

**BHARAT HEAVY ELECTRICALS LIMITED
RAMACHANDRAPURAM :: HYDERABAD-32
(HUMAN RESOURCE MANAGEMENT)**

**BHEL RETIRED EMPLOYEES CONTRIBUTORY
HEALTH SCHEME (RECHS)**

Objective: The scheme is intended to extend medical facilities to the retired BHEL employee and his/her spouse and spouse of an employee who dies while in service.

Eligibility:

01. All retired employees with minimum 5 years of service in BHEL.
02. Employees who join the company at the age of 53 years and above and those appointed by the Govt. through PESB also eligible.
03. In case of deceased employees, minimum 10 years' service is required for the spouse to be eligible.

Contribution:

One time Lump sum Contribution equivalent to half of last serving month's basic pay drawn before retirement/superannuation. This will also be applicable in case of eligible surviving spouse of deceased employees who died while in service on or after 08.08.99.

Hospitalization treatment in company approved Hospitals is allowed for all major ailments like Neuro, Cardiac, Cancer, Renal etc. Room rent/ward will be one level lower than that of a serving employee. Beneficiary will deposit directly with the Hospital an advance of 20% of the estimated charges and the Company will extend the credit facility up to 80% of the charges on the recommendation of the Authorized Medical Officer. The balance amount, if any, after adjusting the deposit made to the Hospital will be reimbursed to the beneficiary on submission of the bills along with discharge certificate, giving details of period of Hospitalization, diagnosis, date of discharge etc.

1. Hospitalization treatment of Other Ailments at Company Approved Hospitals/Registered Nursing Homes/CGHS recognized Nursing Homes/Hospitals to provide Hospitalization treatment at places where the Company does not have its own Hospitals.

Out Patient Treatment:

1. The retired employee and his/her spouse will be entitled to Medical attendance and treatment in Company's Hospitals or Dispensaries as out patients as per their entitlement on the date of retirement and to the extent these are available in the Company's hospitals/dispensaries.
2. The beneficiaries will also be entitled to the Medical attendance and treatment from other panel Doctors including Specialists to whom they are specially referred for consultation/treatment by the Company Doctors. The Medicines prescribed by the outside doctors in such cases will, however, be supplied to the beneficiaries only from the Company Hospitals/Dispensaries and no reimbursement will be allowed for purchases of Medicines or payment for diagnostic tests etc.

Mode of Renewal:

1. Renewal of the card will be after one year of its issue on any date in a year.
2. Afterwards, Renewal of the card will be done from April to March only.

OPD Reimbursement:

1. Rs.12,000/-per annum will be given to the RECHS Members/Spouse who are residing where BHEL Hospitals / empanelled Hospitals are not existing. The member has to submit an option from stating that he/she will not avail OPD facility from BHEL Hospitals.

NOTE: RECHS members are requested to note that.

- i) The membership should be got revalidated on or before 1st April along with the unpaid revalidation fee for the past period.
- ii) In case of the employee not being in station/unit of registration, the same may be revalidated from the nearest BHEL Division/Permanent Office. The RECHS in charge after scrutiny will authorize the deposit fee, make an endorsement in the Medical Card & inform the unit where the employee is registered. Credit between units will be through inter unit accounts.

- iii) In case of non-deposit of revalidation fee on or before 1st April, there will not be treatment/reimbursement of expenses incurred till the date of deposit. (vide Corporate circular No. 014/PPX/2006 dated 04-03-2006).
- iv) The benefits under this Scheme will not be admissible as long as (i) the retired employee is re-employed on full time basis elsewhere; or (ii) he is availing any other medical cover in consequence of employment of the spouse and/or the wards.