



## Gokula Education Foundation (Medical)

### Inter Office Memo

From:  
Office of the Chief Executive

To:  
All Concerned

CE/ACCTS/014 /2015-16

24-4-2015

### CIRCULAR

#### **Sub: MSR Hospital Health Benefit Scheme**

It is brought to the notice to all concerned that, GEF(M) has introduced a new Health Benefit Scheme titled as MSR Health Benefit Scheme (MSRHBS), which will be administered by MSR Hospital.

Any employee of GEF(M), GEF(H), GEF(GS) and GEF(T) can become member of the scheme. The scheme covers not only our staff but also close family members like Spouse, unmarried children, parents and parents- in-law.

Attractive discounts for OP/IP, Lab investigations and Pharmacy will be given for members of the scheme. Initially the scheme will be valid for one year, i.e., from 01-4-2015 to 31-3-2016.

Detailed note on this scheme is attached herewith.

You are hereby requested to circulate this amongst your staff members so that they can avail the benefits offered.

  
(DR.D.V.GURUPRASAD)  
CHIEF EXECUTIVE

# MSR HOSPITAL HEALTH BENEFIT SCHEME (MSRHBS)

(A scheme by GEF(M) to reduce the HEALTH COSTS for MSR STAFF & their DEPENDENTS)

1	Objective	A Staff Welfare initiative for the benefit of the staff of MSR Institutions of GEF, GEF(M), GEF(E&GS),GES and MSRUAS to reduce the OP & IP hospital and medicine bills incurred by the Staff.		
2	Scheme Term	April 1 <sup>st</sup> , 2015 to 31 <sup>st</sup> March, 2016. ( renewals, if considered).		
3	Optional	<b>Optional</b> for the Staff.		
4	Eligibility	All Staff (all employees) who are on rolls of MSR Institutions.		
5	Benefit Cover (Beneficiaries)	Staff and their dependents (Spouse, unmarried and unemployed children up to 25 years age, parents, parents- in- law).		
6	Scheme Administrator & Benefit provider	M.S. Ramaiah Hospital (MSRH) – On production of Health Card (see para:15 below)		
7	NO EXTRA BENEFITS IF NOT ENROLLED	STAFF WHO wish to NOT enrol under this scheme will not be entitled to any other benefits or discounts from the hospital bills INCLUDING MEDICINE PURCHASES OF OP/IP BILLS		
8	Discounts & Benefits	OP DISCOUNTS-%	IP DISCOUNTS- %	
	MSRH	MRD REGN & CONSULTATION	100 (FREE)	100 (FREE)
		IP DISCHARGE BILLS (excl. Medicines & Implants)	-	75
		LAB INVESTIGATIONS (Basic-Annexure A)	100 (FREE)	
		LAB INVESTIGATIONS (other than Ann-A)	50	
		MEDICINES (See Note: 9 below)	100 (FREE)	100 (FREE)
		IMPLANTS	20	20
	MSRMH	<b>Discounts on MSRH rates</b>		
		MRI	50	50
	MSR-HCG	<b>Procedures (Discounts on MSR- HCG rates)</b>		
		RADIATION ONCOLOGY AT MSR-HCG	20	20
9	OP & IP FREE MEDICINES BENEFIT LIMIT	<p>a) Free medicines upto 50% of monthly basic salary (as at 1<sup>st</sup> Apr) P.A. on MRP. Any purchase above limit payable at MRP.</p> <p>b) Discount only on prescriptions (<b>generic preferred</b>) of MSRH and bought from MSR Medicals / MSR Pharma.</p> <p>(c) No reimbursement for outside purchases (regardless of the free limit) or claim or carry over of the unutilised amount at the end of the year.</p> <p>Note: Medicines means and excludes, with or without prescription Cosmetics / Sanitary Pads / Vitamins and Other Supplements. MSRH decision is final on medicines that are eligible for the free limit.</p>		

10	<b>DISCOUNT FORMULA</b>	<p>(a) Discounts will be calculated on <b>MSRH 4 Bed General Ward rates</b> prevailing at the time of discharge by applying the discount % mentioned in para 7.</p> <p>(b) The bill amount payable will be calculated at the admitted ward rates (Admission can be done in any ward of MSRH) <b>minus applicable discount</b> as per para 9(a) and in addition with all other benefits as may be applicable to medicines, etc., as per para 7.</p>
11	<b>EMPLOYEE CONTRIBUTION</b>	<p><b>(i) EXISTING EMPLOYEES</b></p> <p>(a) <b>2% of Basic pay per month.</b> The full year contribution at 2% of basic (basic as at April 1<sup>st</sup>) will be deducted in six monthly instalments at 4% of basic from salaries payable during April to September under Salary deduction scheme towards the contribution for employee, spouse and unmarried / unemployed children upto 25 years age as per para 5.</p> <p>(b) <b>Rs.1000/=</b> per dependent per year (Father, Mother, Father-in Law, Mother-in- law only) payable under the salary deduction scheme in a maximum of four monthly instalments during April to July depending upon the number of dependents brought under the scheme.</p>
	<b>EMPLOYEE CONTRIBUTION</b>	<p><b>(ii) NEW EMPLOYEES:</b></p> <p>(a) 2% of Basic pay per month: Payable in a maximum of 6 monthly instalments at the rate of 4% p.m. The actual amount payable will be equal to the number of months covered under the Benefit Scheme to be deducted under Salary deduction scheme towards the contribution for employee, spouse and unmarried / unemployed children upto 25 years age as per para 5.</p> <p>The corresponding benefits applicable will be as follows.</p> <p>(1) If contribution is made for 10 to 12 months, 100% benefits.  (2) If contribution is made for 7 to 9 months, 75% benefits.  (3) If contribution is made for 4 to 6 months, 50% benefits.  (4) If contribution is made 1 10 to 3 months, 25 % benefits.</p> <p>(b) Rs.1000/= per dependent per year. The amount payable will be Rs. 1000 if the benefit period is 6 months &amp; above and Rs. 500 if the benefit period is less than 6 months.</p> <p>The corresponding benefits applicable will be as follows.</p> <p>(1) If contribution is Rs. 1000, full benefits will be extended.  (2) If contribution is Rs. 500, 50% of the benefits will be extended.</p>
	<b>SALARY DEDUCTION</b>	<p><b>(iii).Deduction from salary</b> for contribution and hosp. bills will be administered through the respective employer.</p>
12	<b>Payment of Hospital bills by Staff</b>	<p>By Cash / cheque. If required, credit facility for payment within 30 days from date of discharge &amp; deduction from employee salary. The employee will be responsible for payment of bills in respect of all the dependents.</p>
13	<b>Enrolment</b>	<p><b>Existing employees:</b> Yearly Enrolment on or before 15<sup>th</sup> Mar. For 2015-16 on or before 15<sup>th</sup> May, 2015.</p> <p><b>New employees:</b> Within 60 days from the date of joining.</p>

