

CONTRIBUTORY HEALTH SERVICE SCHEME (CHSS)

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Introduction

The Department of Space, introduced Contributory Health Service Scheme (CHSS) as a welfare measure as prevalent in the Department of Atomic Energy for the benefit of its employees in addition to benefits under CS (MA) Rules.

The CHSS was first introduced in Bangalore effectively from 1st May, 1977 covering all Bangalore based ISRO/DOS employees. Subsequently, it was extended to all places where DOS/ISRO Centre/Units exist. This facility was later extended to retired employees of DOS/ISRO and their families.

This Scheme is different from Central Government Health Scheme (CGHS) existing in most other Central Government Departments. One of the important features is that, under this Scheme, mainly Private Doctors/Specialists in various medical fields/Dentists/Nursing Homes/Hospitals/Laboratories /Super Specialty Hospitals are identified for availing medical treatment. Payment towards treatment availed by the beneficiaries are borne directly by the Scheme. Expenses incurred towards purchase of medicines are reimbursed in full as per the prescribed list of medicines by DOS. A “package deal” system for treatment of major ailments is also introduced for the welfare of the beneficiaries in form of CHSS Schedule of Rates (SoR).

Applicability

The Scheme is applicable to the employees of DOS/ISRO and members of their families residing with them. Members of Space Commission, Emeritus Scientists, Visiting Scientists, Research Fellows and their families residing with them.

Members of the family of a deceased employee of the Department, if the employee had completed five years of service in the Department and on payment of contribution by family. [Family definition is as per CCS (Pension Rules) 1972].

Retired employees who opt for benefits for self and family

The retired employee should have put in at least five years of service. The employee should pay the contribution as notified by the Department periodically. The coverage will be limited to employee and spouse only.

The benefits to the spouse and family members would be made available even after the death of the retired employee on payment of contribution and fulfilment of conditions as applicable. Pensioners re-employed in the DOS/Centres/Units and the members of his/her family are also eligible for the facility.

Serving and retired employees of the Department of Atomic Energy and their families stationed at CHSS stations of DOS are eligible on reciprocal basis.

Serving CISF personnel posted to work in DOS/ISRO Centres where the Scheme is administered and the members of their families residing with them during the period of their posting.

DOS has got reciprocal arrangement with DAE for extending CHSS facilities to employees of DOS/ISRO working at Mumbai as well as those DAE employees working in Bangalore.

The Scheme shall not be applicable to the following:

Part-time, Work charged staff who have not completed one-year service in DOS/ISRO as well as casual staff of DOS/ISRO and the staff paid from contingency.

Definition of Family

“Family” for the purpose of the Scheme shall mean (a) an employee’s wife/husband, (b) parents, (c) unmarried children and step children, (d) widowed daughters, a maximum of three for those who joined service up to 30/04/1995 and two for those who joined on or after 01/05/1995, and a maximum of first two (e) unmarried sisters, (f) widowed sisters, (g) minor brothers (h) physically handicapped or mentally retarded brothers and sisters wholly dependent and normally residing with the employee in the order of date of birth.

Children

Married daughters though dependent on the employee are not eligible for medical benefits under the Scheme. However, legally adopted children are eligible for medical benefits. Such children who are gainfully employed are excluded from the Scheme. Children engaged in a trade/business/profession even on part-time basis shall be excluded.

Parents

Parents (and not step parents) normally residing with the employee at the same residence (minimum of 60 preceding days) and whose combined monthly income from all the sources does not exceed Rs. 18,000/- per month are entitled for medical benefits.

Special Choice and option to married female employees

Parents of a married female employee are also entitled to the benefits under the Scheme if they continue to be wholly dependent and reside with the female employee even after her marriage. However, she will have a choice (once during her service) to include either her parents or parents-in-law under the Scheme subject to the conditions of dependence, residence etc., being satisfied. Persons who are receiving benefits from other sources such as CGHS/PSUs/Railways/State Government etc., shall not be admitted to the Scheme.

Declaration and Contribution by the employee

Declaration by the employee:

Employees should inform the office of the income, residence of parents and dependence of children at the time of initial registration and at the beginning of every calendar year for continuation of CHSS facilities. They shall also notify the Administrative Officer immediately and surrender the cards of the dependents who become ineligible for benefits under CHSS.

Contribution by employees:

All serving employees, families of employees retired and/or deceased employees on or after 01/01/2016 – 1% of the revised basic pay/Notional Basic Pay per month.

Members of Space Commission/Fellows/Professors – 1% of the basic pay/Stipend per month in the revised scales of pay.

Retired employees, families of the employees who died while in service and families of deceased employees on or before 01/01/2016 - 1% of notional basic pay per month at the time of retirement/death.

For additional dependent:

The child born to an employee after retirement will not get any CHSS benefits.

Advance payment of contributions:

‘Contribution should be deposited for a minimum of one year, in advance or for 10 years at a time as life time contribution, except in cases of serving employees’

Wife and Husband working in DOS/ISRO:

In cases where both wife and husband are employees of the Department payment of contribution is regulated as under:

Contributions shall be recovered only from one of them whose pay is higher. Husband and wife shall send a joint declaration to the Administrative Officer providing relevant details. The person from whose pay-bill the contribution is recovered shall be regarded as the prime beneficiary and will be eligible to register his/her parents. In cases where the pay of the husband and wife is equal, the contribution shall be recovered from the husband who will be eligible to register his parents. If the wife wishes to register her parents, who are otherwise eligible, a separate contribution shall be payable by her on the basis of her pay. If the wife is paying the contribution and the husband wishes to register his parents, who are otherwise eligible, he will have to pay an additional contribution based on his pay.

Employees on leave:

In the case of an employee who is on any kind of leave, the contribution shall be recovered on the basis of the pay last drawn by the employee immediately before proceeding on leave. *The facilities of the Scheme will not be available to a person proceeding on extra-ordinary leave, unless the contribution for the period of extra-ordinary leave is paid in advance before the commencement of such leave.*

Employees on deputation:

There is no provision under CHSS for availing medical attendance and treatment outside India while on tour, deputation, etc., abroad. The applicability or otherwise of the assisted Medical Scheme

of the Ministry of External Affairs to the employees of DOS/ISRO should be referred to the Department and it shall depend on the decision of the Dependent.

Dependent family members of Employees on deputation etc.:

An employee who proceeds abroad on deputation or on deputation-cum-special leave or on any kind of study leave, may at his/her option avail of the benefits of the Scheme for his/her family. The option shall be exercised before the employee proceeds on leave/deputation and shall be treated as final.

An employee who is on deputation and on Foreign Service Terms to any other Department/PSUs/State Government etc., and members of his/her family are not eligible for coverage under the Scheme.

Employees under Suspension:

In the case of employee under suspension who is in receipt of a Subsistence allowance, the contribution shall be recovered on the basis of the amount of subsistence allowance. If the employee is, however, subsequently allowed to draw pay for the period of suspension, the difference between the contribution recovered on the basis of the subsistence allowance and the contribution payable on the basis of the pay ultimately drawn shall also be recovered. If the subsistence allowance is withdrawn, the availability of CHSS facilities will be suspended as long as the suspension continues. For determining entitlement, pay drawn prior to suspension should be taken into account.

DETAILS OF THE SCHEME

Systems of Medicine

The Scheme will be applicable to treatment under Allopathic system of medicine. In respect of the other systems of medicines i.e., Ayurveda, Homeopathy, Siddha and Unani, the provisions of Central Services (Medical Attendance) Rules will apply with relevant changes and further subject to such order as issued by DOS.

Treatment for the same ailment should not be taken simultaneously in more than one system of medicine. There is, however, no objection to treatment being received simultaneously in different systems of medicine for different ailments with the knowledge of attending doctors.

Medical Attendance

The beneficiaries under the Scheme will be entitled to free medical attendance and treatment at the Departmental Dispensary wherever available.

Authorized Medical Officers (AMOs)

A few doctors/general practitioners are appointed in different localities where sufficiently large numbers of employees reside to provide medical treatment. They may also visit the patient at his/her residence wherever they consider necessary. AMOs will give treatment free of charge to the beneficiaries. Department pays a monthly honorarium to all AMOs.

Dentists

Periodical dental check-up/treatment may be availed in the Dental Clinics/Hospitals recognized under the Scheme in addition to Government Dental Hospitals. Beneficiaries need no

reference form Departmental Doctors/ AMOs to approach Dentists except for Dental Surgery which requires a full-fledged OT. As for the supply of partial or full dentures, a reimbursement of 50% is allowed by the Department. Dental Treatment from Hospitals is not allowed.

Specialists

Empanelment of Specialists from time to time for the treatment of various diseases and ailments and for surgical operations will be approved by Director of Centres/Units who are the competent authorities at the Centre/Unit level. Consultations with these Specialists will be obtained only on referral by the Doctors of the Department/AMOs. The consultation fees for the Specialists will be borne by the Scheme based on rates prescribed by DOS periodically. Any additional amount charged by the Specialists will be recoverable from the beneficiary concerned.

Hospitals/Nursing Homes

A few well-known private Hospitals/Nursing Homes/Polyclinics are recognized for treatment and Hospitalization. Treatment at these places is available only on referral by Departmental Doctors/AMOs/Panel Specialists. Employees can also avail treatment from Specialists attached to Hospitals/ Nursing Homes/Polyclinics on referral by Departmental Doctor/AMOs.

The Department shall bear the cost of charges towards treatment/ operations at the above places. At places where CHSS rates have not been accepted the difference shall be recovered from the employees. However, a retired employee shall directly settle the bill and then seek reimbursement from the office. Such reimbursements are restricted to CHSS rates.

The beneficiaries may also avail medical attention at Government Hospitals but should report to the Departmental Doctor/AMOs within four days of occurrence of illness. Charges incurred shall be reimbursed on production of bills and doctor's certificate.

Patients who are suffering from tuberculosis, cancer, poliomyelitis and communicable diseases shall be referred to Specialists/Hospitals and the fees charged shall be directly paid by the concerned offices after due scrutiny.

Reputed Hospitals/Institutions in the country outside CHSS Stations are also recognized for specialized treatment. The cost of treatment in such Hospitals/Institutions as considered reasonable will be borne by the Scheme. Admissible Travelling allowance is also reimbursed to patients.

CHSS Stations:

Ahmedabad, Bangalore, Hassan, Hyderabad, Lucknow, Mahendragiri, Nagercoil, Shillong, Sriharikota, Thiruvananthapuram, Tirupathi, Valiamala and at Mumbai (on reciprocal basis the Department of Atomic Energy)

Diagnostic Facilities

Test conducted at the Departmental Dispensary are free of charge.

Pathological tests, X-ray, cardiogram etc., can be got conducted at recognized Nursing Homes/Hospitals/Polyclinics/Laboratories/Diagnostic Centres on the advice of Departmental Doctor/AMOs/Specialist. Prescribed CHSS rates will be borne by the Scheme while additional charges over and above would be recovered from the prime beneficiary. The bill amount will be paid by the concerned Unit/Centre office.

In case of absolute necessities where sample blood is drawn at the residence of the patient, charges for such visits by private technicians/ pathologists will be paid based on the Departmental doctor/AMOs recommendation.

Maternity Benefits

Maternity benefits are admissible to the wife of an employee or to a female employee and they can be admitted at any of the Recognized Hospitals/Nursing Homes/Polyclinics where maternity facilities exist. Expenditure shall be met by the Department.

For cases pertinent to operative delivery, actual expenses not exceeding department rates are reimbursed in addition to flat rates. In case of confinement at Government Hospitals charges are reimbursed in full.

The benefits are not applicable for beneficiaries having two or more children at the time of confinement. The term confinement for the purpose of the Scheme includes: (a) Live Birth, (b) Still Birth, (c) Prenatal termination of pregnancy and (d) Abortion.

In case of domiciliary (at Home) confinement supervised by a recognized doctor, appropriate rate will be payable on submission of certificate from the attending doctor.

Ante-natal & Post-natal care can be availed from the Departmental lady doctor/lady doctor/AMO. If this benefit is availed from any other lady doctor on the advice of departmental lady doctor, rates as per SoR exclusive of the cost of medicines will be reimbursed on production of certificates/vouchers.

Medical Emergency, Other facilities

Medical Emergency

In case of an emergency when the Departmental Doctor/AMO are not available, an employee can approach any other recognized doctor. In such cases re-imburement is restricted to CHSS rates excluding cost of medicines and if admitted in unrecognized Hospitals/Nursing Homes, expenses are also limited to CHSS rates. The matter should be reported to Departmental Doctor/AMO within four days after the incident. Further treatment can be availed from the Departmental Doctor/AMO/recognized Hospitals/Nursing Homes etc. The case is subject to scrutiny/review by the Departmental Doctor/AMO for ascertaining the veracity of the claim, its consequences, necessity and charges.

CHSS coverage for treatment in emergencies outside the home CHSS station

CHSS beneficiaries (Serving/Retired employees and their dependents) will be reimbursed at an amount limited to CHSS rates for treatment taken in an emergency outside the home CHSS station. However, credit facility shall not be admissible. Such medical claims may be processed at Centre/Unit level itself as per the discretionary powers delegated to Director of the Centre/Unit.

Other Facilities

- Professional Service Charges for dressing etc., by private medical practitioners either at Dispensary or at residence of employee is reimbursable, provided the case warrants such treatment but prior approval of the concerned Medical Officer of the Scheme should be obtained.
- The Scheme arranges to provide facilities such as speech therapy, child psychiatric and medical social care free of cost to beneficiaries.
- Cost towards artificial appliances for diseases like Polio, T.B or Prosthesis or for surgical operations is reimbursed.
- For purchase of spectacles a maximum of Rs. 2000/- or the cost of spectacle whichever is less will be reimbursable (once in 3 years). Expenses incurred towards Contact lens/goggles/sun glasses/UV Protection Glasses are not covered under the Scheme.
- When transport by ambulance is recommended on medical grounds, the charges considered reasonable by the Departmental Doctors/AMO/DOS are reimbursed.
- Charges for hiring 'Hearse' for a deceased beneficiary of the Scheme will be reimbursed to an employee.
- There shall be a limitation of liability for in-patient treatment for one year in psychiatric cases and one and half years for other diseases.
- Purchase of medicines under Ayurveda and Homeopathy should be made only from shops recognized by the Department.
- Hearing Aids upto (Digital) Rs.30, 000/- per year per beneficiary and once in life time is admissible under CHSS.
- These following purchases need Prior Approval of Competent Authority with Pulmonologist Certification and is available under reimbursement basis restricted to CHSS Rates:
 1. Continuous Positive Airway Pressure) CPAP(Machine (for sleep apnea-breathing problem)
 2. Bi-level Positive Airway Pressure (BIPAP) Machine
 3. Oxygen Concentrator

Penal provisions for misuse

The Department may withdraw temporarily or permanently the benefit of the Scheme in the following cases:

- When there are reasons to believe that there is not prospect of the employee resuming duty after a spell of absence;
- When the contribution is not being paid by the beneficiary in time;
- In case of misuse of the Scheme either by employee or the family member
- When the employee is either dismissed or removed from service.

- When the subsistence allowance sanctioned to an employee under suspension is withdrawn, the Scheme shall be withdrawn as long as the suspension continues.

Entitlement of ward/bed charges during hospitalisation

S. No.	Basic Pay in 7 th CPC	Eligible Charges per day	
		For Non-NABH Hospitals	For NABH Hospitals
1	Upto Rs. 47,600/-	Rs.1200/-	Rs.1,500/-
2	Rs.47,601/-to Rs.63,100/-	Rs.1800/-	Rs.2,500/-
3	Rs. 63,601/-to Rs.1,31,000/-	Rs.2500/-	Rs.3,500/-
4	Rs. 1,31,001/-and above		Rs.4,000/-
Day care (6 to 8 hrs) for all categories		Not exceeding 50% of eligible ward charges.	

Admissible & Inadmissible Medicines under CHSS

Admissible Items

- Ambulance and Mortuary Van Charges as per actuals within city limits.
- Spectacles eligibility: Once in three years.
- The cost of Spectacles subject to maximum of Rs.2000/- bought within one month of prescription date.
- Hearing Aids upto (Digital) Rs. 30,000/- per Ear per beneficiary and once in life time.
- These following purchases need Prior Approval of Competent Authority with Pulmonologist Certification and is available on reimbursable basis restricted to the CHSS rates:
 1. Continuous Positive Airway Pressure (CPAP) Machine (for sleep apnea-breathing problem)
 2. Bi-level Positive Airway Pressure (BIPAP) Machine
 3. Oxygen Concentrator
- Varicose Stockings upto 3000/-
- Glucometer – One per family for lifetime
- Glucometer Strips – 100 per year per family for Juvenile Diabetics an additional 50 strips are allowed

Non-admissible Items

- Toiletries and Antiseptics
- Diapers
- Hand Sanitizer
- Spittoon
- Urinal Can
- All topical preparation for Acne and Hair Growth
- All Sunscreen Preparations
- All cosmetic skin care products
- Protein Powder (except Cancer &TB cases)
- Disinfectants like Dettol/Savlon

- Food Supplements
- Glucose Powder (except Jaundice cases)
- Bed bath wet wipes

HOSPITALS/INSTITUTIONS FOR TREATMENT OF CANCER

- MP Shah Cancer Hospital of Gujarat Cancer & Research Foundation (for the beneficiaries at Ahmedabad, Mt. Abu, Udaipur, Nagpur & Jodhpur.
- Tata Memorial Hospital, Mumbai (only for cases that are specifically referred)
- The expenditure incurred for the treatment of cancer in the above Hospitals will be reimbursed in full. However, inadmissible items of expenditure like telephone and diet charges will be recovered from the employees concerned.
- Treatment of Cancer may also be availed in any of the recognized hospital having Cancer treatment facility after due referral from Departmental doctors/AMOs.
- For treatment of cancer availed in other recognized hospitals other than the ones mentioned above, bills would be settled as per CHSS rates and the difference, if any would be recovered from the employee concerned.

OM on CHSS-Admissibility of certain Medicines/injections for reimbursement

No.DS_5-14011/2/2017-Section 5-DOS
भारत सरकार /Government of India
अंतरिक्ष विभाग /Department of Space

अंतरिक्ष भवन/Antariksh Bhavan
न्यू बी.ई.एल. रोड/New BEL Road
बेंगलूर/Bangalore – 560 231

जुलाई / July 6 , 2017.

कार्यालय ज्ञापन /OFFICE MEMORANDUM

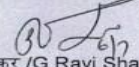
विषय/Subject: CHSS – Admissibility of certain medicines/injections for reimbursement – reg.

The admissibility/inadmissibility of certain medicines/injections for reimbursement under CHSS was reviewed by the Chief Medical Officers Committee. The recommendation of the CMOs Committee has been approved by the Competent Authority. The list of medicines/injections for reimbursement under CHSS is given below for information, guidance and necessary action:

Sl. No.	High value medicines/Injections	Indications	Decision of the Department
1.	Adalimumab (TNF Blocker)	Treating moderate to severe inflammatory conditions. Ex- Rheumatoid arthritis	Allowed at actuals with prior approval of Competent Authority of respective Centre/Unit.
2.	Alfatinib	Carcinoma Lung	
3.	Alzumab (Human Monoclonal Antibody)	Used in Psoriasis	
4.	Arbiterone	Prostate Cancer	
5.	Brentuximab and DHAP	Lymphoma	
6.	Carboplatin, Avastin and Pegstim	Anti-Cancer drugs	
7.	Degludec	Long acting insulin analogue	
8.	Gliadel Wafer treatment	Recurrent Malignant Glioma	
9.	Golimumab	Treating moderate to severe inflammatory conditions. Ex- Ankylosing Spondylitis	
10.	Nivolumab (Human Monoclonal Antibody)	Used in Cancers treatment Ex- Melanoma, Non-Small cell lung carcinoma etc.	

11.	Palbociclib	Carcinoma Breast	Allowed at actuals with prior approval of Competent Authority of respective Centre/ Unit.
12.	Recombinant TSH	Prior to Radioiodine ablation in thyroid cancer	
13.	Ruxolitinib	Myelofibrosis	
14.	Sorafenib	Anti-Cancer drug	

2. This issues with the approval of Competent Authority.



(जी. रवि शंकर /G Ravi Shankar)

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To: Directors of all ISRO/DOS Centres/Units. - Through Intranet

Important Notes regarding CHSS Schedule of Rates (SoR):

1. Rates are inclusive of duty doctor charges, Nursing charges and service charges.
2. "Per day" means 24 hours.
3. The entitlements in respect of retired employees will be based on the Basic pay/Notional Basic Pay on the date of retirement.
4. In the case of a child under the age of 12 years admitted to a Hospital/Nursing Home, extra daily bed charges, not exceeding 50% of the actual extra bed charges, for the stay of an adult member of the family to look after the child, are allowed, if the extra bed is provided and charged. The duration of the adult's stay shall not exceed seven days during the entire period of stay of the child in the Hospital/Nursing Home. With the prior permission of the Departmental Medical Officer or AMO, the duration of such stay may be extended upto a maximum of 30 days. No extra bed charges are admissible after the period of 30 days.
5. In case of admission of a beneficiary to a higher category of ward/bed due to any reason, including non-availability to ward/bed of the entitled category, the difference in ward/bed charges and treatment charges between the treatment availed in the ward and that in the entitled ward will have to be borne by the employee concerned.
6. Replacement for lost CHSS cards: A sum of Rs.25/- will be recovered in all cases on each occasion CHSS card is lost or misplaced requiring issue of a fresh card.
7. The information given in this web site is for reference only, for official quoting please refer original orders invariably issued from time to time.

Time limit for Medical Claims

- Medical bills to be preferred within 3 months from the date of Prescription for Out-patient treatment and from the date completion of the treatment/discharge from the hospital in case of In-patient treatment.
- The competent authority can exercise the powers to condone delay in submission of bills beyond 3 months on merit of the case.