



SOUTHERN RAILWAY

No.P(R)438/P/Vol.VIII

Headquarters Office
Personnel Branch
Chennai - 600 003
Dated: 27-03-2013

PBC No:29 / 2013

All PHODs / DRMs / CWMs / CEWE / CAO / CPM / Dy.CPOs / Sr.DPOs /
DPOs / SPOs / WPOs / APOs of HQ / Divisions / Wokshops / other Units, etc.,
(As per mailing list -'A')

Sub: Policy on reimbursement of medical expenses where
part payment has been made through insurance
claims.

A copy of Railway Board's letter No.2009/H/6-4/Policy dated 28-02-2013
on the above subject is enclosed for information, guidance and necessary
action.

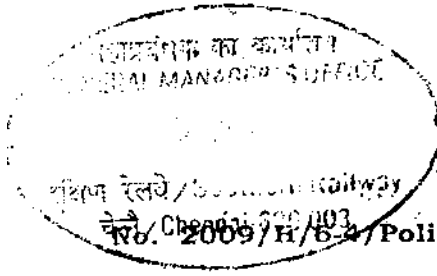
Railway Board's letter dated 13-12-2012 referred therein is enclosed for
ready reference.

M. _____
27/3/13
(M.SRINIVASALU)

Asst.Personnel Officer / Rules
for Chief Personnel Officer

Encl: as above

Copy to : The Genl.Secy. SRMU
The Genl.Secy. DREU
The Genl.Secy. AISCSTREA
The Genl.Secy. AIOBCREA



GOVERNMENT OF INDIA (भारत सरकार)
MINISTRY OF RAILWAYS (रेल मंत्रालय)
(RAILWAY BOARD)

New Delhi, dated: 02.02.2013

General Managers,
All Indian Railways
(Including PUs).

Sub:- Policy on reimbursement of medical expenses where part payment has been made through insurance claims.

The question of reimbursement of medical expenses in cases where the beneficiary has made part payment from the claims of insurance company has been engaging attention of the Board for sometime. After careful consideration in the matter, it has been decided that no separate policy framework is required for the purpose and such cases should be dealt with within the laid down competency for sanction, on the principle that total amount paid from insurance company and amount to be reimbursed should not exceed the reimbursable amount calculated on the basis of CGHS rate, had the beneficiary not received any amount from insurance. The following table will elaborate the payable amount:-

Total reimbursable amount as per CGHS rate (-) Amount paid from Insurance = Amount payable to the beneficiary as reimbursement.

The zonal Railways are requested to finalise all pending cases on the above formula and get the cases sanctioned as per the competency of sanction as laid down in Board's letter No. 2012/H/6-4/Policy-I dated 13.12.2012.

All other terms & conditions for reimbursement as laid down from time to time will remain unchanged.

Please acknowledge receipt of the letter.

S.K. Sabharwal
26/2/13

(Dr. S.K. Sabharwal)
Executive Director, Health (G)
Railway Board
New Delhi, dated:- 28.02.2013

No. 2009/H/6-4/Policy
Copy forwarded to:-

1. FA&CAOs/All Indian Railways (including PUs).
2. The Chief Medical Directors/ All Indian Railways(including PUs).

S.K. Sabharwal
28/2/13

(Dr. S.K. Sabharwal)
Executive Director, Health (G)
Railway Board
New Delhi, dated:- 28.02.2013

No. 2009/H/6-4/Policy
Copy forwarded

1. Principal Directors of Audit/ All Indian Railways (including PUs).
2. Deputy Comptroller and Auditor General of India (Railways), Room No. 224, Rail Bhawan, New Delhi.

S.K. Sabharwal

For Financial Commissioner/Railways.

Copy to:-

1. F(E) Spl. Branch/Rly. Board.
- RAVI/Stone/DDH,NEW,DOC

S. No 3 / 2012

**GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS
(RAILWAY BOARD)**

No. 2011/H/6-4/Policy-I

New Delhi, Dated 13.12.2012

**General Managers,
All Indian Railways
(Including Production Units).**

Subject: - Delegation of powers to General Managers for (a) Reimbursement of medical expenses and (b) Advance payment & referral to non recognized pvt hospital.

Reference:- Railway Board's letter No. 2007/H/6-4/Policy-I dated 26.11.2007 & letter No. 2009/H/6-4/Policy/4 dated 26.10.2009.

The matter regarding delegation of powers to General Managers to settle claims of Railway employees for reimbursement of medical expenses in emergency has been examined in detail in Board's office and it has been decided as under:-

- (i) The powers delegated to General Managers of All Indian Railways/Production Units to settle reimbursement claims, submitted by serving/retired Railway employees, of medical expenses incurred on treatment of self and family members/dependants, taken in non-recognized/recognized private hospitals and dispensaries run by philanthropic organizations without proper referral by Authorized Medical Officer (AMO) in emergency situation, are hereby enhanced from existing limits of Rs. 2,00,000/- (Board's letter No. 2005/H/6-4/Policy-I dated 26.11.2007) to Rs. 5,00,000/- (Rupees Five Lakh only) in each case.
 - (ii) The powers delegated to General Managers to refer the emergent cases and to release advance thereof to private non-recognized hospitals have already been enhanced from Rs. 2,00,000/- to Rs. 4,00,000/- (Rupees Four Lakh only) in each case vide Board's letter No. 2009/H/6-4/Policy/4 dated 26.10.2009, if the treatment is neither available at Railway hospital nor at recognized private hospital and provided the employee/beneficiary had specifically been referred to that private non-recognized hospital by AMO. While referring the patient, instructions given in Board's letter No. 2005/H/6-4/Policy-II dated 16.04.2007 should be adhered to.
2. The above delegation to Zonal Railways and Production Units is subject to the fulfillment of norms as prescribed in Railway Board's letter No. 2005/H/6-4/Policy-II dated 31.01.2007 & 22.06.10 being followed. These powers are delegated to the General Managers of Zonal Railways/Production Units only. These powers, however, may not be re-delegated further.
 3. All such cases within the above delegation which are still pending in Board's office or in the zonal Railway/PUs for sanction of competent authority may be processed by the zonal Railways/production units at their end.
 4. Claims over and above the ceiling limits, stipulated in para (1) above and the provisions laid down there under, would continue to be referred to Railway Board for consideration.
 5. This has sanction of Board and issues with the concurrence of Finance Directorate of Ministry of Railways.
 6. ACS to para 648 of IRMM-2000 is enclosed.


(Dr. D.P. Panda)
Executive Director, Health (P)
Railway Board

DA: One correction slip.