

**NATIONAL COUNCIL FOR CEMENT AND BUILDING MATERIALS**

**NCB MEDICAL BENEFIT RULES, 2018**



**34 KM STONE, DELHI-MATHURA ROAD, (NH-2),  
BALLABGARH – 121 004 (HARYANA)**

## NCB MEDICAL BENEFIT RULES, 2018

### 1. SHORT TITLE

1.1 These Rules shall be called ‘NCB Medical Benefit Rules, 2018’. For Hospitalization date of implementation is 20 August 2018 and for OPD 01 April 2018.

### 2. TERMINOLOGY

2.1 For the purpose of these Rules, unless the context provides otherwise, the following meaning assigned to various terms shall apply:

- a) ‘Board’ means the Board of Governors of the NCB.
- b) ‘Director General’ means the Director General of the NCB.
- c) ‘Family’ as defined in Government of India Medical Attendant Rules as in force from time to time.
- d) ‘NCB’ means the National Council for Cement and Building Materials.
- e) ‘Official’ means a person in the employment of the NCB either as a Cadre Official or Official who has superannuated from NCB Services.
- f) ‘Year’ means the financial year, that is 01 April to 31 March following.

2.2 Where the context of a rule so admits, the masculine gender shall include the feminine and the singular number shall include the plural number and vice versa.

### 3. ELIGIBILITY

3.1 The Board in its 115<sup>th</sup> Board of Governors meeting held on 02 August 2018, directed to adopt medical benefit scheme as below:

#### Reimbursement of Hospitalisation and OPD Medical Expenses for Existing/Retired Employees

	<b>Serving Employees</b>	<b>Retired Employees</b>																
<b>Hospitalisation</b>	Reimbursement on treatment from CGHS empanelled Hospital / Govt. Hospital / Govt. recognized Hospital with following yearly limit : <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Level 12 to 14</td> <td style="width: 70%;">Rs 10 Lakhs</td> </tr> <tr> <td>Level 7 to 11</td> <td>Rs 7 Lakhs</td> </tr> <tr> <td>Level 6</td> <td>Rs 6 Lakhs</td> </tr> <tr> <td>Level 1 to 5</td> <td>Rs 5 Lakhs</td> </tr> </table> (Levels as per 7 <sup>th</sup> CPC pay matrix)	Level 12 to 14	Rs 10 Lakhs	Level 7 to 11	Rs 7 Lakhs	Level 6	Rs 6 Lakhs	Level 1 to 5	Rs 5 Lakhs	Reimbursement on treatment from CGHS empanelled Hospital / Govt. Hospital / Govt. recognized Hospital with following yearly limit : <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Level 12 to 14</td> <td style="width: 70%;">Rs 10 Lakhs</td> </tr> <tr> <td>Level 7 to 11</td> <td>Rs 7 Lakhs</td> </tr> <tr> <td>Level 6</td> <td>Rs 6 Lakhs</td> </tr> <tr> <td>Level 1 to 5</td> <td>Rs 5 Lakhs</td> </tr> </table> (Levels as per 7 <sup>th</sup> CPC pay matrix)	Level 12 to 14	Rs 10 Lakhs	Level 7 to 11	Rs 7 Lakhs	Level 6	Rs 6 Lakhs	Level 1 to 5	Rs 5 Lakhs
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<b>OPD</b>	Reimbursement upto half-month's basic pay per year.  (On Actual basis on production of medical prescription and bills.)	Reimbursement upto half-month's basic pay (equivalent of Level as per 7 <sup>th</sup> CPC pay matrix starting pay) per year, for life time.  (On Actual basis on production of medical prescription and bills.)
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**NOTE:** Definition of family shall be as per Govt. of India guidelines/rules.

### **CONTRIBUTION BY NCB OFFICIALS FOR MEDICAL BENEFIT SCHEME**

Sl. No.	Levels as per 7 <sup>th</sup> CPC	Proposed Contribution (As per CGHS Guidelines)		
		Serving Employees (Payment per month)  Rs.	Retired Employees*	
			Either (Payment per year) Rs.	Or (Payment One-time on retirement) Rs.
1.	Level: 1 to 5	250	3000	30000
2.	Level: 6	450	5400	54000
3.	Level: 7 to 11	650	7800	78000
4.	Level: 12 to 14	1000	12000	120000

\* For retired employees, in line with CGHS guidelines, the retired employees shall have to pay contribution one year in advance based on the level of their retirement as per the above Table, for availing medical benefits every year. However, alternatively, the retired officials can avail the medical benefits for life by paying lump sum amount equal to 10 years contribution in advance as indicated above.

- 3.2 The official is entitled to reimbursement of charges for treatment of self and his family as in-patients in any of the CGHS empanelled Hospitals/ Government or Government recognised hospitals and Government recognised ayurvedic hospitals but not private clinics/nursing homes or clinics/hospitals run by individuals.
- 3.3 In case, an NCB Employee wishes to keep own Mediciam Policy, the amount incurred on premium of the same can be reimbursed from Domiciliary (OPD) account subject to an undertaking provided by employee to utilize Mediciam policy first, in-case of Hospitalization. Further, expenses of Hospitalization can be reimbursed from NCB in case of any of the following circumstances:
- Insurance Company declines the claim / pays part payment
  - Limit of Mediciam policy is exhausted
  - Items not covered under Mediciam policy but charged by Hospital
  - Any treatment not covered under the mediciam policy of the employee
- 3.4 The NCB Serving Employees whose spouse is already availing medical benefits from their organization may or may not opt the NCB medical benefit scheme. In case he/she does not opt the medical benefits, he/she has to provide a declaration for the same, accordingly monthly deduction will not be done. However, NCB Medical Benefit Scheme may be availed or opted out only at the beginning of the financial year and the same shall be applicable at least for the whole financial year.

- 3.5 The unutilized balance of domiciliary account shall be carried forward to the next financial year.
- 3.6 This scheme is applicable to all NCB officials whether serving, retired, or death in service or official taking VRS as per rules.
- 3.7 Officials opting for Voluntary Retirement Scheme (VRS): The Medical Benefits Scheme will also be extended to the officials taking Voluntary Retirement after completion of 20 years qualifying service as applicable in Government of India rules for domiciliary treatment and for hospitalization on similar terms as applicable in case of officials who retire on superannuation
- 3.8 Retired Official as well as official retired on VRS who opts for NCB Medical Benefit Scheme will have to make annual contribution by 30 April of each financial year. In case he does not contribute for one financial year and wants to contribute in the corresponding next financial year then he will have to make the previous payment for the missed financial year, so as to maintain himself in the scheme. Payment for any random financial year with an intention to opt in and out at his will, will not be permissible.

#### **4 CLARIFICATIONS, AMENDMENTS, MODIFICATIONS, ADDITIONS AND EXCEPTIONS**

- 4.1 In case of doubt relating to the meaning, clarification, interpretation or effect of any clause in these Medical Benefit Rules, the decision of the Board shall be final and binding.
- 4.2 The Board may amend, modify or add to these Rules, from time to time. All amendments, modifications, or additions when promulgated shall take effect from such date as may be prescribed by the Board.
- 4.3 Notwithstanding what has been stated above, the Board in its absolute discretion may take independent decisions in individual cases on the merits of each, which shall neither be questionable on any account whatsoever nor be treated as precedence for future.
- 4.4 These Rules supersede all previous Rules on the subject.

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