

HOSPITALISATION EXPENSES

Wherever existing facilities in any bank or banks are superior to the provisions hereinafter made, such facilities should be continued. Wherever possible, banks should appoint or nominate a whole time or part-time medical practitioner (hereinafter called "authorised doctor") who shall be available for consultation and for treatment at stated hours either in his dispensary or in the premises made available to him by the bank. An employee claiming the benefit of these facilities shall go to an authorised doctor or such other doctor as he may recommend in writing, providing that where there is no such authorised doctor appointed by the bank for any place, the employee can choose any registered medical practitioner practicing in the locality or nearby. Except where an authorised doctor treats the workman, all medical bills shall, in the first instance, be paid by the workman. He can thereafter recover whatever amounts are permissible from the bank. Bills of authorised doctor shall be paid by the bank itself. Banks are at liberty to have the bills for treatment submitted by other medical practitioner where authorised doctor's are not available for scrutiny and approval by the banks' doctors and only the amounts so recommended by them need be paid. Every workman shall during illness (whether he is on duty or on leave) be entitled free of charge and up to the limits (provided) to attendance and treatment by the bank's authorised doctor or where there is no such doctor, by a registered medical practitioner of his choice as stated above. 8) All bills submitted for payment shall be accompanied by a certificate from the doctor concerned for the treatment.

(Para 450 of Sastry Award)

It was urged that provisions relating to medical aid and expenses should be available not merely when a workman falls ill but also when he meets with any accident. In order to avoid any controversy on the subject, I direct that the provisions of this award in connection with medical aid and expenses will extend to cases where a workman meets with an accident and is in need of medical aid.

(Para 11.1 of Desai Award)

Employee shall submit the Bills, etc., against which medical aid is claimed within 6 weeks of the expenses being incurred or the workman's return to duty from sickness which ever is later. Banks shall make payment of the Bills, if otherwise in order and within the workman's entitlement within four weeks of their presentation to the Bank.

(Para 15.1(b) of BPS dated 19-10-1966)

Employees on suspension will be entitled to reimbursement of medical expenses under medical aid scheme.

(Para 18 (iii) of BPS dated 31.10.1979)

In partial modification of Clause 18.2 of the Bipartite Settlement dated 10th April, 1989, with effect from 1st November, 1999, Part Time employees drawing scale wages shall also be eligible for reimbursement of Hospitalisation Expenses on pro-rata basis.

(Para 20 (ii) of BPS dated 27.03.2000)

Cost of Kidney paid to the donor by the employee is not reimbursable. As regards expenses on hospitalisation of the donor, the same may be considered only if the donor is a member of the employee's family as per the definition of the term family in the Settlement. However, in exceptional cases, the bank may consider reimbursement of hospitalisation expenses of donor even if he is not covered by the definition to the extent the same would be reimbursable in case the donor is a family member.

(IBA clarification).

It would be in order to consider reimbursement of expenses incurred on tests required to be carried out at pre-post hospitalisation stage under the hospitalisation scheme.

(IBA clarification)