

Frequently asked questions (FAQs) on
BHEL RETIRED EMPLOYEES' CONTRIBUTORY HEALTH SCHEME (RECHS)

The scheme is a welfare measure by the company with an intend to extend medical cover to the retired BHEL Employee and his/her spouse and spouse of an employee who dies in service.

Q: How to become member of the scheme?

A. The eligible Retired employee/ spouse who intends to register himself/ herself under this scheme shall pay one-time lumpsum payment equivalent to half of last serving month's basic pay on retirement/ superannuation/ Death along with annual revalidation fee.

Q: Who are covered under this scheme?

A. All regular employees of the company who retired from service of BHEL on attaining the age of superannuation after having served the company continuously for minimum 15 years.

Note: Service rendered more than 14 years & 6 months but less than 15 years will not be treated as 15 years. The services rendered as temporary workers against sanctioned vacancy will be counted for 15 years of service.

Q: What is the eligibility of the employee who is appointed by the Govt. through PESB and retired from the company on attaining the age of superannuation?

A: Such employees will be eligible for the scheme after rendering a minimum 15 years of continuous service in the CPSEs (Central Public Sector Enterprises).

Q: If the employee dies in service and has not served for minimum 15 years of continuous service, will his/her spouse will be eligible for the medical cover under this scheme?

A: The spouse of the employee who dies while in service irrespective of no. of years of services rendered will be eligible for the medical cover under this scheme, provided that surviving spouse is not availing medical benefits from any other source and has not re-married after the death the employee.

Other than death case: The permanently disabled employee (including temporary employees recruited against regular vacancies) discharged/ terminated from

service, or Compulsory Retirement or Pre-Mature retirement on account of permanent disability due to an injury arising out of and in the due course of employment will also be benefited under the scheme service irrespective of no. of years of services rendered.

Q: If the employee/ spouse already has medical insurance can simultaneously avail the benefits under the scheme?

A: Yes, provided the entire bill (in original) for the single hospitalization is settled by either of the source. Partial bill of single hospitalization shall not be settled under the scheme.

Q: For how long the medical card can be renewed? I want to renew my card for 10 years.

A. The card is presently renewed for a period of one year between 1st January to 31st March every year.

Q: How can a retired employee register as a member to the scheme?

A: A retired employee, who intends to be a member of the scheme, shall apply for the same online through eCare Portal (<https://ecare.bhel.in/>). In case of any assistance, the beneficiary can approach HR Admin of the nearest unit. The list of Unit Level RECHS Administrators is given on eCare Portal.

Q: Can an employee register himself/herself as member with any BHEL Unit other than his parent unit from where he retires?

A: The retired employee can register himself/herself as a member with any BHEL unit by paying the requisite membership fees and annual re-validation fees.

Q: If the employee has been given compulsory retirement (not as penalty) or has taken premature retirement, will he/she be eligible for the medical cover under this scheme?

A: Yes, but the employee must have served the company continuously for minimum 15 years.

Q: If the employee has been terminated/discharged under disciplinary proceedings, will he/she be eligible for the medical cover under this scheme?

A: No.

Q. If after the death of ex-employee, the spouse remarries, what is the effect on medical facilities?

A. RECHS benefits are not admissible to spouse of retired/ deceased employee on his/her re-marriage.

Q. If the spouse of ex-employee passes away and the retired remarries, will the new spouse be covered for medical facilities?

A. RECHS benefits are not admissible to spouse of retired employee on the re-marriage of retired employee.

Q: What is the annual re-validation fees which is to be paid by the retired employee under the scheme?

A: Annual Re-validation Fee for Executives is Rs.200/-, for Non-Executives is Rs.100/- w.e.f. 08.12.2016

The first revalidation is paid along with initial membership fees. Thereafter the membership should be revalidated by 31st March along with the unpaid revalidation fee for the past period, if any.

Note: In case of non-deposit of revalidation fee after 31st March, treatment/ reimbursement of expenses incurred will not be allowed till the date of deposit.

Q. If either the retired employee or the spouse passes away, will the revalidation fees be reduced to 50%.

A. The revalidation fees will remain same irrespective of whether the Employee or only the Spouse or both Employee and Spouse are availing RECHS membership.

Q. What if I could not deposit the revalidation fees of coming financial year by March 31 of the year?

A. In case, the membership is not revalidated by 31st March, a re- entry fee equivalent to the rate of annual revalidation charges for each financial year or part thereof, will be payable in addition to current revalidation fee. However, the benefits for the broken period of membership will not be admissible to the beneficiary.

Q: Do I need to go to my parent Unit every year for depositing the revalidation fees?

A. Revalidation of membership can be done ONLY through eCare Portal website 'https: //ecare.bhel.in.' Beneficiaries can check the membership type (In-house OPD/Fixed OPD) and beneficiary details appearing therein. Any discrepancy can be informed to the Single Window Cell/HR Department of the registered Unit, before proceeding for payment.

Q: What is the admissibility in In-house OPD and Fixed OPD facility?

A. 1. Admissibility in In-house OPD-

- i. Out-Patient Treatment (Including Consultation, Diagnostic tests, medicines & consumables) in Company's Hospitals/ Dispensaries as out-patients.
- ii. Out-Patient Treatment (Including Consultation, Diagnostic tests, medicines & consumables) from Panel Doctors including Specialists to whom they are referred for consultation/ treatment by the Company Doctors.
- iii. Reimbursement of Rs. 2000/- per year for expenditure incurred in case of emergencies/ odd hours/ problems of logistics.

2. Admissibility in Fixed OPD-

- i. Reimbursement of Rs. 1500/- p.m. (covering both employee & spouse) for day to day OPD expenditure.
- ii. Not eligible for any in house/ company empanelled OPD facility.
- iii. Not eligible for Treatment from Panel Doctors including Specialists to whom they are referred for consultation/ treatment by the Company Doctors.

Q. I live in a city where BHEL Hospital facility is available. Can I still avail RECHS membership under Fixed OPD reimbursement scheme?

A. The RECHS beneficiaries, irrespective of the location where they are registered, may opt to avail fixed OPD facility.

Q: If I am leaving for my village (place where BHEL is not having any Hospital/Dispensary) post retirement and not using In-house OPD facility under RECHS, will I get any payment for not using Inhouse OPD Facility?

A. Such Beneficiaries can opt for Fixed OPD facility between 1st January to 31st March every year and payment of Rs. 18000 per year (@Rs.4,500/- Quarterly) will be made.

Q: Can I see the details of OPD payment in RECHS portal?

A. Yes, it can be seen through ecare login at ecare.bhel.in > Applications > RECHS Portal > Process > RECHS OPD Payment Status.

Q: If I have opted for Fixed OPD (FOPD) facility, will I still get the IPD and Day Care Facility under RECHS?

A. Yes, FOPD Beneficiaries are eligible to get all the benefits of IPD and Day Care facilities under RECHS including Reimbursement of treatment charges as admissible in the Scheme.

Q: Can I change the OPD option from In-house to Fixed or vice-versa at any time of year?

A. No. This facility can be changed only at the time of annual revalidation of medical facility. After changing the facility, the beneficiary should immediately inform the concerned Unit HR so that medical booklet/Card can be issued/surrendered as per the opted OPD type.

Q: What happens if I select wrong OPD option by mistake?

A. The selected OPD option will not be changed till the next revalidation period. However, it is mandatory for the beneficiary to inform the concerned Unit HR so that medical booklet/Card can be issued/surrendered as per the opted OPD type.

Q: Will I get full payment of RS 18000/- under fixed facility if I revalidate my facility after 31st march?

A. No. The payment is done on pro-rata basis @Rs 1500/- per month. For example- if a beneficiary revalidates his medical facility in the month of May, then he will receive the payment from May onwards till March of next year (i.e. Rs 3000/- will be reimbursed in first quarter and Rs 4500/- in every subsequent quarter).

Q. I have recently closed my savings account and opened account in different bank. Do I need to inform this to my RECHS registered unit? How can I change my bank account details?

A. Since all the bills are settled through e-payment, hence any change in the existing bank account details need to be updated in the RECHS System. Bank account can be updated by informing the details with relevant documents to Unit HR-Single Window Cell for updating of records OR it can be done through ecare

login by the beneficiary himself/herself at ecare.bhel.in > Applications > RECHS Portal > Process > Update Bank Particulars.

Q: Can the medical facility be transferred to other units?

A. Yes, it can be transferred to the desired location, subject to the same being sought for a minimum period of one year.

In cases, where transfer TA has been claimed on retirement, the change will not be permitted for the period of two years from the date of availing transfer TA on retirement.

Q. I have been allowed Outstation hospitalization for an old age ailment. Will TA be admissible to me?

A. No. TA for self or escort is not admissible under RECHS.

Q. Do I need to pay in advance to the hospital if I am referred for hospitalization treatment in Company Approved hospitals?

A. The beneficiaries will deposit directly with the hospital an advance of 20% of the charges as estimated by the hospital. The deposit made to the hospital will be reimbursed to the beneficiary on submission of the bills along with discharge certificate. Any extra charges on account of admission to a ward higher than the entitlement or inadmissible items will be borne by the beneficiary.

Q. What if I can't afford to pay 20% of the estimated charges at the time of hospitalization?

A. The beneficiaries will have an option to deposit Rs.10,000/- and for the balance amount out of 20% of the estimated charges, submit the surety of a serving employee (posted at the same location where beneficiary is registered).

Q. What if I am away from my registered unit and have to undergo hospitalization treatment under emergency?

A. For emergency / unplanned hospitalization, the protocol of immediately informing the concerned Authorized Medical Attendant (where beneficiary is registered) for undergoing treatment at the relevant Hospital at an outstation location is required to be followed, along with request for post-facto approval & valid justification. In case this requirement is not met, the bills are not reimbursable.

Q. Can I avail outstation OPD & IPD medical facility at a place other than my RECHS unit?

A: Outstation hospitalisation is permitted mainly for 'Major Ailments / Common Ailments of old age' listed under RECHS Rules, on specific request from the beneficiary subject to conditions, but no TA for self or escort will be admissible. In cases of 'Other Ailment', Outstation hospitalisation is permitted to beneficiaries registered at locations where BHEL hospital is not available and where it is considered essential for the patient due to emergency or other reasons to be recorded & recommended by the CMO / AMA of the location where he/she is registered for the RECHS benefits.

Prior Permission will be essential for availing outstation treatment for any planned hospitalisation treatment.

Q. In case of emergency, am I eligible for reimbursement of hospitalization charges at non-panel hospitals? If yes, what is the time limit for submission of bills?

A. For emergency / unplanned hospitalisation, the beneficiary/family members/relatives must immediately inform the concerned AMA and continue with the treatment at any nearest hospital. The time limit for submission of such claims is 3 months.

Q. What is the difference between Company Approved hospital & Registered hospital?

A. Company Approved hospital: Company approved hospitals are hospitals with which BHEL has entered into a contract based on negotiated terms & conditions with credit facility. Such Hospitals can be on BHEL Schedule of Rates or on Hospital Schedule of Rates (higher than BHEL Schedule of Rates).

Registered hospital: Registered NH/ Hospitals are those which are registered with local Health Authorities where no such contract exists and employee pays and can claim re-imbursement as per BHEL schedule of rates notified from time to time.

Q. Am I eligible for credit facility from the panel hospital (multispecialty hospital) in agreement with the company on Hospital Schedule of Rates (higher than BHEL Schedule of Rates) for all ailments?

A. Yes, but only for major and common ailments of old age (not for other ailments) and the room entitlement and room rent will be as per Annexure C - (a) of RECHS Policy.

Q. Am I eligible for credit facility from the panel hospital (multispecialty hospital) in agreement with the company on BHEL/CGHS Schedule of rates for all ailments?

A. Yes for all ailments, and the room entitlement and room rent will be as per Annexure C - (b) of RECHS Policy.

Q. From where can I get the list of empanelled hospitals?

A. List of BHEL empanelled hospitals, scheme details, relevant circulars are available on <https://ecare.bhel.in>.

Q. Can the Company stop/suspend my medical benefits under RECHS?

A. In case retired employee defaults on account of non-vacation of Company's accommodation, non-payment of dues to the Company, non-payment of charges towards medical treatment over & above entitlements/ ceilings prescribed under the scheme / Company rules etc., which are due to hospital where the member availed treatment, or any other dues to the company or non-compliance of the Company Rules, membership of such a defaulting RECHS member will remain suspended till he/she complies with the Company / RECHS rules. The restoration of membership in such cases will be on payment of a penal re-entry fee of 10% of last drawn basic pay, in addition to normal re-validation charges payable for the period of such suspension. In case a member is reported to be acting against the Company's interest, the benefit can be withdrawn/suspended.

FAQ on Medical Facility to Children of retired/deceased employees under Medical Attendance Rules

Q: Are children (below 25 years of age) of retired employees eligible for medical facility?

A. No. Only upto two dependent Physically handicapped children (with disability more than 40%) till the age of 30 years and mentally handicapped children (with disability more than 40%) till lifetime of retired employee are eligible for availing Outdoor-patient treatment only under Medical Attendance Rules of the Company.

Q: Who all are eligible to avail medical facilities under Medical Attendance Rules in case of death of employee during service period?

A. 1- upto two dependent Children below 25 years of age (eligible for only outdoor patient treatment)

2- upto two dependent, Physically handicapped children (with disability more than 40%) till the age of 30 years or mentally handicapped children (with disability more than 40%) till lifetime of surviving spouse (Outdoor-patient treatment).

Q: What are the revalidation charges for medical facility of Children under Medical Attendance Rules?

A. The Revalidation charges are Rs.75 per month or Rs.900 per year per child upto two dependent Children.

Q: Can revalidation of medical facility for children be done online by the beneficiary himself/herself?

A. No. This facility is not available at present. The beneficiary has to visit his/her registered RECHS unit for revalidation of dependent Children.

Disclaimer: In case of any discrepancy, the RECH Scheme as amended from time to time will prevail.

RECHS Members/Beneficiaries should regularly visit <https://ecare.bhel.in> website for updates on RECHS.