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RULES AND ELIGIBILITIES FOR OBTAINING MEDICAL CREDIT CARD

TSTRANSCO Empaneled list of Hospitals: TSTRANSCO has been giving Medical Credit Cards to all employees, pensioners and family pensioners and their dependents for treatment of ailments in the hospitals which are empaneled with TSTRANSCO ([Telangana Hospitals](#)) ([https:// www.tstransco.in/it_uploads/Medical_Located_in_Telangana-May18.pdf](https://www.tstransco.in/it_uploads/Medical_Located_in_Telangana-May18.pdf)) All these empaneled hospitals have agreed to treat TSTRANSCO employees, pensioners and family pensioners and their dependents with CGHS-2014 rates. All employees, pensioners and family pensioners are requested to go through the list of hospitals in their area of residence/work as Medical Credit Card will be issued only if admitted in an empaneled hospital.



CGHS Rates: These rates were published by Central Government in 2014. ([CGHS Rates](#)) ([https:// cghs.gov.in/ showfile.php?lid=4364](https://cghs.gov.in/showfile.php?lid=4364)) All lab tests and procedure rates were included in this list. These are of 2 types. i)NABH: NABH stands for National Accreditation Board for Hospitals. It is a board which gives accreditation to the hospitals all over India. If the facilities in the hospitals are as per NABH standards then NABH rates, which are slightly higher than Non NABH rates, will be applicable. ii) Non-NABH Hospitals are not accredited by NABH. Non-NABH rates are slightly lower than NABH rates.

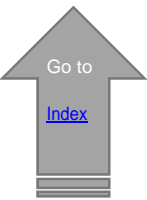


If any procedure / lab test are not covered under CGHS rates, then NIMS rate will be considered while payment to the hospitals.

NIMS Rates: These rates are followed by Nizams Institute of Medical Sciences hospital only, when treatment is undergone in NIMS Hospital.

New procedure for availing Medical Credit Card: For availing Medical Credit Card, the Hospital staff has to visit TSTRANSCO website and send the following documents present in Medical information link. The path is as follows:

TSTRANSCO home page → Quick Menu → Medical Information
([https:// www.tstransco.in/ index.php/ medical-information](https://www.tstransco.in/index.php/medical-information))



In Medical information download the following two documents.

- i) Standard Medical Credit Card Application: It is an excel form, which the hospital has to download and fill all fields.
- ii) Request Letter: The hospital has to download and take a print out and fill all fields and the get the same duly signing by the employee. The hospital has to scan it and convert it to PDF from.
- iii) Employee ID card- Scan it and convert it to PDF form (In case of pensioners please carry PPO copy to the hospital along with them as they do not have ID cards)
- iv) Hospital estimate- Scan hard copy of Hospital estimate and convert it to PDF form. It is requested to mention the "O-code" of the procedure/ test to be conducted in the estimate for speedy sanction of Medical Credit Card.

Further, the hospital staff is requested to send all above 4 documents (1 no document in Excel format and other 3 documents in PDF format) to the following email IDs:

- i) cgm.hrd@tstransco.in
- ii) medical.hq@tstransco.in

The Medical section at Vidyut Soudha will upload the above details of patient in to SAP ERP database. As soon as completion of uploading, an SMS alert will be sent to the patient as well as to the hospital (to cell phone numbers given in excel form), indicating that their request for Medical Credit Card is received by Medical section at Vidyut Soudha. Medical section will check the patient's eligibility based on already availed amount, current disease and current estimate for processing Medical Credit Card. After processing, Medical Credit Card will be sent to both email IDs (patient/ attendant and hospital). An SMS alert will also be sent to both (patient/ attendant and hospital) indicating the Medical Credit Card No. and sanctioned amount. The hospital staff will take the print out of Medical Credit Card and start treatment.

There are 3 types of categories from which a Medical Credit Card is sanctioned.

- i) **General Eligibility**: In this category every employee will have Rs. 5 Lakhs per family and is for Lifetime.
- ii) **Self-Funding Medical Scheme(SFMS) Eligibility**: In his category, every employee will have Rs. 6 Lakhs per financial year and per family. The balance left in one financial year will not be carried forward to next financial year.
- iii) **Major Diseases Eligibility**: In this category, there are 5 diseases and the limits are enhanced as per the TOO(CGM/ HRD)/ Ms.No.208 dt.12.09.2018. Further, it is to inform that, Medical Credit Card will be issued by first consuming the amount from General category and after exhaustion of General category, amount will be given from SFMS category.

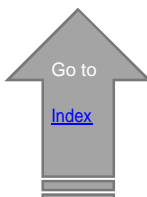
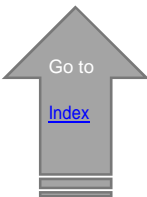
Disbursement of amount can be in combinations such as

- i) General and SFMS or
- ii) Major and SFMS

Dependents:

As per CGHS -2014 rules, a dependent is a person whose monthly earnings are less than Rs.3,500/-. Dependents in case of male and female employees are as follows:

Male employee	Female employee
Spouse	Spouse
Child1	Child1
Child2	Child2
Father	Father / Father in law(either of one)



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A female employee has an option to change their dependents once in her entire service from father and mother to Father in law and Mother in law after her marriage. Further, when her spouse is availing medical facility in her account only and when her parents are not serviced persons & no objection from sisters and brothers. If the spouse is employed in a State Govt., Defense, Railways, Corporations or bodies financed partly or wholly by the Central or State Govt., local bodies & Private organizations which provide medical services, the medical facility can be availed at one place only and a joint declaration as to who shall prefer the medical facility shall be furnished.

In case of children following rules are applicable:

- a) The two children below the age of 25 years are dependents.
- b) If the child starts earning before attaining 25 years of age then they are not considered as dependents.
- c) A child who gets married before 25 years is not considered as dependent.

For further updated information can be viewed in the TSTRANSCO web site.

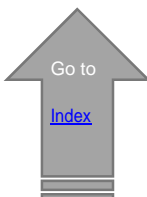
Master Health Checkup:

- i) All employees above 40 years of age are eligible to avail Master Health Checkup in recognized hospitals with prescribed investigations for 3 times before their retirement. Every time an amount of Rs.3,000.00 (Maximum) will be given as reimbursement after submission of test reports and Bills. This amount will be deducted from General/SFMS eligible amount.
- ii) All pensioners after retirement can avail master health checkup in recognized hospitals with prescribed investigations for 3 times. Every time an amount of Rs.3,000.00 (Maximum) will be given as reimbursement after submission of test reports and Bills. This amount will be deducted from General/SFMS eligible amount.

Master Health Checkup shall include the following investigations: (1) Haemogram (CBP, ESR, Platelet count) (2) complete Urine examination, (3) Biochemistry: Serum Uric Acid, Lipid Profile, LFT, Blood Sugar, Fasting and Post Prandial Blood Urea and Serum Creatinine (4) Cardiology ECG, 2D, ECHO Tread mill test whenever necessary (5) Radiology chest X-Ray, Ultra sound Exam abd. (6) PAP Smear (HP) for ladies (7) Micro Biology: HIV, HBs Ag. (8) Blood Grouping Rh. Typing (9) Eye checkup and consultation with physician (10) Thyroid Test and T3, T4, TSH.

Master Health Check-up is for employees/pensioners/Family Pensioners only, but not to their dependents.

Eye: Each family member is eligible for an amount of Rs.14,000.00 each time up to 3 times in a lifetime. This amount will be deducted from General/SFMS eligible amount for the treatment undergone in recognized hospitals only.



Dental: Each family member is eligible for an amount of Rs.10,000.00 each time up to 3 times in a lifetime. This amount will be deducted from General/ SFMS eligible amount for the treatment undergone in recognized hospitals only.

ENT: for ENT related issues a Medical Credit Card will be given after joining as inpatient in any of empaneled hospitals. But before joining an empaneled hospital a letter shall be obtained from Civil Surgeon from Govt. ENT hospital certifying that the required service/ operation/ procedure is not available in their Govt. ENT hospital. This amount will be deducted from General/SFMS eligible amount.

Contact Phone Nos. : For further information, please contact

- i) Assistant Secretary/Medical – 7382294419
- ii) Personnel Officer-1/Medical – 9491063319
- iii) Personnel Officer-2/Medical – 89850 42396.

For further information Please refer [T.O.O.Ms.No.301,Dt 31.03.2009](#)

