

Government of West Bengal

Finance Department

Audit Branch

No: 3475 F

dt. : 11.05.09.

Memorandum

The State Government pensioners and their family members are entitled to the medical facilities under the West Bengal Services (Medical Benefits for the State Government Pensioner) Rules, 1998 as amended from time to time.

Very often Pensioners find it difficult to get treatment for themselves and their family members in Govt. hospitals for want of accommodation. As a result, the State Govt. Pensioners and their family members are forced to get admission in Private hospitals/ Nursing homes and in such cases no reimbursement of cost of treatment is admissible as per the said rules. Even if admission can be acquired in Govt. hospital, reimbursement of cost of medicines purchased from outside and cost of devices procured for treatment is extremely inadequate.

(2) Considering the problems faced by the State Govt. Pensioners/ family pensioners in the matter of medical attendance and treatment as well as reimbursement of the medical expenses it was decided to extend the benefits of the West Bengal Health Scheme, 2008 to the State Government pensioners and their family members (Clause- 16 of the West Bengal Health Scheme, 2008). Now the Governor is pleased to extend the benefits of the West Bengal Health Scheme, 2008, in addition to the West Bengal Services (Medical Benefits) Rules, 1998, as subsequently amended, to the State Government Pensioners and their family members with effect from 01/06/2009.

(3) In these orders:

- (i) "State Government Pensioner or family pensioner" means pensioners who are drawing/ entitled to draw pension/ family pension w.e.f. 01.06.2009.
- (ii) "Pension" means the basic pension inclusive of commuted portion, if any. It covers all classes of pensions under The West Bengal Services (Death-Cum-Retirement Benefit) Rules, 1971 as amended from time to time or any other rules as issued by the Government of West Bengal for the employees under this State Government from time to time.
- (iii) "family pension" means basic family pension/ ex-gratia family pension /ad-hoc family pension /extraordinary family pension due on 01.06.09 under the West Bengal Services (Death-Cum-Retirement Benefit) Rules, 1971, the West Bengal Services (Extraordinary Pension) Rules, 1971 or Family Pension scheme, 1965.

- (iv) "beneficiary" means a member of the family of a State Government pensioner.
- (v) "family", in relation to a State Govt. Pensioner, means-
 - (a) children including step-children and unmarried daughters,
 - (b) dependent minor brothers,
 - (c) dependent minor sisters,
 - (d) father or mother whose family income does not exceed rupees one thousand five Hundred p.m.,
 - (e) wife or husband, as the case may be;

Note: (i) Son is considered to be dependent till he starts earning or attains the age of 25 years whichever is earlier. Son suffering from permanent disabilities either physically or mentally will be considered dependent without any age limit.

(ii) Unmarried daughter is eligible till she starts earning (irrespective of age).

(iii) It is the responsibility of the Pensioner concerned to intimate the Pension Sanctioning Authority when a ward is no more entitled to the benefits eligible under the West Bengal Health Scheme, 2008.

- (vi) '**Eligible State Govt. Pensioner**' means a State Govt. Pensioner enrolled under the **West Bengal Health Scheme, 2008.**

(4) Enrolment:

- (i) The provision of enrolment under the Scheme shall be optional.
- (ii) A State Govt. Pensioner/ Family pensioner shall not be entitled to draw regular medical relief with effect from the date of effect of such enrolment.
- (iii) A State Govt. Pensioner/ Family pensioner shall have the liberty to opt out of the Scheme of any time. Provided that where a State Govt. Pensioner/ Family pensioner or any family member has enjoyed any benefit under the Scheme, such pensioner shall not be allowed to opt out of the Scheme within five years from the month following the month in which he/ she enjoyed the benefit.
- (iv) A State Govt. Pensioner/ family pensioner seeking enrolment under the West Bengal Health Scheme, 2008 shall exercise option in Form No-I in duplicate along with an undertaking that upon enrolment under the Scheme such Pensioner/ Family pensioner shall forgo the regular medical relief drawn along with monthly pension.
- (v) The option referred to Sub-para (iv) shall be submitted to the Pension Sanctioning Authority. The Pension Sanctioning Authority after scrutinizing the option exercised by the pensioner shall issue a certificate of enrolment in Form-II in favour of the

Pensioner/ Family pensioner to be effective from the first day of the month following the month in which the certificate is issued.

- (vi) The Pension Sanctioning Authority shall send one copy of the certificate to the concerned Pay and Accounts Office/ Treasury with a direction to discontinue the drawal of regular medical relief with effect from the first day of the month following the month in which the certificate is issued.

(5) Facilities:

An eligible State Govt. Pensioner and his/ her family members/ Family pensioner shall be entitled to the same medical attendance and treatment facilities as entitled by the State Government employees under clauses **5, 6, 7, 9** and **14** of the **West Bengal Health Scheme, 2008**.

(6) Accommodation:

In the case of medical attendance and treatment as an indoor patient in a hospital or an institution, an eligible State Govt. Pensioner/ family pensioner or beneficiary shall be entitled to such accommodation as mentioned in column- (4) of the table below, of the category of the state Govt. Pensioner as mentioned in column- (2) to be determined on the basis of Basic Pay (Band Pay including Grade Pay) which he/ she drew before retirement or basic pension in column- (3) respectively, against the Sl. No. as mentioned in column- (1) of the said table:-

Table

Sl. No. (1)	Category of Pensioner (2)	Basic Pay (Band Pay including Grade Pay) drawn before retirement/ Basic Pension (3)	Type of Accommodation (4)
1.	I	Above Rs. 27,000 p.m. / Rs. 13,500 p.m.	Private Ward
2.	II	Rs. 18,000 p.m. and above but below Rs. 27,000 p.m. / Rs. 9,000- Rs. 13,500 p.m.	Semi- Private Ward
3.	III	Below Rs. 18,000 p.m./ Rs. 9,000 p.m.	General Ward

Where the type of accommodation in a hospital does not correspond to the nomenclature as referred to column (4) of the table or any similar nomenclature, the Government shall, in consultation with the hospital authority, determine the entitlement of the beneficiary.

(7) Issue of Identity Card to Pensioner and Family Members:

- (i) The eligible pensioner and his/her family members shall be issued a photo-identity card with a unique identification number under seal and signature of the Pension Sanctioning Authority.
- (ii) The identification number of the Pensioner and beneficiary shall consist of three numbers, for example x/y/z where 'x' denotes the code number of the pensioner (P.P.O. number), 'y' denotes the serial number of the beneficiary belonging to the family of the pensioner (it being 1 in case pensioner himself/ herself) and 'z' denotes the total number of cards issued for the family of the pensioner.
- (iii) The blank identity cards with running serial numbers shall be supplied by the Finance Department on the basis of requisition received from pension sanctioning authorities through the Administrative Departments.
- (iv) The identity cards shall consist of two parts of which the issuing authority shall retain the first part and second part shall be handed over to the pensioner concerned.
- (v) A list of eligible Pensioners to whom identity cards have been issued shall be forwarded to the concerned Treasury Officer and also to the Finance Department.
- (vi) The identity card shall have a standard format and colour of the card shall be:
 - (a) **yellow**, in case of pensioners belonging to **Category I** mentioned in Table to **Para-6**;
 - (b) **pink**, in case of pensioners belonging to **Category II** mentioned in Table to **Para-6**;
 - (c) **white**, case of pensioners belonging to **Category III** mentioned in Table to **Para-6**.
- (vii) A temporary family permit in Form-VI may be issued to a Pensioner enrolled under the Health Scheme by the Pension Sanctioning Authority for a period of six months, pending issue of photo-identity cards and such **temporary** family permit shall entitle the pensioner and his/her beneficiary to all the benefits of this scheme.

(8) Intimation of medical attendance and treatment:

An eligible Pensioner/ Family pensioner shall give intimation (Clause- 11 of the Scheme) within three days of commencement of medical attendance and treatment to the Pension Sanctioning Authority. Where a pensioner himself is undergoing treatment and not in a position to intimate personally, any member of his family may give such intimation.

(9) Hospitals/ Nursing Homes/ Diagnostic Centres :

Apart from the Govt. Hospitals, hospitals run by Municipal Corporations, Municipalities and other Local Bodies and State-aided Hospitals, the Private Hospitals, Nursing Homes, Institutions, Clinics, Laboratories, Diagnostic Centres, etc. as per list attached in **annexure 'A'** of the notification no. 3473 F dt. 11.05.09 are recognised for the purpose of the West Bengal Health Scheme, 2008.

An eligible Govt. pensioner shall show his/her Identity Card to the hospital/ diagnostic centre where he/ she intends to get medical attendance and treatment. The hospital/ diagnostic centre shall provide accommodation etc. as per entitlement as mentioned in para-6 and provide medical services/ procedures, as are essential, to the eligible Govt. pensioner or family members under memorandum of agreement and shall charge for such services procedures/ investigations as per agreed rates. The beneficiary shall pay the costs to the Hospital/ Nursing Home/ Diagnostic Centre. However, in emergency, the Private Hospital shall not refuse admission or demand for advance from the eligible Govt. pensioner or his/her family members. The final bill shall be settled by the beneficiary before discharge.

Note: Private Hospitals/ Nursing Homes/ Diagnostic Centres etc. have been classified into three classes (vide annexure A of the notification no. 3473 F dt. 11.05.09.). The rates to be charged by these Service Providers from the eligible Govt. pensioners shall be as

(i) Class-1 service provider: 100% of approved rates or actual rate of the service provider whichever is less.

(ii) Class-2 service provider: 80% of approved rates or actual rate of the service provider whichever is less.

(iii) Class-3 service provider: 70% of approved rates or actual rate of the service provider whichever is less.

(10) Rates:

Rates for reimbursement of medical expenses for various treatments/ tests/ procedures have been specified under the Finance Department notification no. 3473 F dt. 11.05.09 (Annexure-B).

Private Hospitals, Diagnostic Centres, etc. shall charge for medical attendance and treatment of a beneficiary on the basis of approved rates or actual rates of the concerned hospital whichever is less. For indoor treatment Private Hospitals/ Diagnostic Centres shall charge medical expenses on the basis of package rate.

“Package rate” shall mean and include lump sum cost of in-patient treatment/ day care/ diagnostic procedures etc. **Package rate includes:**

- (i) Registration charges,
- (ii) Admission charges,
- (iii) Accommodation charges,
- (iv) Operation charges,
- (v) Injection charges,
- (vi) Dressing charges,

- (vii) Doctor/ consultant charges,
- (viii) ICU/ ICCU charges,
- (ix) Monitoring charges,
- (x) Transfusion charges,
- (xi) Anaesthesia charges
- (xii) Operation theatre charges,
- (xiii) Procedural charges/ surgeon's fee,
- (xiv) Cost of surgical disposables and all sundries used during hospitalization,
- (xv) Cost of medicines,
- (xvi) Related routine and essential investigations,
- (xvii) Physiotherapy charges etc, and
- (xviii) Nursing care and charges for its services **but excluding expenses on telephone, tonics, toiletries, cosmetics, etc.**

Package rate does not include cost of implants. The reimbursement of the cost of implants is admissible as per approved W.B.H.S., 2008 rates or as per actuals in case, there is no prescribed ceiling.

In case, there is no “**package deal**” possible costs may be calculated for medical attendance, medicines, investigations, bed charges all procedures etc as per approved rates/ actuals.

Note: Actual cost of Pacemaker, coronary stents, heart valves, IOL, various artificial appliances, Neuro implants will be reimbursed in full. But when use of a dual chamber Pacemaker or use of more than two stents or use of more than one drug eluting stents are essential prior permission of the West Bengal Health Scheme Authority under the Finance Department is to be obtained.

(11) Claims for reimbursement of the cost of medical attendance and treatment:

(i) Application in Form-III for settlement of claim shall be made to the Pension Sanctioning Authority within three months of the completion of treatment.

(ii) The application referred to in sub-clause (i) shall be accompanied by the following documents:

- (a) Essentiality Certificates in Form IV;

- (b) Photocopy of the identity card issued to the pensioner, and where the claim relates to a member of the family of the pensioner, photocopy of the identity card issued to such member of the family of the pensioner;
- (c) All original bills verified by the hospital, laboratory or institution;
- (d) All original vouchers, cash memos and money receipts;
- (e) Detailed lists of all medicines, laboratory tests, investigations, procedures, number of doctors' visits, etc. with dates, duly countersigned by an authorised person of the hospital where the beneficiary has received medical attendance and treatment, along with a certificate from such authorized person to the effect that all charges are as per approved rates. In the bill prepared by the hospital, each service, procedure and investigation for which the beneficiary is charged should be specified, along with this reference number in the approved list;
- (f) Detailed list of all medicines purchased from outside and all laboratory tests, investigations and procedures done in a laboratory, institution or hospital other than the hospital where the patient has received medical attendance and treatment, along with a certificate from an authorized person of the hospital that such medicines had to be purchased or such laboratory tests, investigations and procedures had to be done on the advice of the attending physician of the hospital;
- (g) Photocopy of the intimation given to the Pension Sanctioning Authority regarding medical attendance and treatment of the eligible pensioner or family member of the pensioner;
- (h) Check list in form V.

(12) Settlement of Claims:

The application made under Para-11 for reimbursement of the costs shall be processed by the concerned department, the Directorate or the office, as the case may be, under which the pensioner last worked. Provisions of the **Clause-13** of the West Bengal Health Scheme, 2008 shall be applicable for the pensioners. The expenditure shall be met from the head **"2071-Pension and other Retirement Benefits-01-800-NP-002-12-Medical Reimbursement under the West Bengal Health Scheme, 2008"** under the Demand No-18.

While settling a claim following guidelines may be followed:-

- (i) For treatment within the State Government hospital/ Govt. aided hospital or recognised Private hospitals/ Institutions, etc as (as mentioned at **Annexure-A** of the Notification No. 3473 F dt. 11.05.09) cost of treatment may be reimbursed on the basis of approved rates given in **Annexure-B** of the Notification No. 3473 F dt. 11.05.09. or the actual cost whichever is less. Class of the Service Provider (Hospitals/ diagnostic centres, etc.) shall be taken into account for reimbursement of the costs.

If the rates quoted by the hospitals/ diagnostic centres are lower than the ceiling rates given in Annexure- B the reimbursement may be allowed on that lower rates.

(ii) No reimbursement shall be allowed for treatment taken from unrecognised Private hospitals/ diagnostic centres.

(iii) Costs of medicines are reimbursable in full except preparations classified as food, tonic, vitamin, disinfectant, toiletry, cosmetic items and telephone charges. Charges for pathological and radiological investigations are also reimbursable if not included in package rate. Cost of devices, implants, etc. are also reimbursable.

(iv) Special Nursing/ Aya/ Attendant charges are reimbursable in full.

(v) Blood transfusion charges are reimbursable in full but cost of blood is to be reimbursed as per State Govt. Hospital rates.

(13) Treatment in a hospital or institution outside the State:

Eight Speciality Hospitals outside the State have been recognized for the purpose of the West Bengal Health Scheme, 2008 (vide Notification No. 3473-F dt. 11.05.09.). Reimbursement of the Cost of treatment may be allowed following Clause-14 of the West Bengal Health Scheme, 2008. For treatment in a recognized hospital outside the State permission from the Secretary of the Department where the eligible pensioner last worked shall be required. Such permission may be given when treatment in such a hospital is essential and referred by a recognized hospital. Finance Department may be consulted where necessary.

(14) Medical Advance:

For major illness like Bypass Surgery, implantation of Pacemaker, Coronary angioplasty with Stenting, Kidney transplantation, etc. medical advance may be sanctioned and it shall only be sanctioned to an eligible Govt. pensioner if medical attendance and treatment of his/her or his/her family members are done in a Government Hospital. The sanctioning authority for reimbursement of the costs of medical attendance and treatment may grant 80 percent of the estimated cost including implants as advance directly to the Govt. hospital. The Sanctioning Authority shall take necessary steps for adjustment of the advance after obtaining Utilisation Certificate from the hospital.

(15) If any difficulty arises in course of implantation of the West Bengal Health Scheme for the State Government Pensioners it shall be referred to the Finance Department and decision of Finance Department shall be final.

Government of West Bengal

Finance Department

Audit Branch

No. 7071-F

Kolkata, the 20th July, 2009

Memorandum

Consequent upon amendment of the definition of "family" under the West Bengal Health Scheme, 2008 the Governor is pleased to include "legally adopted children", "widowed/ divorced daughters" and "unmarried/ widowed/ divorced sisters" in the "family" as defined in Para 3(v) of the Memo. No. 3475-F dt. 11-05-2009 provided such a member lives with the State Government Pensioner and fulfils other conditions of dependency.

This inclusion is effective from 01-06-2009.

Sd/- S.K. Chattopadhyay

Special Secretary to the

Government of West Bengal.

GOVERNEMENT OF WEST BENGAL
FINANCE DEPARTMENT

AUDIT BRANCH
MEDICAL CELL

No. 8016-F (MED)

dt. 30-07-10

Memorandum

The State government Pensioners and their family members are entitled to the benefits of the West Bengal Health Scheme under the Finance Department's memorandum no.3475-F dt.11.05.2009. The Scheme is optional. Now the Governor is pleased to fix time limit for enrolment under the Scheme in the following manner-

(i) The enrolment of the retired Government employees of the State Government who were not enrolled under the West Bengal Health Scheme while in service shall be completed within 31.12.2010.

(ii) The State Government employees who retired on superannuation and were enrolled under the West Bengal Health Scheme while in service shall be allowed to exercise option for their enrolment under the Scheme as Pensioner within one year from the date of retirement.

(iii) The retired Government employees not opting to come under the West Bengal Health Scheme, within the period as specified at (i) & (ii) above shall not be eligible to opt for the Scheme at a later period.

By order of the Governor,

Sd/-

(C. M. Bachhawat),

Principal Secretary to the Government of West Bengal

Government of West Bengal
Finance Department
Audit Branch
Medical Cell

No. 10734-F (MED)

Dt. 18.11.2010

Memorandum

Consequent upon amendment of the West Bengal Health Scheme, 2008 under notification no.10531-F (MED) dt.10.11.2010 the Governor is pleased to make the following amendment in the memorandum no.3475-F dt.11.05.09 :-

In para-3

For sub-para (v)(d), the following sub-para shall be substituted-

(v)(d) Parents whose monthly income does not exceed Rupees Three Thousand Five Hundred :

Note: In case of pensioners, income from all sources including pension before commutation is to be taken as income. However, the dearness relief on Pension is not to be considered as income.

The amendment is effective from 01.09.2010.

Sd/-S. K. Chattopadhyay

Officer on special Duty &
Ex-Officio Special Secretary to the
Government of West Bengal

Government of West Bengal

Finance Department

Audit Branch

Medical Cell

No. 10795-F(MED)

dt. 22nd Nov. 2010.

Memorandum

The State Government pensioners and their family members are entitled to the benefits of the West Bengal Health Scheme, 2008 under the Finance Department's Memorandum No. 3475-F dt. 11.05.2009. It has now been brought to the notice of the Government that the pensioners who are residing at a place far away from their last place of posting are facing problem to enroll their names under the Scheme. In order to give relief to such pensioners, the Governor has been pleased to order that such pensioners may enroll their names under the Scheme in the following manner:-

The State Government pensioners shall exercise option in Form-I for enrolment under the West Bengal Health Scheme, 2008 to the Pension Sanctioning Authority as usual. However, if a pensioner resides at a place far away from the office of the Pension Sanctioning Authority he/ she may enroll his/ her name under the Scheme submitting option to the nearby district office of the department under which he/ she was working; and where there is no such office, to the District Magistrate of the district where he/ she is living. Pensioners who are living in Kolkata after retirement and whose last place of posting was at a distant place may, however, submit option to the Directorate office in Kolkata.

The pensioners along with their option in Form-I shall furnish a declaration that he/ she has not enrolled his/ her name under the Pension Sanctioning Authority or in any other office.

After scrutinizing the papers, concerned District Officer/ District Magistrate/ Director, as the case may be, shall issue Enrolment Certificate following Para-4 of the Finance Department's memo no. 3475-F dt. 11.05.09. Such officers will act as the Sanctioning Authority and settle claims following Clause-13 of the West Bengal Health Scheme, 2008. Provisions of the Finance Department's memo no. 3475-F dt. 11.05.2009 and 8016-F dt. 30.07.10 will also be applicable.

Sd/- S.K. Chattopadhyay

Officer on Special Duty &

Ex-officio Special Secretary to the

Government of West Bengal

Government of West Bengal
Finance Department

Audit Branch
Medical Cell

No. 8219-F (MED)

Date: 19-08-2011

Notification

The State Government employees who are enrolled under the West Bengal Health Scheme, 2008 while in service are allowed to exercise option for their enrolment under the Scheme as pensioner within one year of the date of their retirement. It has been observed that due to various reasons such pensioners are not getting the benefits of the Scheme w.e.f. the day next to the day of their retirement. Now, in order to give relief to the retired employees, the Governor is pleased to order that the retired Government employees who were enrolled under the West Bengal Health Scheme at the time of their retirement will be deemed to be remaining under the Scheme w.e.f. the date of retirement unless a retired Government employee opts out of the Scheme.

The Pension Sanctioning Authority will issue fresh Identity Card under the Health Scheme as pensioner to the retired employee whose pension has already been settled. Those who will not get P.P.O. No. at the time of retirement may be issued Temporary Family Permit. Such Permit will remain valid till pension is settled.

If a retired employee opts out of the West Bengal Health Scheme, such retired employee will get medical allowance @ Rs. 300/- p.m. and shall not be entitled to any facilities under the Scheme. Such retired employee will not be allowed to enroll name under the Health Scheme in future.

This Order will be effective from 01-08-2011.

By order of the Governor,

Sd/-

(C.M. Bachhawat)

Principal Secretary to the

Government of West Bengal