

National Cooperative Development Corporation  
(Finance Division)  
(Medical Cell)  
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No.NCDC:22-5/81-Med

Dated: 5.5.2009

**CIRCULAR**

**Sub: General Instructions/Guidelines for filling the medical claims - Regarding.**

While scrutinizing the medical claims, we have come across in many cases that the medical claims are not filled in properly and also the requisite details/information are either not available or attached with claim and many other shortcomings. To set right these types of shortcomings, various clarifications/requisite information/documents are to be called for which takes lots of our time and resulting in delay in settlement of medical claims.

To avoid this situation, all the employees (including retired employees) of the Corporation are requested to kindly observe the following guidelines while filling up medical claims to facilitate speedy and expeditious disposal of their medical claims:-

1. All employees have to ensure that the following information is available in the Doctor's prescription before they submit it for re-imburement
  - a) Name of the patient and name of the disease (preferably in Capital Letters)
  - b) Advice for conducting the test/investigations, (if any)
  - c) Period of treatment and periodicity of medicines
  - d) Name, degree/qualification, registration number of attending doctor/ Physician

In case above information is not available in the prescription, duly filled certificate 'A' will be insisted upon.

2. Cash receipt wherever issued by the Doctor should be in the proper printed form duly numbered.
3. Receipt in respect of the diagnostic charges (Pathological charges etc.) should also be in the proper printed form duly numbered.



4. Any cutting in the prescription and cash memo must be duly attested.
5. It is noticed in many cases that the handwriting of Doctor/Chemist are not legible. As a result we find it very difficult to know the name of the medicines. Employees are therefore advised to attach list of medicine prescribed in capital letters in those cases.
6. Lodge all the medical claims within the prescribed time limit of three months of completion of treatment. In case of continuous treatment, medical claim should not be preferred for a period of more than 3 months and the same should be lodged immediately, preferably within one month of such treatment.
7. No medical claim should be submitted before completion of treatment period except in case of illness requiring prolonged treatment as referred in Sl.No.(6) above.
8. Employee should ensure that he or she has filed the family declaration before submitting their medical claims. In case the spouse is employed, a joint declaration in the prescribed proforma should also be submitted to the Medical Cell alongwith a certificate/letter from the employer of the spouse.
9. In case there is any change in the family status, the same should be reported to the Medical Cell immediately and revised family declaration form be filled in.
10. Employee should inform the Medical Cell in following cases as son/daughter cease to be member for the purpose of medical claim:-
  - a) Getting into employment of son/daughter
  - b) Marriage of son/daughter
  - c) On attaining age of 25 years by son
11. Prior approval in writing from competent authority must be obtained in case of treatment taken outside the headquarters or place of residence (Home Town).
12. In case of chronic diseases, certificate from the Specialists/attending doctor be attached with every claim and this certificate must be renewed every 2 years.




13. In case of indoor treatment in a hospital, following documents/ information shall be submitted alongwith the claim:-

- a) Certificate 'B' duly completed by the Hospital
- b) Bill containing details of different charges on proper bill format of the Hospital
- c) Cash receipt/cash memo duly numbered issued by the Hospital/Chemist/Diagnostic Centre
- d) Copy of the discharge summary containing complete details

14. Employee should ensure that medical claim form is completed in all respects before submission. Accordingly, all the columns of this form must be filled in. In case any item is not applicable to the employee, the same should be struck out.

All employees are, therefore, requested to adhere to instructions/ guidelines referred above for speedy disposal of their claims.

  
( A.K. Pal )  
Director (Finance)

To

1. All Officers & Sections at Head Office of the Corporation
2. All Regional Directors/Chief Directors of the Corporation
3. Chief Director (Topic), NCDC, Gurgaon
4. All Retired employees/Spouse (as the case may be) of the Corporation
5. Notice Board