory in due course of time.

Certification of Bills

Conditions	Essentiality Certificate	Medical/Lab/Diagnostic/ Radiological Reports/Discharge Summary	Bills/Invoices
Tie-up Hospital	IMO	IMO	IMO
IMO refers the Employee to another Doctor	IMO	IMO	IMO
Employee consults another doctor via intimation and referral from the IMO	IMO	IMO	IMO
Employee consulting another Doctor without the referral from the IMO (However, intimation is necessary)	Treating Doctor	Treating Doctor	IMO

Purchase of Medicines:

- a) Employees may visit the IMC with a prescription from their treating AMA to receive the prescribed medicines. If the required medicines are not available at the IMC, the IMO will issue a prescription for the unavailable items. Employees can then obtain these medicines either from the Empanelled Pharmacy (Apollo Pharmacy) in a cashless manner, or the IMC may dispense the medicines within 24 to 48 hours in case of non-emergency situations. Medicines from Apollo Pharmacy can only be obtained with a valid prescription issued by the IMO. In case of emergencies, holidays, leaves or non-working days, employees may request the required prescription from the IMC via E-mail/ WhatsApp. Medicines will be dispensed in cashless mode, and the bills will be settled by the Institute in due course. OR
- b) Employees may purchase prescribed medicines from any pharmacy of their choice and subsequently submit the bills for reimbursement.

Reimbursement of Bills

Concerning to the reimbursement and processing of the bills, following documents are mandatory:

- a) Copy of Discharge summary with original stamp & signature of Hospital/treating doctor. The discharge summary should include separately diagnosis, history, clinical findings, general examinations, associated complaints, investigations done, treatment given, medicines given, treatment advice on discharge/follow-up.
- b) Copy of prescription/medical reports and intimation given via e-mail/text message/whatsapp.
- c) Original receipts/bills for consultation fees, medicines, tests etc. should be attached for

reimbursement. Bills should clearly indicate the break-up of charges for various diagnostics/ investigations, minor procedures, room rent, nursing charges, doctor's charges etc.

Outstation Treatment

- a) When an employee is on duty/out of station or if his/her dependent staying outside Goa (within India) falls ill or in case of emergency, the employee may consult and receive treatment in any nearby hospital/clinic/nursing homes with intimation to the IMC in due course of time through E-mail/Whatsapp/text message/fax etc.
- b) In case of planned medical treatment/hospitalization, prior permission should be taken from IMO/IMC with referral letter granted through via email/whastapp etc.

Medical Leaves

Medical Leaves of more than 03 days will be routed through the IMC along with Medical Fitness Certificate issued by the IMO. Those on leave for less than 03 days shall not be routed through IMC.

Interpretation of Rule

If any question arises regarding interpretation of these rules or any other rules related to Medical, it shall be referred to the Director whose decision shall be final and binding on all concerned.

Penalty clause for false claim

In case the claim is found to be fictitious/false/tampered, strict action shall be taken against the employee under CCS Conduct rules 1964 and the claim against the medical expenses will be rejected.

Emergency Medical Contact Numbers:

Sr. No.	Name	Contact No.	Email Id
1	Landline	0832-2404215	---
2	Dr. Sai Manoj Chari Institute Medical Officer	8552975049	medicalofficer@nitgoa.ac.in
3	Mrs. Reshma Castelino Technical Asst. (Medical Centre)	9607730083	reshma.castelino@nitgoa.ac.in staffnurse@nitgoa.ac.in
4	Medical Assistant (Ravina)	6360471559	---
5	Medical Assistant (Milosha)	9130752022	---
6	Medical Assistant (Sailee)	9834911753	---
7	Institute Ambulance Driver	8766511345, 8767348176, 7709720337	---
8	Govt. Ambulance (Toll Free Number)	108	---
9	Sub-District Hospital, Cuncolim Goa	0832-2670216	----
10	District Hospital/Hospicio, Margao Goa	0832- 2705664 0832- 2705754	----