



INDIAN INSTITUTE OF SCIENCE, BANGALORE – 560 012

No. HC/CHSS/2016

January 21, 2016

CIRCULAR

Sub: Insurance Coverage-In-patient Benefits.

As per the Contributory Health Service Scheme (CHSS) the pensioner of the Institute could avail CHSS benefit with in Bangalore. In partial modification, it is intimated that the competent authorities have approved that the Pensioners can avail the CHSS benefits outside Bangalore (with in INDIA). The details are as follows:

Nature of Hospitalization	Employees in Service	Pensioners living in Bangalore	Pensioners living outside* Bangalore (within India)
Planned Hospitalization	<ul style="list-style-type: none">• Referral letter to be obtained from CMO/MO/AMO.• Cashless treatment for treatments taken in hospitals identified by the Institute for such purpose, upto Insurance coverage.• Reimbursement from insurance for treatment taken in hospitals not in the list of hospitals notified for cashless treatment, upto Insurance coverage.• Over and above insurance cover reimbursement, if any, as per CHSS norms.	<ul style="list-style-type: none">• Referral letter to be obtained from CMO/MO/AMO.• Cashless treatment for treatments taken in hospitals identified by the Institute for such purpose, upto Insurance coverage.• Reimbursement from insurance for treatment taken in hospitals not in the list of hospitals notified for cashless treatment, upto Insurance coverage.• Over and above insurance cover reimbursement, if any, as per CHSS norms.	<ul style="list-style-type: none">• Permission to be obtained from CMO/MO/AMO• Treatment to be taken only from registered hospitals (with minimum 15 beds).• Reimbursement as per CHSS norms.
Emergency hospitalization	<ul style="list-style-type: none">• To be informed to CMO/MO within 48 hours of hospitalization (in writing).• Cashless treatment for treatments taken in hospitals identified by the Institute for such purpose, up to Insurance	<ul style="list-style-type: none">• To be informed to CMO/MO within 48 hours of hospitalization (in writing).• Cashless treatment for treatments taken in	<ul style="list-style-type: none">• To be informed to CMO/MO within 48 hours of hospitalization (in writing).• Treatment to be taken only from



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	<p>coverage.</p> <ul style="list-style-type: none">• Reimbursement from insurance for treatment taken in hospitals not in the list of hospitals notified for cashless treatment, up to Insurance coverage.• Over and above insurance cover reimbursement, if any, as per CHSS norms.	<p>hospitals identified by the Institute for such purpose, up to Insurance coverage.</p> <ul style="list-style-type: none">• Reimbursement from insurance for treatment taken in hospitals not in the list of hospitals notified for cashless treatment, up to Insurance coverage.• Over and above insurance cover reimbursement, if any, as per CHSS norms.	<p>registered hospitals (with minimum 15 beds).</p> <ul style="list-style-type: none">• Reimbursement as per CHSS norms.
<p>Hospitalization outside Bangalore (within India) while on duty or LTC</p>	<ul style="list-style-type: none">• Reimbursement from insurance for treatment taken in registered hospitals (with minimum 15 beds) up to the insurance coverage.• Over and above insurance cover reimbursement, if any, as per CHSS norms.	<p>Not applicable</p>	<p>Not applicable</p>

*Declared place of residence (as declared at the time of retirement or subsequent changes, if any, intimated to the Institute well before the actual hospitalization. It is the responsibility of the pensioner to get the confirmation from the pension section/Health Centre that the change in place of residence is noted in the records)

Date:

The Chairman

Dept/Sec/Labs/Units/Centre

CC: All Officers in Administration, All Units in Administration

The President/Gen. Secretary, I I Sc., Employees Association

The President/Gen. Secretary SC/ST Employees Welfare Association

The Librarian/PE-cum-EO/Hostel/Mess/Gymkhana /TMSC/Faculty Club/Guest House

The President/Gen. Secretary Faculty Association/Officers Association


REGISTRAR