



भारतीय प्रबंध संस्थान कोषिकोड  
आई आई एम् कोषिकोड कैम्पस- पी ओ  
**INDIAN INSTITUTE OF MANAGEMENT KOZHIKODE**  
IIM Kozhikode Campus P.O.

29-21(03)/2022-IIMK.HR

08.02.2024

**CIRCULAR**

Sub:- Amendment in IIMK Medical Policy– Revision of doctor's consultancy fees and hospital accommodation entitlement.

The Competent Authority has approved the following in IIMK Medical Policy:

1. Point no.iii(f) of Section C is amended as under:-

OP consultation charges for treatment by Medical Post Graduate/Specialists are reimbursed @ Rs.350/- per consultation and OP consultation charges for treatment by Medical Licentiates and Medical Graduates(MBBS or equivalent) are reimbursed @ Rs.200/- per consultation. Cost of medicines as per valid prescriptions will be reimbursed at actuals. Reimbursement beyond the limit of Rs. 1.50 lakhs in such cases will be made as per CGHS Bangalore rates.

2. Entitlement of room rent in Point no. ii of Section C is amended as under:

Accommodation charges for various categories of faculty/staff will be as follows:

| Room Type     | Amount     | Basic Pay                 |
|---------------|------------|---------------------------|
| Single Non-AC | Rs. 3000/- | Upto Rs. 47,600/-         |
| Deluxe Non-AC | Rs. 3800/- | Rs. 47,601 – Rs. 63,100/- |
| Single AC     | Rs. 5000/- | Rs. 63,101- Rs. 80,900/-  |
| Deluxe AC     | Rs. 6300/- | Rs. 80,901 and above      |
| Suite         | Rs. 7700/- | For Director              |



To

Faculty and Staff (by e-mail)

Lt. Col. M Julius George (Retd.)  
Head-Administration & HR



**INDIAN INSTITUTE OF MANAGEMENT KOZHIKODE**  
IIM Kozhikode Campus P.O, Kozhikode

No. 29-21(03)/2022- IIMK.HR

22.03.2023

**CIRCULAR**

Sub: IIMK Medical Policy and Annual Health Check-up Scheme for Faculty and Staff – reg.


Ref: Minutes of the 101<sup>st</sup> BoG meeting held on 21 January 2023 [BGM 101.7]

The Board of Governors in its meeting held on 21 January 2023 has approved the IIMK Medical Policy and Annual Health Check-up Scheme for Faculty and Staff. The same is enclosed herewith as Annexure- A for information.



To

Faculty and Staff

  
(Lt. Col. M Julius George (Retd.))  
Chief Administrative officer

Copy To:

Director's Office



भारतीय प्रबंध संस्थान कोषिकोड

INDIAN INSTITUTE OF MANAGEMENT KOZHIKODE

IIM Kozhikode Campus P.O., Kozhikode-673 570, Kerala

**MEDICAL POLICY FOR IIM KOZHIKODE****I. For Faculty/ Staff & their Dependent Family Members****A. INTRODUCTION**

Indian Institute of Management Kozhikode (IIMK) follows Civil Services (Medical Attendant) Rules 1944 –CS (MA) Rules - as amended from time to time and to the extent applicable for reimbursement of admissible medicines prescribed by Registered Medical Practitioners in the following streams.

- i. Allopathic
- ii. Homeopathic
- iii. Ayurveda
- iv. Unani
- v. Yoga
- vi. Sidha System

**B. COVERAGE**

Faculty/staff of the Institute and their dependent family members are covered by this policy.

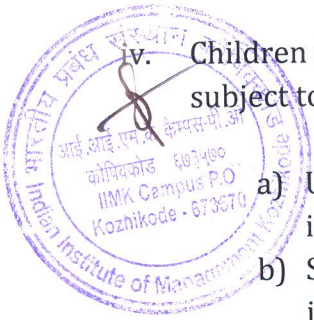
Faculty means the regular and contract faculty of the Institute.

Staff means the regular staff of the Institute.

Dependent family members of faculty/staff as per the following definitions are eligible for reimbursement of medical expenses.

- i. Husband/Wife. When the spouse is employed (either in Govt. or Private Organization, which provides medical facilities), the employee may avail the medical facilities either from IIMK or from where the spouse is employed. A joint declaration is required to be produced in such cases. In case the spouse is not employed, a declaration to that effect needs to be submitted. In case of more than one living spouse, only one spouse would be covered.
- ii. Parents and Stepmother (in the case of adoption, only the adoptive and not the real parents. If the adoptive father has more than one wife, the first wife only).
- iii. A female employee has a choice to include either her parents or her parents-in-law; option exercised can be changed only once during the entire service (income certificate from revenue authority is to be produced for claiming medical benefits for them). It is not mandatory for the parents/parents-in-law to reside with the employee for including as dependent family members.





iv. Children including legally adopted children, stepchildren and children taken as wards subject to the following conditions-

- a) Unmarried Son: Till he starts earning, or attains the age of 25 years, whichever is earlier.
- b) Son: suffering from permanent disability of any kind (physical or mental) irrespective of age-limit  
For the purpose of availing medical facility for a disabled son above 25 years, copy of the certificate of disability issued by the competent authority is to be attached.
- c) Daughter: Till she starts earning or gets married, whichever is earlier, irrespective of age-limit.
- d) Dependent widowed daughters and dependent divorced/separated daughters irrespective of age-limit.
- e) Dependent Sisters: including unmarried/divorced/abandoned or separated from husband/ widowed sisters irrespective of age-limit.
- f) Minor brothers.
- g) Permanently disabled dependent brother: Irrespective of age limit.
- h) Medical reimbursement will be admissible only for the two eldest surviving children except when the number of children exceeds two due to second child birth resulting in multiple birth.

#### ***Dependency:***

The monthly income limit for dependency of the family members (other than spouse) is Rs. 9,000 plus the amount of Dearness Relief admissible on Rs. 9,000/- as on the date of consideration of the claim. The income limit includes income from all sources i.e. salary, pension, wages, remuneration, fee, honorarium, business profits, interest income, capital gains, dividend income, etc. Proof of income from revenue authorities is required for including the name of eligible family members in the dependency list except for spouse.

The following documents are to be submitted at the time of joining to include members of family as dependents-

- i. Proof of age of dependents.
- ii. Marriage certificate (for spouse).
- iii. Proof of adoption, in case of adoption.
- iv. Proof of income of family members other than spouse.
- v. Joint declaration of husband and wife, if the spouse is employed or self-declaration, in case the spouse is not employed.
- vi. Certification of dependency in the case of unmarried major daughter or sister.
- vii. Attested copy of disability certificate issued by Competent Authority (in case of dependent disabled son, aged above 25 years and disabled dependent brother).

## C. MEDICAL TREATMENT

Medical treatment is available for faculty/staff and their dependent family members at IIMK Dispensary. Moreover, credit facility is available at hospitals empanelled by IIMK for the purpose. The details are given below-



### i. Medical Services at IIMK Campus:

A medical team consisting of a Doctor, Staff Nurse and Pharmacist are available at IIMK Dispensary (24x7).

- All the medicines, injection, etc. as per Doctor's prescription are supplied in the IIMK Dispensary.
- Dressing, Suturing, wound care, etc. as per the Doctor's prescription are provided in the IIMK Dispensary.
- Wherever it is found during consultation that admission of patient in the hospital is required, they will be referred for detailed investigation in approved Hospital/by Specialist.
- A Specialist Doctor from Medical College, Kozhikode is available at IIMK Dispensary twice a week for consultation and giving medical advice to IIMK fraternity.
- Ambulance service is available in the Campus 24x7

### ii. Cashless Facility for Outpatient & Inpatient Treatment at IIMK empanelled hospitals.

Faculty/staff and their dependents can avail cashless facility for outpatient and inpatient treatment at following empanelled hospitals.

- a) Nirmala Hospital, Kozhikode
- b) Baby Memorial Hospital, Kozhikode
- c) PVS Hospital, Kozhikode
- d) Sree Subramania Hospital (Ayurvedic), Kozhikode
- e) MVR Cancer Hospital, Kozhikode
- f) Lisie Hospital, Kochi

### Entitlement of room rent

Accommodation charges for various categories of faculty/staff will be as follows-

| Room type      | Amount  | Basic Pay                  |
|----------------|---------|----------------------------|
| Single Non A/C | Rs.2010 | Up to Rs.47,600/-          |
| Deluxe Non A/C | Rs.2450 | Rs. 47,601 to Rs. 63,100/- |
| Single A/C     | Rs.3770 | Rs. 63,101 to Rs. 80,900/- |
| Deluxe A/C     | Rs.4650 | Rs. 80,901 and above       |
| Suite          | Rs.6400 | For Director               |





**iii. Medical treatment at Private Hospitals other than IIMK empanelled hospitals for claims up to Rs.1.50 lakhs.**

- a) Medical treatment can be availed from non-empanelled hospitals also, however, when treatment is sought from such hospitals, the rates for inpatient treatment available in Baby Memorial Hospital (BMH) Kozhikode may be considered for reimbursement for claims up to Rs.1.5 lakhs per person per year. In such cases the room rates may be actuals or equivalent eligible BMH rates, whichever is less. Cost of admissible medicines will be reimbursed on actuals with prescriptions. For investigation and procedures, package rates of BMH or actuals, whichever is less, will be reimbursed. Where package rates are reimbursed, cost of consumables will be part of such procedure.
- b) Post operation treatment may be either actuals or equivalent BMH rate whichever is less.
- c) If equivalent BMH rates are not available, CGHS Bangalore rates will be followed.
- d) For pathological tests and investigations conducted in labs/hospitals at non-empanelled labs/hospitals, the rates of BMH, wherever available, will be reimbursed. In other cases, CGHS Bangalore rates will be followed.
- e) Reimbursement of cosmetic treatment will not be granted, except accident related cases.
- f) OP consultation charges are reimbursed @ Rs.150/- per consultation. Cost of medicines as per valid prescriptions will be reimbursed at actuals. Reimbursement beyond the limit of Rs. 1.50 lakhs in such cases will be made as per CGHS Bangalore rates.

**iv. Special Medical Reimbursement for claims up to Rs. 10.00 lakhs:**

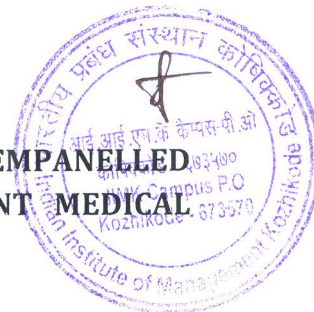
For life saving or critical treatments for faculty/regular staff and their dependent family members in private non-empanelled hospitals, a special medical reimbursement is allowed up to Rs. 10 lakhs per family (including concerned faculty/regular staff) per year, subject to the approval of Director. In such cases, reimbursement beyond the limit of Rs.10 lakhs will be made as per CGHS Bangalore rates.

**v. Diagnostic Services**

Cashless facility of lab test is available at all branches of M/s. DDRC-SRL Diagnostics (P) Ltd. For availing this facility, the following is required.

- A copy of the prescription from an authorised doctor for the diagnostics investigations (to be submitted)
- Identity proof - health card required to be produced at the diagnostics centre as well as the dispensary for faculty/staff and their dependents.

**D. PROCEDURE FOR AVAILING MEDICAL TREATMENT FROM EMPANELLED HOSPITALS AND REIMBURSEMENT OF OUTPATIENT/INPATIENT MEDICAL BILLS OF NON-EMPANELLED HOSPITAL.**



**i. Procedure for getting treatment from empanelled hospitals:**

- a) Faculty, staff and their dependents have to show the Health Card issued by the Institute while undertaking treatment at the hospital.
- b) The bills are to be signed by the respective beneficiary in the hospital itself.
- c) The consolidated bills for every month will be sent by the Hospital to the Institute for payment.
- d) The Institute will scrutinize respective bills and admit the bills as per the CS (MA) Rules/CGHS rules/IIMK Rules. Charges for Inadmissible medicines, consultation and procedures will be deducted from the salary of faculty/ staff.

**ii. Procedure for submission of medical bills of non-empanelled hospitals for reimbursement:**

All the OPD/IPD charges, consultation charges, charges for pathological tests, cost of medicines, paid by the faculty/ staff along with original/copy of prescriptions, and duly filled in the prescribed claim form for reimbursement should be submitted to HR Office. The prescribed reimbursement form should be filled legibly and signed by the faculty/staff. HR Office will forward the same to the Accounts Department after dependency verification.

**Documents required for reimbursement:**

- a) Duly filled & signed medical claim form in the prescribed format.
  - b) Original/self-attested photocopy of prescription with date of consultation and receipts for fees paid.
  - c) Original bills for medicines purchased/tests undertaken as per the prescription
  - d) Paid bills for hospitalisation with date of admission and discharge along with Discharge summary from the hospital, all prescriptions for medicines and tests.
  - e) Separate statement for medicines, tests giving Bill No, Date, Amount if there are more bills.
- Reimbursement will be made as per Rules.
  - Time limit for submission of medical claims for reimbursement is 06 months from the date of invoice.
  - Separate claims should be submitted for each treatment without clubbing the prescriptions of various hospitals/Consultants for different treatments and bills of different family members





#### **E. INCOME TAX ON MEDICAL REIMBURSEMENT:**

- i. The amount of medical reimbursement and the amount paid by the Institute to the empanelled hospital for the medical treatment of employee or his/her family is treated as perquisite and is taxable as per section 17(2) of Income Tax Act, 1961.
- ii. However, any medical reimbursement provided for treatment of prescribed diseases or ailments, in any hospital approved by the Principal Chief Commissioner/Chief Commissioner of Income Tax will be exempted from tax liability. To claim tax deduction, the employee shall submit a certificate from the hospital specifying the disease or ailment for which medical treatment was required.

List of prescribed diseases is given below-

- (a) cancer;
- (b) tuberculosis;
- (c) acquired immunity deficiency syndrome;
- (d) disease or ailment of the heart, blood, lymph glands, bone marrow, respiratory system, central nervous system, urinary system, liver, gall bladder, digestive system, endocrine glands or the skin, requiring surgical operation;
- (e) ailment or disease of the eye, ear, nose or throat, requiring surgical operation;
- (f) fracture in any part of the skeletal system or dislocation of vertebrae requiring surgical operation or orthopedic treatment;
- (g) gynecological or obstetric ailment or disease requiring surgical operation, caesarean operation or laparoscopic intervention;
- (h) ailment or disease of the organs mentioned at (d), requiring medical treatment in a hospital for at least three continuous days;
- (i) gynecological or obstetric ailment or disease requiring medical treatment in a hospital for at least three continuous days;
- (j) burn injuries requiring medical treatment in a hospital for at least three continuous days;
- (k) mental disorder - neurotic or psychotic - requiring medical treatment in a hospital for at least three continuous days;
- (l) drug addiction requiring medical treatment in a hospital for at least seven continuous days;
- (m) anaphylactic shocks including insulin shocks, drug reactions and other allergic manifestations requiring medical treatment in a hospital for at least three continuous days.

A certificate mentioning the disease is to be obtained from the hospital (in hospital letter head) at the time of discharge for getting income tax exemption.

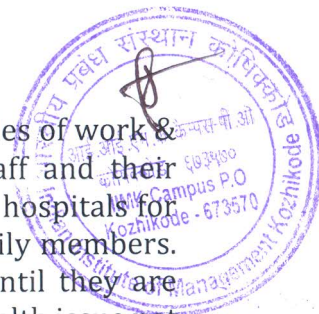
#### **Note:**

- The list of empanelled hospitals and diagnostic centres by IIMK mentioned in this policy is as per the existing rules and may be changed after due approval, which will be notified.
- The rates/prescribed limits on different subjects mentioned in this policy are subject to revision as amended/approved by BoG of the Institute from time to time.



## F. ANNUAL HEALTH CHECK-UP SCHEME

Health and wellness of employees play a vital role in employees deliverables of work & responsibility. Institute provides medical reimbursement to faculty, staff and their eligible dependent family members. Institute has also empanelled various hospitals for providing cashless medical facilities to the employees and dependent family members. Despite all these efforts, a few employees tend to ignore their health until they are compelled to confront a medical complication. An early identification of health issue not only reduce the complications but also reduce the cost on reimbursement. Annual health check up is a new scheme by IIMK started for the wellness of its employees as a part of IIMK Medical Policy.



### i. Coverage:


Faculty/staff of the Institute and their dependent family members are covered by this scheme.

Faculty means the regular and contract faculty of the Institute.

Staff means the regular staff of the Institute.

Dependent family members of faculty/staff as per the following definitions are eligible for reimbursement of medical expenses.

1. Husband/Wife. When the spouse is employed (either in Govt. or Private Organization, which provides medical facilities), the employee may avail the medical facilities either from IIMK or from where the spouse is employed. A joint declaration is required to be produced in such cases. In case the spouse is not employed, a declaration to that effect needs to be submitted. In case of more than one living spouse, only one spouse would be covered.
2. Parents and Stepmother (in the case of adoption, only the adoptive and not the real parents. If the adoptive father has more than one wife, the first wife only).
3. A female employee has a choice to include either her parents or her parents-in-law; option exercised can be changed only once during the entire service (income certificate from revenue authority is to be produced for claiming medical benefits for them). It is not mandatory for the parents/parents-in-law to reside with the employee for including as dependent family members.
4. Children including legally adopted children, stepchildren and children taken as wards subject to the following conditions-
  - a) Unmarried Son: Till he starts earning, or attains the age of 25 years, whichever is earlier.
  - b) Son: suffering from permanent disability of any kind (physical or mental) irrespective of age-limit.  
For the purpose of availing medical facility for a disabled son above 25 years, copy of the certificate of disability issued by the competent authority is to be attached.
  - c) Daughter: Till she starts earning or gets married, whichever is earlier, irrespective of age-limit.
  - d) Dependent widowed daughters and dependent divorced/separated daughters irrespective of age-limit.

- 
- e) Dependent Sisters: including unmarried/divorced/abandoned or separated from husband/ widowed sisters irrespective of age-limit.
  - f) Minor brothers.
  - g) Permanently disabled dependent brother: Irrespective of age limit.
  - h) Medical reimbursement will be admissible only for the two eldest surviving children except when the number of children exceeds two due to second child birth resulting in multiple birth.

### ***Dependency:***

The monthly income limit for dependency of the family members (other than spouse) is Rs. 9,000 plus the amount of Dearness Relief admissible on Rs. 9,000/- as on the date of consideration of the claim. The income limit includes income from all sources i.e. salary, pension, wages, remuneration, fee, honorarium, business profits, interest income, capital gains, dividend income, etc. Proof of income from revenue authorities is required for including the name of eligible family members in the dependency list except for spouse.

### ***ii. Scheme:***

Details of scheme are furnished below-

1. Employees and their dependent family members will be eligible for a ONE general health check-up and ONE cancer screening in a financial year.
2. The Check-up can be availed without the prescription of a doctor.
3. Employees or dependent family members can avail the Annual Health Check-up and/or cancer screening packages of Empanelled Hospitals/Diagnostic Centres on cashless basis.
4. The total reimbursement/cashless facility available under this scheme is limited to Rs.50,000\*/employee in a financial year.
5. The amount spent by the employee/dependent family member on diagnostic charges without the prescription of a doctor on monthly basis can also be admitted under the scheme subject to overall ceiling limit prescribed (i.e. Rs.50000\*/employee in a financial year).

*\*The ceiling limit is subject to change as amended by BoG from time to time.*

### ***iii. Procedure for availing Annual Health Check-Up from Non-Empanelled Hospitals.***

The amount spent on Annual Check-up and Cancer screening at Hospitals/Diagnostic Centres other than empanelled will be reimbursed limited to the applicable rates of the Institute.

#### ***Documents required for reimbursement:***

- a) Duly filled & signed medical claim form in the prescribed format.
- b) Paid bills for annual health check-up clearly mentioning the name of the employee/dependent family member.

### ***iv. Income Tax on Medical Reimbursement (Annual Health Check-up):***

The amount of annual health check-up is treated as perquisite and is taxable as per section 17(2) of Income Tax Act, 1961.



## II. For Staff on Contract



**Limited medical facility as detailed below are available to Staff on Contract.**

### **A. For Senior Staff on contract:**

Senior Staff on contract engaged at IIMK Headquarters or Kochi Campus (appointed with a consolidated monthly remuneration of Rs.70000/- and above including all allowances) can avail medical facility for self and spouse limited to IIMK Dispensary and can also avail medical facility as an outpatient in IIMK empanelled hospitals. However, the existing senior staff on contract shall continue to avail the medical facility as already approved/as per the offer letter issued to the concerned,

### **B. For other staff on contract:**

#### **i. IIMK Headquarters:**

Staff on contract engaged at IIM Kozhikode Campus can avail medical facility at IIMK Dispensary for treatment of immediate illness (day to day ailment) or injury, while performing his/her official duties at IIMK. In such cases, Institute ID card can be shown at Dispensary for availing the medical services. The service is limited to advice by Doctor, distribution of available medicines and basic first-aid. Diagnostic and lab services such as x-ray, scanning, etc. are excluded from the purview of this scheme.

#### **ii. IIMK Kochi Campus:**

Staff on contract engaged at IIMK Kochi Campus can avail medical facility at M/s. Sunrise Hospital, Kakkanad, for treatment of immediate illness (day to day ailment) or injury, while performing his/her official duties at IIMK. In such cases, Institute ID card and reference letter from IIMK Kochi Campus in the prescribed format (available on intranet) can be shown at M/s. Sunrise Hospital for availing the medical services. The service is limited to advice by Doctor, medicines/injections prescribed by the Doctor concerned and basic first-aid. Diagnostic and lab services such as x-ray, scanning, etc. are excluded from the purview of this scheme.

All the correspondences/forwarding of bills etc. in this regard from IIMK Kochi campus should be routed through IIMK HR Office.

Medical facility at IIMK Dispensary can be availed by Staff on contract of IIMK Kochi Campus, in case of emergency, while they are on duty at IIM Kozhikode Campus, by producing reference letter issued from HR Office.

\*\*\*\*\*