



INDIAN INSTITUTE OF SCIENCE EDUCATION AND RESEARCH KOLKATA
CONTRIBUTORY MEDICAL SCHEME

Health is the greatest gift... To keep the body in good health is a duty...otherwise we shall not be able to keep our mind strong and clear.

-- Gautam Buddha

1. Beneficiaries and Eligibility Criteria

The regular employees and the retired employees and their dependent family members are the beneficiaries of the scheme.

2. Definitions

2.1 "Family" means spouse and dependents as defined in the Central Government Health Scheme (CGHS) rule.

2.2 "Treatment" means the use of all medical and surgical facilities available to the beneficiaries on OPD and IPD basis.

2.3 "Pay" for the purpose of entitlement would be defined as per the MoHFW O.M. dated 16.01.2012.

2.4 "Hospital" means any government hospitals/Institute empanelled hospitals.

2.5 "MO or Medical Officer" includes Institute Medical Officer or Institute empanelled doctors.

2.6 "Reimbursement" will be as per eligibility laid down in the rules.

2.7 "Fees" for consultation

2.7.1 For empanelled doctors – Reimbursed as per guidelines.

2.7.2 For non-empanelled doctors – Reimbursed at 50% of actual.