

PNB Hospitalisation Contributory Benefit Scheme for Retired Employees:

ELIGIBILITY:

The membership to the scheme will be open subject to the following:

1. All retired officers/workmen employees can become member of the scheme. They can opt for the scheme within three months from the date of their retirement. The Scheme will remain open on 'On-going' basis and all eligible retirees who could not become a member within a specified period may become member at any point of time with the condition that he would be able to claim benefits under the Scheme after one year from the date of realization of cheque/draft towards one time subscription.
2. Spouse of the employee who die while in service.
3. The Officers/Workmen who have retired voluntarily under PNB Officers' service regulations/Bipartite Settlement, i.e. after 30 years of service or 55 years of age, whichever is earlier can become member of the scheme but such retirees shall be entitled to avail the benefits under the scheme on attaining the age of 60 years.
4. PNBEVRS 2000 retirees with the condition that they shall be eligible for the benefits only after 60 years of age and they will be able to claim benefits under the Scheme after one year from the date of realization of cheque/draft towards the subscription.
5. Employees discharged/dismissed/removed from service/compulsorily retired or terminated on grounds of misconduct will not be eligible.

OBJECTIVE:

1. To provide hospitalisation assistance to the eligible retired employees of the Bank and their spouse who have settled anywhere in India if at any time during the currency of the scheme, he/she and his/her spouse sustains injury or contacts disease/illness, and if such injury/disease or illness required hospitalization in nursing home/hospital.

2. Reimbursement for pre and post hospitalization expenses for 30 days each is payable within the overall annual limit of Rs.1,00,000/- combined together for self and spouse.

SUBSCRIPTION:

One Time subscription of Rs.5000/-.

DEFINITIONS:

The following words, terms of expressions wherever they may appear in this Scheme or even otherwise shall be deemed to have meaning expressed hereunder:-

Member: shall mean a regular member of PNB Hospitalisation Contributory Benefit Scheme for Retired Employees as per clause 2 above.

Hospital/Nursing Home: shall deem to be an Institution with regular premises for stay and operation by a qualified physician or surgeon or a team of qualified physicians and/or surgeons with minimum qualification of MBBS for the care or treatment of disease/illness/injury and having proper facilities to keep and treat the indoor patients. The term hospital shall not include the establishment which is a place of rest, a place for aged, a place for drug addicts, a place for alcoholics or hotel.

It is to be noted that reimbursement of claims is to be made only in those cases where concerned nursing home/hospital maintains proper records in respect of hospitalization i.e. date of admission of patient, date of discharge, diagnosis and treatment given and also details of the charges charged by them in their bills/receipts, which could be verified in case of need.

Medical Practitioner: shall mean a duly qualified and registered physician or consultant, specialist or a general medical practitioner who is legally licensed to practice with minimum qualification of MBBS.

Disease: Disease shall mean any illness, disease or injury requiring hospitalization.

Surgical Operation:

Surgical operation shall be deemed to mean that: cutting operation (not including any lancing operation or injection) or Any operation or treatment involving the reducing of fractures and/or Any treatment or adjustment in respect of any dislocation of joints or bones (provided this requires hospitalization), orthopedic or Neuro-Surgery or Plastic Operations (for non beautification treatment only) by a qualified surgeon.

Period of Hospitalisation:

Shall include charges for hospital/nursing home and charges required for the disease during period of hospitalization and for 30 days pre and post hospitalization (within the overall limit of Rs.1,00,0000/- p.a.) for surgeries referred above. Further, reimbursement of same disease shall be admissible if there is gap of 45 days between the date of discharge and subsequent date of hospitalization.

PROCEDURE FOR ENROLMENT:

i) Retired employees who are eligible and are desirous of becoming a member shall apply on the prescribed proforma enclosing therewith draft/CBS Cheque for Rs.5000/- favouring PNB Hospitalisation Contributory Benefit Scheme for Retired Employees, drawn on CDPC, New Delhi. No cash contribution will be accepted.

ii) Employees can opt membership within 3 months of their retirement. All other eligible retirees who could not become a member within a specified period may also become member at any point of time with the condition that he would be able to claim benefits under the Scheme after one year from the date of realization of cheque/draft towards one time subscription.

iii) Application complete in all respects (with joint photograph of self and spouse affixed at the place provided for) mentioned above must be verified from Branch/Circle Office/ Head Office, from where they retired and send to HRD, HO along with DD/CBS Cheque.

iv) The membership to the scheme is irrevocable and membership subscription is not refundable.

v) The application form can be downloaded from Bank's Website (www.pnbnet.net.in) besides being available at all Circle Offices of the Bank.

BENEFITS:

Reimbursement limit for self and spouse (put together) under the scheme shall be Rs.1,00,000/- per annum (including charges payable under Non hospitalisation) with overall life time limit of Rs.2 lacs upto the age of 75 years. After exhaustion of limit of Rs.2 lacs, this limit shall be restored after the age of 75 years.

REIMBURSEMENT OF HOSPITALISATION CHARGES:

Charges for the following will be reimbursed subject to verification by bank's CMO regarding justification of hospitalization.

a. **Consultation:** Consultation charges are payable as per Schedule of Charges annexed as Schedule of Charges.

b. **Medicines:** Reimbursement is allowed towards the cost of admissible medicines purchased and supplied by the hospital during period of hospitalisation as per schedule.

c. **Diagnostic Materials:** Cost of Radiological/Pathological investigations undergone during period of hospitalisation are reimbursable as per schedule.

d. Operation Charges: Operation charges are reimbursed as per schedules prescribed by the bank from time to time. Operation charges include operation theatre charges, anesthesia charges Surgeon's fees, Assistant's Fees, Anesthetist's fees and medicines/materials used in operation theatre.

e. Visit Charges: During hospitalization period, charges for routine visit per day are reimbursable as per schedule.

f. Surcharge: Surcharge, if any levied by the Government Municipal/Trust/Charitable hospital is also reimbursable within the overall limit.

g. Intra-Ocular Lens: Cost of intra-ocular lens implanted during the cataract operation, undergone even without indoor hospitalization are reimbursable as per schedule.

h. Pace-maker/Implants/Prosthetic Valves: Cost of these is reimbursable as per schedule.

i. Non hospitalization charges payable as per Schedule of charges.

j. Routine Medical check up will not be reimbursable.

PROCEDURE FOR SETTLEMENT OF CLAIMS:

Correspondence in relation to the scheme shall be sent to the Asstt, General Manager, Human Resources Development Division, HO, New Delhi. Claim must be accompanied by original documents such as the following:

- i) All bills in original and to be verified by Hospitals/Nursing Homes/Doctors.
- ii) Discharge certificate from the concerned hospital nursing home containing date of admission, date of discharge, diagnosis, treatment given, name and nature of operation performed if any, name and qualifications of the treating surgeons/his assistant and anesthetist (this certificate is required to be got submitted from the concerned hospital/nursing home and not by the treating doctor in his individual capacity).
- iii) Details and break-up of medicines, drugs, diagnostic materials, visit of the Doctor Consultant should accompany the claim.
- iv) Other relevant information, if any, required by the bank.

A. The claim received will be put up to the CMO of the Bank for his approval after which the claim will be calculated as per the limits and sub limits given under appropriate schedule. The decision of the CMO in the matter will be final.

B. Objections/Discrepancies in respect of settled claims will be entertained within 30 days of the receipt of sanction/rejection.

C. Claims complete in all respects must be sent to HRD Division, HO for reimbursement on Form No. PNB 816 within 6 weeks of date of discharge from the hospital. Claims submitted late will be liable to be rejected.

FALSE CLAIM/INFORMATION:

In case false claims/information are found to have been submitted by any member at any stage, his membership will be cancelled forever and he will not be re-enrolled again. Subscription paid will automatically be forfeited and claim made if any, will not be reimbursed.

GENERAL:

1. The date of admission to Hospital/ Nursing Home shall be treated as year of hospitalization.
2. Fund of the Scheme shall consist of member's contribution and also the contribution received from the bank. The fund or any contribution shall be invested in any deposit scheme of the bank. The fund shall be administered by the Committee constituted to manage the fund.

(Ref.: Human Resource Development Division Circular No. 515 dated 19.02.2009 and Personnel Administration Division Circular Nos. 52/2011 dated 19.08.2011, 124/2012 dated 19.09.2012 and 201/2014 dated 27.03.2014)

1.	PRE-HOSPITALISATION (Only if followed by Hospitalisation)	Rates Rs.
a)	Diagnostic material (includes only Path. Tests, X-rays, ECE etc. needed for the diagnosis of the ailment)	
	i) Routine	3000/-
	ii) In special diseases such as cancer, brain tumours cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	10000/-
	b) Consultations	1000/-
	c) Medicines	3000/-
d)	Admission/Registration (Actual fees upto Rs.)	200/-
2.	NON - HOSPITALISATION (Charges include the cost of drugs etc.)	
	a) Treatment of simple fracture	1000/-
	b) Reduction or Dislocation of joints or bones not requiring open operations	1000/-
	c) Vasectomy (inclusive of drugs)	2000/-
	d) Kidney dialysis	25000/-
	e) CAT scanning (per scan)	1500/-
	f) NMR/MRI Scan (per scan)	3500/-
	g) Cryopexy (per sitting with maximum of Rs.500/-)	3000/- (For full course of treatment irrespective of no. of sittings)
	h) Photo-coagulation (per sitting with maximum of Rs.500/)	3000/- (For full course of treatment irrespective of no. of sittings)
	i) Gastroscopy	1500/-
	j) Cystoscopy	1500/-
	k) Sigmoidocopy/Colonoscopy	1500/-
	l) Oesophagoscopy	1500/-
m) Bronchoscopy	1500/-	
3.	HOSPITALISATION	
	a) Room charges, Boarding & Nursing Medical attendance – per illness	Max. Rs.20000/-
	i) Metropolitan cities – per day	1000/-
	ii) Other cities – per day	900/-
	Note : ICU/ICCU charges – (at all places) per day Special General	825/- 500/-
	b) Max. Surgeon Fee per operation as per Schedule given in the Scheme	16500/-
	c) Anaesthesia, Oxygen, Blood transfusion and Anaesthetist fees, Operation Theatre or Room or/and Surgical appliances per operation	
	i) Routine	Anaesthesia- 4950/- (Max.) OT– 4950/- (Max.), Oxygen- 600/- Blood Transfusion - 600/- (Max. Limit.10000/-)
	ii) In case of Special Diseases e.g. Cancer, Brain tumours, cardiac ailment, endocrine disorder, major neurological ailment and kidney transports etc.	Anaesthesia- 4950/- (Max.) OT– 4950/- (Max.), Oxygen- 600/- Blood Transfusion- 600/- (Max. Limit.20000/-)
	d) X-ray Path. Tests, Electro-Cardiogram and other tests per illness (including post 30 days)	
	i) Routine illness	6000/-
	ii) Special diseases eg. Cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	15000/-
	e) Medicines & drugs per illness (including post 30 days)	
	i) Routine illness	6000/-
	ii) Special diseases e.g. cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	15000/-
	f) Consultant & Physician fee per illness (including post 30 days)	
	i) Routine	Max. 4000/- (Rs.495 per visit)
	ii) Special diseases e.g. cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	Max. 6000/- (Rs.495 per visit)
	g) Radiotherapy/Chemotherapy	25000/- p.a.
	h) Pacemaker (Life saving device) Within overall limit of	50000/-
	i) Prosthetic Valves Implants (excluding IOL)	33550/-
j) Ambulance charges only	1000/-	
k) IOL	5000/-	
	Note: OT charges and anesthesia charges each should not exceed 20% of Surgeon's fees payable under Contributory Benefit Scheme	

TABLE OF SURGEON'S FEE

Abdomen Appendectomy & free of adhesions, surgical exploration of the abdominal cavity/Laprotomy	3465/-
Removal of, or other operation on gall bladder	10000/-
Gastro-enterostomy	10000/-
Resection of stomach, bowel or rectum	10000/-
Other cutting into abdominal cavity for diagnosis, treatment or removal of organs therein	10000/-
NOTE: The fee for a no. of operations of the abdomen performed at one time will not exceed Rs.10000/-	10000/-
Abscesses (See Tumours)	
Amputations	
Thigh, leg	10000/-
Upper arm, Forearm, entire hand or feet	10000/-
Finger or toes each	3000/-
Breast	
a) Removal of benign tumour or cyst requiring hospital confinement	6000/-
b) Simple amputation	3465/-
c) Radical amputation	10000/-
Chest	
Complete Thoracoplasty, Transthoracic approach to stomach, diaphragm or oesophagus	10725/-
Sympathectomy	4000/-
Laryngectomy	4000/-
Removal of Lung or portion of Lung	10725/-
Bronchoscopy/oesophagoscopy – Diagnostic	3000/-
NOTE: The fee for a number of operations of the chest performed at one time will not exceed Rs.10725/-	
Heart	
Operation on heart, open heart surgery, repairs, replacement of valves only	16500/-
Dislocation	
Reduction of Hip or Elbow joint	3000/-
Ankle joint	3000/-
Knee joint	3000/-
Shoulder joint	3000/-
Collar bone – open operation only	3465/-
Lower Jaw	3465/-
Wrist	3000/-
NOTE: For a dislocation requiring an open operation, the max. will be the twice of amt shown above	
Ear, Nose & Throat (ENT)	
Fenestration, one or both ears	3465/-
Mastoidectomy, one or both sides, simple	3465/-
Radical	3465/-
Tonsillectomy, adenoidectomy or both	3465/-
Sinus operation by cutting (puncture of ant rum excepted)	3000/-
Sub mucous Resection of nasal septum	3465/-
Tracheostomy	3465/-
Any other cutting operation	3000/-
Stapaedectomy	3465/-
Myrangoplasty/Tympanoplasty	3465/-
Excision or Fixation by cutting	
Hip Joint	3465/-
Knee or Elbow joint	3465/-
Shoulder, wrist or ankle joint	3465/-
Removal of diseased portion of bone including Sequestrectomy, Curettage & Bone Grafting	3000/-
Eye	
Operation for detached retina or corneal transplant	10000/-
Removal of Cataract	10000/-
Any other cutting operation into the eye ball (e.g. through the cornea) or cutting operation on eye muscles	3465/-
Glaucoma	10000/-
Removal of eye ball	3465/-
Any other cutting operation of eye ball	3465/-
Removal of adenoma or benign tumour of Thyroid	10000/-
Toxic Goiter	10000/-
Hernia	
Single Hernia	3000/-
More than one Hernia	5000/-
Joint	
Incision into (tapping excepted)	4000/-

Ligaments and tendons	
Cutting	3000/-
Transplant - Single	3000/-
- multiple	5000/-
Suturing of tendon - Single	2000/-
- multiple	4000/-
Paracentese	
Tapping	1000/- each sitting (Max. 3465/-)
Removal of Pilonidal Cyst or Sinus	6000/-
Rectum	
Haemorrhoidectomy – external/internal or internal & external both	6000/-
Cutting operation for fissure	6000/-
Cutting operation for the thrombosed haemorrhoids	3000/-
Cutting operation for fistula-in-Ano - Single	4000/-
- Multiple	5000/-
Skull	
Cutting into cranial cavity (trephine excepted)	16500/-
Trephine	6000/-
Spine or Spinal Cord	
Operation for spinal cord tumour	16500/-
Operation with removal of vertebra or vertebrae (except coccyx, transverse or spinous process)	10000/-
Removal of part or all of coccyx. Or of transverse or spinous process	4000/-
Dacro-cysto rhmectomy (DCR)	3465/-
Fracture treatment of	
Thigh, Vertebra or Vertebrae, Pelvis (Coceyx excepted)	5000/-
Leg, Knee, Knee Cap, Upper Arm, Ankle, Skull	5000/-
Shoulder Blade	3000/-
Lower Jaw (Alveolar process excepted) Collar Bone,Fore Arm, Wrist	3465/-
Metacarperl/Metatarsal/Finger/Toes	2500/-
Nose	2500/-
Rib or Ribs	1500/-

The amounts shown above are for simple fracture. For a compound fracture, the maximum payment will be 50% more than for the corresponding simple fracture. For a fracture requiring an open operation, the maximum payment will be twice the amount shown for corresponding simple fracture (bone grafting, bone splicing and skeletal traction pin are considered open operation).

Genito Urinary Tract	Rates
Removal of, or cutting into Kidney	10000/-
Removal of Tumours or stones in Ureter /Pylolithotomy	10000/-
Bladder stones including operative procedure	6000/-
Bladder tumours	10000/-
Bladder with transplants	10000/-
Cystoscopy including catheterization but not operative procedures	3000/-
Removal of Prostate by open operation/Endoscopies	10000/-
Vericocele, phydrocele, orchidectomy or epididectomy - Simple	3465/-
- Bilateral	8000/-
Hysterectomy	10000/-
Other cutting operation in uterus and its appendages with abdominal approach	6000/-
Cervix amputation	3000/-
Dilation and curettage (non-puerperal) cervix, cauterization, polyspectomy or any combination of these	2000/-
Vaginal plastic operation for cystocele or rectocele	5000/-
Tubectomy	3000/-
Goiter	
Removal of thyroid , sub-total	10000/-
Tumours	
Cutting operations for removal of one or more benign or superficial tumours, cysts or abscesses requiring hospital confinement	3000/-
Malignant tumours of face, lips or skin	10000/-
Cleft lip and palate	10000/-
Vericose Veins	
Injection treatment – complete procedure one or both legs	3000/-
Cutting operation, complete procedure - one leg	4000/-
- both legs	6000/-

Except for operations expressly excepted in the table, the Bank shall determine a payment for any cutting operation not listed in the table consistent with the payment for any listed operation of comparable difficulty and complexity but in no event shall such payment exceed Rs. 16500/-.

PACKAGE CHARGES

Some hospitals/Nursing homes are charging on the basis of package for treatment of diseases pertaining to heart, kidney, coronary, eyes etc. Therefore in the following cases maximum charges will be reimbursed to the extent given below:-

S. No.	Surgical Procedure	Rates
1.	Angiography- Cardiac/Cerebral/Renal)	15000/-
2.	Angioplasty: -Cardiac/Cerebral/Renal) -With Stent	80000/- 100000/-
3.	By-pass surgery	100000/-
4.	Kidney/Liver Transplant	100000/-
5.	Total Hip Joint/Knee Joint Replacement	100000/-
6.	Surgery for STROKE (CVA)	100000/-
7.	Cataract	25000/-

The above charges include all the expenses eligible for reimbursement under the scheme incurred during hospitalisation (including pre and post 30 days of hospital stay).

NOTE: The claims will be settled either on the basis of break - up provided OR under the package charges given above, whichever is higher.

**APPLICATION / ENROLMENT FORM FOR PNB HOSPITALISATION
CONTRIBUTORY BENEFIT SCHEME FOR RETIRED EMPLOYEES
(PNBEVRS 2000 OPTees NOT COVERED)**

The Assistant General Manager
Punjab National Bank, HRD Division, Corporate Office,
Sector 10, Dwarka, New Delhi.-110075

For Office use only Enrolment No. _____
Please affix joint photograph of self and spouse

Dear Sir,

Please enrol me as Member of the above scheme to which I hereby opt. I have gone through the rules and regulations of the scheme and agree to abide by the rules and regulations of the same as may be modified / amended from time to time. Particulars about myself and my spouse are given below:

1. Name of Employee _____
(In Block Letters)
2. P.F No. _____
3. Name of Spouse _____
(In Block Letters)
4. Father's/Husband's Name _____
(In Block Letters)
5. Date of Birth a) Self _____
b) Spouse _____
6. Date of retirement _____
7. Type of Retirement: _____

(Attach documentary proof)

(i) Superannuation (ii) Medical Ground (iii) Demitted the office of GM (iv) Dismissed (v) Compulsorily retired (vi) Voluntarily retired under Officers' Service Regulations (vii) Voluntarily retired under Pension Regulations) (viii) VRS under PNBEVRS 2000 (ix) Any other

8. Office from which retired _____

Under CO _____

ZO/HO _____ (Write the name)

9. Date of joining the bank _____

10. Enrolment No. of old PNB Hospitalisation Contributory Benefit Scheme for Retired Officers:

11. Present Address (in Capital Letters) _____

12. Permanent Address _____

13. I am enclosing herewith a Draft/CBS Cheque No. _____ dated _____ for Rs. _____ only, fvg. PNB Hospitalisation Contributory Benefit Scheme for Retired Employees issued by the BO _____ (D. No. _____) drawn on Delhi being my One Time Subscription to the Scheme.

14. Declaration

(i) I have read and understood the PNB Hospitalisation Contributory Benefit Scheme for Retired Employees and agreed to abide by the terms and conditions of HRD Circular No. 515 dated 19.02.2009.

(ii) The information given above by me is true to the best of my knowledge.

(iii) I also undertake that if at any point of time, during the currency of my membership of the scheme, the information submitted by me, either in relation to application form or hospitalisation claim preferred by me, is found to be false/misleading, my membership to the scheme will be terminated without any notice to me. The amount deposited by me towards my subscription of the scheme will stand forfeited and I will not be eligible to become member of the scheme again.

(iv) I will inform the change of my address to the Bank immediately by Registered Post.

Place _____

**SIGNATURE OF
RETIRED EMPLOYEE**

**SIGNATURE/THUMB IMPRESSION OF
SPOUSE**

15. It is certified that Shri/Smt. _____ retired on _____ (date)
from _____ (Name of office) as
_____ (Designation).

Signature of retired employee and signature/Thumb Impression of his/her spouse given above are hereby verified.

(Authorised Signatory)
Circle/Head Office

P.A. No. _____