



punjab national bank

PERSONNEL ADMINISTRATION DIVISION

HO : 7-Bhikaiji Cama Place, New Delhi-110 066.

Dated : 27.03.2014

TO ALL OFFICES

PERSONNEL ADMN. DIVISION CIRCULAR NO. 201/2014

<p>PNB HOSPITALIZATION CONTRIBUTORY BENEFIT SCHEME FOR RETIRED EMPLOYEES – INCREASE IN SUB LIMITS OF REIMBURSEMENT BY CORE WORKING GROUP.</p>
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The Board in its meeting held on 18.02.2009 approved introduction of "PNB Hospitalization Contributory Benefit Scheme for Retired Employees" under the staff welfare fund. The scheme covers all the retired employees irrespective of cadre and the scheme stands circulated vide HRD Division Cir.No.515 dated 19.02.2009.

2. The funds for running the said scheme come from Staff Welfare Fund as well as by way of one time subscription of Rs.5000/- by retiring employees. The objective of the scheme is to provide hospitalisation assistance to the eligible retired employees and their spouses. Further, on the requests received from various unions/associations and also from retired employees, the Division vide its Circular No.527 dated 14.03.2009 extended the last date for receipt of application to 30.04.2009 and thereafter to 30.06.2009 vide Circular No.546 dated 06.05.2009.

3. On the recommendations of the Core Working Group (in its meeting held on 19.06.2012), Board in its meeting held on 30.08.2012 has approved improvement in financial assistance under the scheme as under:

- Annual limit of reimbursement of Rs.40000/- specified in the Scheme be enhanced to Rs.100000/- per year for self & spouse within the overall limit of Rs.200000/- upto the age of 75 years w.e.f. 01.10.2012.

4. Further, we have been receiving representations from various unions/associations of retired employees demanding increase in the sub limits of reimbursement under the captioned scheme.

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5. Accordingly, Core Working Group in its meeting held on 29.01.2014 has accorded approval for enhancement in sub-limits of reimbursement (enclosed as **Schedule I, II & III**) under the captioned scheme **w.e.f. 01.04.2014** within the overall limit of Rs.Two Lacs up to the age of 75 years.
6. All the offices/branches are requested to display this circular on the Notice Board.
7. This circular is also available on bank's website: www.pnbnet.net.in
8. All other terms and conditions as contained in HRDD Circular No.515 dated 19.02.2009 shall remain unchanged.

DY. GENERAL MANAGER

ANNEXURE

SCHEDULE – I

1	PRE-HOSPITALISATION (Only if followed by Hospitalisation)	Rates Rs.
	a) Diagnostic material (includes only Path. Tests, X-rays, ECE etc. needed for the diagnosis of the ailment)	
	i) Routine	3000/-
	ii) In special diseases such as cancer, brain tumours cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	10000/-
	b) Consultations	1000/-
	c) Medicines	3000/-
	d) Admission/Registration (Actual fees upto Rs.)	200/-
2.	NON - HOSPITALISATION (Charges include the cost of drugs etc.)	
	a) Treatment of simple fracture	1000/-
	b) Reduction or Dislocation of joints or bones not requiring open operations	1000/-
	c) Vasectomy (inclusive of drugs)	2000/-
	d) Kidney dialysis	25000/-
	e) CAT scanning (per scan)	1500/-
	f) NMR/MRI Scan (per scan)	3500/-
	g) Cryopexy (per sitting with maximum of Rs.500/-)	3000/- course of treatment irrespective of number of sittings
	h) Photo-coagulation (per sitting with maximum of Rs.500/-)	3000/- (For full course of treatment irrespective of number of sittings)
	i) Gastroscopy	1500/-
	j) Cystoscopy	1500/-
	k) Sigmoidoscopy/Colonoscopy	1500/-
	l) Oesophagoscopy	1500/-
	m) Bronchoscopy	1500/-
3.	HOSPITALISATION	
	a) Room charges, Boarding & Nursing Medical attendance – per illness	Max. Rs.20000/-
	i) Metropolitan cities – per day	1000/-
	ii) Other cities – per day	900/-
	Note : ICU/ICCU charges – (at all places) per day Special - Rs.825/- General- Rs.500/-	825/- 500/-
	b) Max. Surgeon Fee per operation as per Schedule given in the Scheme.	16500/-
	c) Anaesthesia, Oxygen, Blood transfusion and Anaesthetist fees, Operation Theatre or Room or/and Surgical appliances per	

	operation	
	i) Routine	Anaesthesia- 4950/- (Max.) OT – 4950/- (Max.) Oxygen- 600/- Blood Transfusion- 600/- (Max.Limit.10000/-)
	ii) In case of Special Diseases e.g. Cancer, Brain tumours, cardiac ailment, endocrine disorder, major neurological ailment and kidney transports etc.	Anaesthesia-4950/-(Max.) OT – 4950/-(Max.) Oxygen-600/- Blood Transfusion-600/- (Max.Limit.20000/-)
d)	X-ray , Path. Tests, Electro-Cardiogram and other tests per illness (including post 30 days)	
	i) Routine illness	6000/-
	ii) Special diseases eg. Cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	15000/-.
e)	Medicines & drugs per illness (including post 30 days)	
	i) Routine illness	6000/-
	ii) Special diseases e.g. cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	15000/-
f)	Consultant & Physician fee per illness(including post 30 days).	
	i) Routine	Max.4000/- (Rs.495 per visit.)
	ii) Special diseases e.g. cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	Max.6000/- (Rs.495 per visit.)
g)	Radiotherapy/Chemotherapy	25000/- p.a.
h)	Pacemaker (Life saving device) Within overall limit of	50000/-
i)	Prosthetic Valves Implants (excluding IOL)	33550/-
j)	Ambulance charges only	1000/-
k)	IOL	5000/-
Note	OT charges and anesthesia charges each should not exceed 20% of Surgeon's fees payable under Contributory Benefit Scheme.	

SCHEDULE – II

TABLE OF SURGEON'S FEE

Abdomen Appendectomy & free of adhesions, surgical exploration of the abdominal cavity/Laprotomy	3465/-
Removal of, or other operation on gall bladder	10000/-
Gastro-enterostomy	10000/-
Resection of stomach, bowel or rectum	10000/-
Other cutting into abdominal cavity for diagnosis, treatment or removal of organs therein.	10000/-
NOTE : The fee for a number of operations of the abdomen performed at one time will not exceed Rs. 10000/-	10000
Abscesses (See Tumours)	
<u>Amputations</u>	
Thigh, leg	10000/-
Upper arm, Forearm, entire hand or feet	10000/-
Finger or toes each	3000/-
<u>Breast</u>	
a) Removal of benign tumour or cyst requiring hospital confinement	6000/-
b) Simple amputation	3465/-
c) Radical amputation	10000/-
<u>Chest</u>	
Complete Thoracoplasty, Transthoracic approach to stomach, diaphragm or oesophague	10725/-
Sympathectomy	4000/-
Laryngectomy	4000/-
Removal of Lung or portion of Lung	10725/-
Bronchoscopy/oesophagoscopy – Diagnostic	3000/-
NOTE: The fee for a number of operations of the chest performed at one time will not exceed Rs.10725/-.	
<u>Heart</u>	
Operation on heart, open heart surgery, repairs, replacement of valves only	16500/-
<u>Dislocation</u>	
Reduction of Hip or Elbow joint	3000/-
Ankle joint	3000/-
Knee joint	3000/-
Shoulder joint	3000/-
Collar bone – open operation only	3465/-
Lower Jaw	3465/-
Wrist	3000/-
NOTE : For a dislocation requiring an open operation, the maximum will be the twice of amount shown above)	
<u>Ear, Nose & Throat (ENT)</u>	
Fenestration, one or both ears	3465/-
Mastoidectomy, one or both sides, simple	3465/-
Radical	3465/-
Tonsillectomy, adenoidectomy or both	3465/-
Sinus operation by cutting (puncture of ant rum excepted)	3000/-

Sub mucous Resection of nasal septum	3465/-
Tracheostomy	3465/-
Any other cutting operation	3000/-
<u>Stapaedectomy</u>	3465/-
Myrangoplasty/Tympanoplasty	3465/-
<u>Excision or Fixation by cutting</u>	
Hip Joint	3465/-
Knee or Elbow joint	3465/-
Shoulder, wrist or ankle joint	3465/-
Removal of diseased portion of bone including Sequestrectomy, Curettage & Bone Grafting	3000/-
<u>Eye</u>	
Operation for detached retina or corneal transplant	10000/-
Removal of Cataract	10000/-
Any other cutting operation into the eye ball (e.g. through the cornea) or cutting operation on eye muscles	3465/-
<u>Glaucoma</u>	10000/-
Removal of eye ball	3465/-
Any other cutting operation of eye ball	3465/-
Removal of adenoma or benign tumour of Thyroid	10000/-
Toxic Goiter	10000/-
<u>Hernia</u>	
Single Hernia	3000/-
More than one Hernia	5000/-
<u>Joint</u>	
Incision into (tapping excepted)	4000/-
<u>Ligaments and tendons</u>	
Cutting	3000/-
Transplant – Single	3000/-
- multiple	5000/-
Suturing of tendon – Single	2000/-
- multiple	4000/-
<u>Paracentese</u>	
Tapping	1000/- each sitting(Max.3465/-
Removal of <u>Pilonidal Cyst or Sinus</u>	6000/-
<u>Rectum</u>	
Haemorrhoidectomy – external/internal or internal & external both	6000/-
Cutting operation for fissure	6000/-
Cutting operation for the thrombosed haemorrhoids	3000/-
Cutting operation for fistula-in-Ano	
- Single	4000/-
- Multiple	5000/-
<u>Skull</u>	
Cutting into cranial cavity (trephine excepted)	16500/-
Trephine	6000/-
<u>Spine or Spinal Cord</u>	
Operation for spinal cord tumour	16500/-
Operation with removal of vertebra or vertebrae (except coccyx, transverse or spinous process)	10000/-
Removal of part or all of coccyx. Or of transverse or spinous process	4000/-
Dacro-cysto rhmectomy (DCR)	3465/-
Fracture treatment of	

Thigh, Vertebra or Vertebrae, Pelvis (Coceyx excepted)	5000/-
Leg, Knee, Knee Cap, Upper Arm, Ankle, Skull	5000/-
Shoulder Blade	3000/-
Lower Jaw (Alveolar process excepted) Collar Bone,Fore Arm, Wrist	3465/-
Metacarperl/Metatarsal/Finger/Toes	2500/-
Nose	2500/-
Rib or Ribs	1500/-

The amounts shown above are for simple fracture. For a compound fracture, the maximum payment will be 50% more than for the corresponding simple fracture. For a fracture requiring an open operation, the maximum payment will be twice the amount shown for the corresponding simple fracture (bone grafting, bone splicing and skeletal traction pin are considered open operation).

<u>Genito Urinary Tract</u>	Rates
Removal of, or cutting into Kidney	10000/-
Removal of Tumours or stones in Ureter /Pylolithotomy	10000/-
Bladder stones including operative procedure	6000/-
Bladder tumours	10000/-
Bladder with transplants	10000/-
Cystoscopy including catheterization but not operative procedures	3000/-
Removal of Prostate by open operation/Endoscopies	10000/-
Vericocele, phydrocele, orchidectomy or epididectomy	
- Simple	3465/-
- Bilateral	8000/-
Hysterectomy	10000/-
Other cutting operation in uterus and its appendages with abdominal approach	6000/-
Cervix amputation	3000/-
Dilation and curettage (non-puerperal) cervix, cauterization, polyspectomy or any combination of these	2000/-
Vaginal plastic operation for cystocele or rectocele	5000/-
Tubectomy	3000/-
<u>Goiter</u>	
Removal of thyroid , sub-total	10000/-
Tumours	
Cutting operations for removal of one or more benign or superficial tumours, cysts or abscesses requiring hospital confinement	3000/-
Malignant tumours of face, lips or skin	10000/-
Cleft lip and palate	10000/-
Vericose Veins	
Injection treatment – complete procedure one or both legs	3000/-
Cutting operation, complete procedure	
- one leg	4000/-
- both legs	6000/-

Except for operations expressly excepted in the table, the Bank shall determine a payment for any cutting operation not listed in the table consistent with the payment for any listed operation of comparable difficulty and complexity but in no event shall such payment exceed Rs. 16500/-.

SCHEDULE –III

PACKAGE CHARGES

Some hospitals/ Nursing homes are charging on the basis of package for treatment of diseases pertaining to heart, kidney, coronary, eyes etc. Therefore in the following cases maximum charges will be reimbursed to the extent given below:-

S.No.	Surgical Procedure	Rates
1	Angiography- Cardiac/Cerebral/Renal)	15000/-
2	Angioplasty: Cardiac/Cerebral/Renal) -With Stent	80000/- 100000/-
3	By-pass surgery	100000/-
4.	Kidney/Liver Transplant	100000/-
5.	Total Hip Joint/Knee Joint Replacement	100000/-
6.	Surgery for STROKE (CVA)	100000/-
7.	Cataract	25000/-

The above charges include all the expenses eligible for reimbursement under the scheme incurred during hospitalisation (including pre and post 30 days of hospital stay).

NOTE: The claims will be settled either on the basis of break - up provided OR under the package charges given above, whichever is higher.

**APPLICATION/ENROLMENT FORM FOR PNB HOSPITALISATION
CONTRIBUTORY BENEFIT SCHEME FOR RETIRED EMPLOYEES**

The Deputy. General Manager
Punjab National Bank
Personnel Admn. Division
Head Office, 7 Bhikhaiji Cama Place
New Delhi.-110066

<p><u>For Office use only</u> Enrolment No. _____</p>
<p>Please affix joint photograph of self and spouse</p>

Please **enrol** me as **Member** of the above scheme to which I hereby opt. I have gone through the rules and regulations of the scheme and agree to abide by the rules and regulations of the same as may be modified / amended from time to time . Particulars about myself and my spouse are given below:

1. Name of Employee _____ 2. P.F No. _____
(In Block Letters)

3. Name of Spouse _____
(In Block Letters)

4 Father's/Husband's Name _____
(In Block Letters)

5. Date of Birth a) Self _____ b) Spouse _____

6. Date of retirement _____

7. Type of Retirement :

(Attach documentary proof)

(i) Superannuation (ii) Medical Ground (iii) Demitted the office of GM
(iv) Dismissed (v) Compulsorily retired (vi) Voluntarily retired under Officers' Service
Regulations (vii) Voluntarily retired under Pension Regulations)
(viii) VRS under PNBEVRS 2000 (IX) Any other

8. Office from which retired _____
Under CO _____
(Write the name) HO _____

9. Date of joining the bank _____

10. Enrolment No. of old PNB Hospitalisation Contributory Benefit Scheme for Retired Officers: _____

11. Present Address _____
(in Capital Letters) _____

12. Permanent Address _____

Mob.No. _____ Landline Phone No. _____

13. I am enclosing herewith a Draft No. /CBS Cheque No. _____ dated _____ for Rs.5000/- only favouring PNB Centenary Welfare Trust -A/C **PNB Hospitalisation Contributory Benefit Scheme for Retired Employees** issued by the BO _____ (D. No _____) drawn on CDPC, New Delhi being my One Time Subscription to the Scheme .

14. **DECLARATION**

(i) I have read and understood the PNB Hospitalisation Contributory Benefit Scheme for Retried Employees and agreed to abide by the terms and conditions of HRD Circular No. 515 dated 19.02.2009.

(ii) The information given above by me is true to the best of my knowledge.

(iii) I also undertake that if at any point of time, during the currency of my membership of the scheme, the information submitted by me, either in relation to application form or hospitalisation claim preferred by me, is found to be false/misleading, my membership to the scheme will be terminated without any notice to me. The amount deposited by me towards my subscription of the scheme will stand forfeited and I will not be eligible to become member of the scheme again.

(iv) I will inform the change of my address to the Bank immediately by Registered Post.

Place _____

**SIGNATURE OF
RETIRED EMPLOYEE**

**SIGNATURE /T.I .OF
SPOUSE**

15. It is certified that Shri/Smt. _____ retired on
(date) _____ from (Name of office) _____ as (Designation)

_____.

Signature of retired employee and signature/Thumb Impression of his/her spouse given above are hereby verified.

(Authorised Signatory)
Circle/Head Office
P.A. No. _____

NOTE:

1. Application form complete in all respects, must be sent to HO directly.
2. Strike off whichever is not applicable.

