

**EMPLOYEES' STATE INSURANCE CORPORATION  
PANCHDEEP BHAWAN : C.I.G. MARG : NEW DELHI.**

**No. D-12/16/1/03-EVI**

**Dated: 27.06.2008**

To

A.C. (NTA), All Regional Directors/ Jt. Directors Incharge,  
D(M)D/ DM Noida/ SSMC/ M.S. of ESIC Model Hospitals/ ODCs.

**Sub: ESIC Pensioners Medical Scheme – Removal of difficulties.**

**Ref: Hqrs. Office clarifications of even No. dated 13-01-06, 07-06-06,  
15-12-07, 01-03-07 and 07.01.2008.**

Sir,

I am directed to invite your attention to the references cited above and to state that the ESIC – Pensioners Medical Scheme came into force w.e.f. 01-04-2006. To smoothen the delivery of Medical Facilities under the scheme, clarifications were issued from time to time in the past. However, on the basis of the feedback from field units/ Pensioners' Associations, the provisions of the schemes are further improved and liberalized to remove the difficulties being faced in execution & deliverance of Medical Care under the scheme. Accordingly, the matter was placed before the Standing Committee in its meeting held on 15.06.2008. The modifications in scheme for removal of difficulties are appended as Annexure 'A'.

Further, the D(M) Noida will be the Nodal Officer for the pensioners residing in Noida.

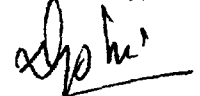
The Nodal Officers/ Pension Disbursing Authorities shall call for the option from all those pensioners who are presently not the member of ESIC-PMS through the Registered Post within one month to avoid any legal complications in future.

The modifications/ clarifications as approved by the Standing Committee, disposes of the references from Regional Directors and Pensioners' Associations in the matter.

These instructions will be effective from the date of issue.

The receipt of this letter may please be acknowledged.

Yours faithfully,

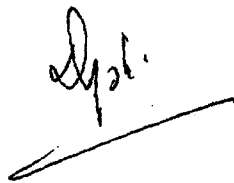


**(DEEPAK JOSHI)  
JOINT DIRECTOR  
FOR DIRECTOR GENERAL**

**Copy to:**

1. Jt. Directors(Fin.)/Dy. Director(Fin.) at R.Os and SROs /ESIC Run Hospitals.
2. Shri S.N. Shorey, Secretary General, All India ESIC Pensioners' Federation, B-3/64 A, Keshav Puram, Delhi – 110 035.
3. ESIC Pensioners' Association, 12-11-1609, Amber Nagar, Adikmet, Hyderabad – 500 044.

4. ESIC Elders' (Pensioners') Association, (Bihar Region), . ESIC Colony, Ambedkarpath, Patna - 800 014.
5. ESIC Pensioners' Association, (Karnataka) 293, 66<sup>th</sup> Cross, 11<sup>th</sup> Main, 5<sup>th</sup> Block, Rajaji Nagar, Bangalore - 500 010.
6. ESIC Pensioners' Association, (Kerala) II/ 108, Thazhathetil House, Viyyur, Trichur - 680 010.
7. ESIC Pensioners' Welfare Association, 3/ 17, "Krishna Bhuvan", Dady Seth Road, Malad (West), Mumbai - 400 064.
8. ESIC Pensioners' Association, (MP, Indore), F.H.342, Scheme No.54, Vijay Nagar, Indore - 452 010.
9. ESIC Pensioners, Association, (Nagpur), "Ganesh Bhavan", House No.412, Near Hanuman Temple, Dharampeth, Nagpur - 440 010.
10. ESIC Pensioners' Welfare Association, (N.C.R.), 18 A Navsena Apartments, West Enclave, Pitampura, Delhi - 110 034.
11. ESIC Pensioners' & Senior Citizens Welfare Association, 1235 Phase - 10, SAS Nagar, Mohali.
12. ESIC Pensioners' Welfare Association, (Rajasthan Region), Plot No.3, Near Old Telephone Exchange, Durgapura, Jaipur - 302 018.
13. ESIC Pensioners' Association, (Tamil Nadu Region), No.5, 12<sup>th</sup> Main Road, Velacherry, Chennai - 600 042.
14. ESIC Pensioners' Association, (U.P. Region, Kanpur), 76, New Defence Colony, Gandhigram, Kanpur - 208 007.
15. ESIC Pensioners' Association, (West Bengal), C/o Shri N.C. Das, E-9, Ramgarh, Kolkata - 700 047.
16. ESIC Pensioners' Association, (Gujarat Region), 31, Killol Society, Rajendra Park Road, Odhav, Ahmedabad - 382 415.

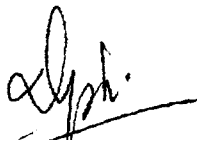


**ANNEXURE 'A'**

1. The ESIC Pensioners Medical Scheme will be the optional Scheme and a pensioner may or may not opt for this Scheme irrespective of the location of his residence: -
  - (i) All those pensioners who have opted to become members of the Scheme on payment of the requisite contribution or have been members of any other earlier Pensioners Medical Schemes before 1.4.06 or after shall continue to be members of the present Medical Scheme if not opted otherwise.
  - (ii) A pensioner shall opt to become member of the ESIC-PMS within a period of six months from the date of his retirement by submitting such an option and by making payment of monthly/ one time subscription, failing which it will be presumed that he has not opted for the Scheme and will be paid Fixed Medical Allowance. However, those pensioners who retired prior to 31.03.2008 and are not member of ESIC-PMS or life time member of any earlier medical scheme shall be given one time option to apply for the scheme till 30.12.2008 after which no request of such pensioner shall normally be considered for membership of ESIC-PMS.
  - (iii) A Pensioner not opting for the scheme within the period of six months and if authority considers his joining the scheme subsequently shall be entitled for Super-Speciality Treatment only after "waiting period" of six months from the date of his joining the scheme.
  - (iv) A member of the ESIC-PMS shall have the option to opt out of the Scheme by a declaration upon which he will be eligible for the revival of the Fixed Medical Allowance. However, such option shall be exercised only once and a pensioner who has opted out shall not be eligible to become member of the Scheme at any time later.
  - (v) As the ESIC-PMS is an optional scheme irrespective of residential location, a member of the ESIC-PMS shall be eligible for both out patient and in patient treatment under the Scheme, but a pensioner who is not a member of the Scheme shall not be eligible for any treatment and reimbursement.
  - (vi) A pensioner who is opting for the ESIC-PMS but not paying the subscription shall not be eligible for any treatment under the Scheme and shall also forfeit his Fixed Medical Allowance.
  
2. Medical institutions available for treatment of members of the ESIC PMS shall include the following:-
  - (i) All Hospitals and Dispensaries including ODCs etc. run by the ESI Corporation.
  - (ii) All medical institutions under the ESI Scheme run by the State Govts. where the State Govt. agrees to provide medical care to the members of ESIC-PMS.
  - (iii) All hospitals and other facilities recognized by the CGHS and CS(MA) Rules.



- (iv) All Hospitals/Dispensaries/ AMA etc. approved/recognized by the ESIC/ESIS authorities for the treatment of IPs and their employees or any other medical institution recognized by the Nodal Officer specifically under the Rule 9 of the ESIC-PMS.
3. For the purpose of the ESIC-PMS, a recognized/ approved hospital/dispensary under Para 2 (iii) & (iv) above shall be an institution recognized by the ESIC/ESIS or under the CGHS/CS(MA) Rules and/or any other Govt./ Pvt./ trust hospital, etc., specifically recognized under this Scheme including an AMA in respect of which the DG or any other authority subordinate to him, on the request of the pensioner or otherwise, has entered into an appropriate agreement as per Rule 9.
  4. An Authorized Medical Attendant for the purpose of ESIC-PMS shall include the Out Patient Department (OPD), of any of the above approved/ recognized medical institutions with whom he may be attached by Nodal Officer for the purpose of such out patient treatment or for reference to indoor admission in the same hospital or elsewhere as medically deemed necessary as per provisions of the scheme. In addition to such out patient department of hospitals/dispensaries, the nodal officer shall also recognize any other registered private medical practitioner under any system of medicine as Authorized Medical Attendant on the basis of the request made by the member. Such AMAs may include those already recognized under the CS(MA) Rules or specifically recognized for the purpose of this Scheme.
  5. In addition, a member of the ESIC-PMS shall be entitled for treatment of any kind from any Govt. hospital, dispensary or any other facility maintained by the Central, State or local body authorities for which no formal recognition or agreement shall be necessary. The rate of such reimbursement will be made on actual basis subject to the entitlement of the pensioner for various facilities.
  6. Catchment area of an ESIC institution may be redefined as an area within a radius of 8 Kms. from such institutions. Hence, pensioners residing within a distance of 8 Kms. of an ESIC Dispensary/ Hospital/ ODC Centre shall avail medical facilities through these institutions at the first instance. In case any particular treatment is not available in such a Dispensary/ Hospital etc. the patient shall be referred to any of the recognized hospital where such treatment is available.
  7. A member of the ESIC PMS, who is not resident within 8 Kms. of any ESIC institution irrespective of distance of residence may request for his attachment to any of the medical institution/ AMAs, as per para-2 including an ESIC institution.
  8. A medical institution/ AMA to which a member has been attached by the competent authority on his request may refer him to any other recognized/approved hospitals with whom the nodal officer has entered into agreement for treatment not available therein. However, if such reference is made to an institution which is not recognized, no reimbursement shall be made.
  9. Reimbursement under the ESIC-PMS shall be restricted to the rates as actually charged by the recognized institution/rates prescribed by the



CGHS/CSMA as the case may be or the rates at which the nodal officer has entered into an agreement with such institution, whichever is less except as provided under Para-5 above.

10. Nodal officers are hereby delegated powers to reimburse the claims for the treatment taken in emergent situation in any hospital irrespective of distance from his residence subject to the condition that the hospital concerned has certified the Medical emergency and Nodal Officer in consultation with MR/ SMC/ MS of ESIC Hospital is satisfied about the emergent condition. However, reimbursement in such cases will be made as per CGHS/ CSMA approved rates or actual expenditure whichever is less.
11. Keeping in view the transitional phase and the changes introduced from time to time Fixed Medical Allowance may be allowed to all the pensioners irrespective of their residential location, who have initially not opted for the scheme (thereby eligible for FMA) till the issue of orders in this regard. However, such payment should be subject to the condition that they have not enrolled themselves under the scheme and no benefit has been availed by them under the ESIC-PMS.

The above clarifications/ modifications supersede the instructions issued earlier on the subject to the extent above.



**JOINT DIRECTOR**