



स्वामी राम हिमालयन विश्वविद्यालय
Swami Rama Himalayan University

HEALTH BENEFIT POLICY

Approved by the Board of Governors in its 5th Meeting held on
24th September, 2014

Swami Rama Himalayan University

Swami Ram Nagar, Jolly Grant- 248 016, Dehradun, Uttarakhand

SWAMI RAMA HIMALAYAN UNIVERSITY

Health Benefit Policy

1. Short Title & Commencement

- 1.1 This Policy shall be called “Health Benefit Policy” of the University.
- 1.2 This Policy shall come into force from the date of approval of the Board of Management of the University.

2. Definitions

- 2.1 “**University**” means Swami Rama Himalayan University.
- 2.2 “**Employee**” means all employees getting salary > Rs.15,000/- (i.e. Employees covered under ESI policy shall not be covered under this policy) appointed by the university and includes teaching faculty and other staff of the university/academic unit/constituent college.
- 2.3 “**Family**” means a family consisting of husband, wife, 2 dependent children (below the age of 21 Years) and dependent parents.
- 2.4 “**Hospital**” means Himalayan Hospital.
- 2.5 “**Occupational Hazard**” means any sickness/injury caused to an employee during the course of executing any job officially assigned to him.
- 2.6 “**Entitlement**” means entitlement of an employee corresponding to pay and salary.
- 2.7 “**Medical Superintendent**” means Medical Superintendent of the Hospital.
- 2.8 “**Medical Board**” means medical board constituted by the Himalayan Hospital.

3. Applicability

- 3.1 This Health Benefit Policy is applicable to all employees mentioned above in 2.2 and who have completed one year of satisfactory service with the University.
- 3.2 Employee, his/her dependent spouse, his/her 02 (two) dependent children below the age of 21 years and his/her dependant parents will be covered under this policy.
- 3.3 In case where both husband and wife are working with the University, then the parents of both the employees will be covered under this policy.

4. Entitlement and extent of medical benefits

- 4.1 The following medical benefits/facilities will be available to the employees and the members of his family covered under the policy:


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- (a) All hospital facilities (except cosmetic surgery) will be provided free of cost to the employee, spouse, two dependent children below the age of 21 years and dependent parents of the employee.
 - (b) The employees and their parents who are entitled under the ECHS or any other Mediclaim policies shall avail the benefits of hospitalization through the ECHS/ Mediclaim policies in the interest of the organization.
 - (c) Consumables, medicines and other items like dentures, spectacles etc., if provided by the hospital, will be charged as per actual.
 - (d) Any Life saving implants for only the employees till S-6 will be given at a discounted cost based on the discretion of the Medical Board.
- 4.2 In case of sickness/injury covered under "Occupational Hazards", the entire medical expenses shall be borne by the University subject to certification by the medical board of the Himalayan Hospital.

5. Procedure for availing medical benefits under the Health Benefit Policy

- 5.1 The employee who is entitled under this Policy shall be required to submit particulars with photograph of family members and dependents to HR Department for coverage under the Policy. The HR Department, after verification of the records, shall issue a Hospital card authorizing for availing of health benefits under this Policy.
- 5.2 Separate cards will be issued to all the beneficiaries which shall be produced/shown at the time of availing health benefit facilities from the Hospital.
- 5.3 For availing the health benefits only prescriptions signed/counter signed by unit In-Charge will be entertained.
- 5.4 Duly Signed prescription shall be produced at the cash counter for claim and benefits.
- 5.5 A premium of Rs. 200/-, Rs. 250/- and Rs. 350/- per month shall be deducted respectively for employees under a, b & c category as specified in point no. 6 below for the Health Benefit Policy.

If both husband and wife are working and covered in this policy then premium will be paid by both.

6. Entitlement of wards

Employee's entitlement of wards will be as under:


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Salary range	Ward
(a) Employees getting salary of more than Rs. 15,000/- but \leq Rs. 35,000/- p.m.	Semi Private
(b) Employees getting salary of more than Rs. 35,000/- but \leq Rs.60,000/- pm	Private Ward Non A/C
(c) Employees getting salary of more than Rs. 60,000/- pm	Private A/C Room

7. The Health Benefit Policy shall be followed in concurrence with Immunization Policy of the University, wherever applicable.
8. University reserves the right to interpret, alter, amend, modify, cancel or withdraw any provision made in this policy manual without any notice.


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