MEDICAL WELFARE SCHEME - 2017
UNIVERSITY OF COLOMBO

(01/03/2016 - 28/02/2018)

	Scheme I	Scheme II	Scheme III
Annual Premimum	1,200/-	3,600/-	6,000/-
	(Monthly premium Rs.100/-)	*(Monthly premium Rs.300/-)*	*(Monthly premium Rs.500/-)*

1. Indoor Benefits

COVERS

	Rs.	Rs.	Rs.
Non-State Hospital/ paying wards of state and semi state hospitals charges including Room Charges(Maximum room charge per day for Scheme I, II and III are Rs.1500/- ,Rs.3000/- and 4000 respectively)	**60,000/-**	**120,000/-**	**150,000/-**
Non-State Hospital/paying wards of state and semi state hospitals Medical and Surgical expenses for the Special Treatment and nursing provided on the recommendation of consulting Specialists and for the use of the Operating Theatre Surgeries – Surgeons and Anesthetists Fee, Consultants, Specialists Fees as an indoor patient in a Non-State Hospital. Specialist services including X-Ray, Radiological and Neuclear Isotope Examination and Treatment, Ultra sound examination **Pathology or laboratory examinations. (routine medical checkups are not included)**			

¨ **Additional Benefits Within the Annual Limits**

A)	Government Hospital non paying wards per day (only for a Maximum of 30 days per one event)	300/-	500/-	800/-
B)	Child Birth at Government Hospital nonpaying wards (Normal or Caesarean)	5,000/-	10,000/-	15,000/-
C)	Expenses incurred for travel within Sri Lanka to obtain Emergency Treatments(Consultants report should be attached)	2,000/-	4,000/-	6,000/-

The above items could be claimed maximum of 3 times per year

LIMITS			
ANY ONE YEAR/ANY ONE EVENT	**60,000/-**	**120,000/-**	**150,000/-**

2.	**<u>Outdoor Treatment (per family or individual) per year</u>**			
	i. Cost of drugs, (excluding Vitamins, food supplements and routine vaccination) and Cost of investigations under the recommendation of a medical officer registered in Sri Lanka Medical Council or Sri Lanka Ayurvedic Medical Council. consultation fees only for Specialist or Medical Officers Registered in Sri Lanka Medical Council or Ayurvedic Doctors registered in Ayurvedic Medical Council and dental treatment only due to an accident .	**6,000/-**	**12,000/-**	**20,000/-**
	ii. 50 % of the total OPD Claim for equipment and related requirements for equipment.			
	iii. Cost of Spectacles recommended by an eye specialist once in 3 years, Those who have not claimed within last three(03) years can apply(family members are not covered)	**3,000/-**	**5,000/-**	**7,500/-**
3.	**<u>Critical Illness and Permenent disability covers. (employees only)</u>** Benefits for permanent disablement/ critical illness per year (Maximum of Rs.500,000/-)	**500,000/-**	**500,000/-**	**500,000/-**
4.	**<u>Death Cover except Suicide(employees only)</u>** Excluding hospital charges (Indoor benefits) for the hospital stay due to illness/accident lead to death.	**25,000/-**	**50,000/-**	**100,000/-**
5.	**Investigations Done Under Recommendation of a Medical Specialist** Echocardiograph, ECG, CT, MRI, X-ray, Uitrasound Scan, Pathological Lab Test and Stress Test, Haematological and Biochemical Investigations and Isotope Scanning etc. ***(These amounts of Rs.15,000/- , Rs.30,000/- and 40,000/- will be included in Non-State Hospital maintenance charges of Rs. 60,000/- & Rs.120,000/- and 150,000/- respectively) (Prescription for Medical Reports should be obtained only from a Medical Specialist and relevant Copies of the Reports certified by the Deputy Registrar/Student and Staff Affairs should be submitted)***	**15,000/-**	**30,000/-**	**40,000/-**

CLAIM CONDITIONS

Age Limit : for Non-Academic Staff — Up to the last date of Permanent

for Academic Staff

(Family Unit consisting spouse & children)

Age Limits of Family – Children up to 21 years

Requirements for Claim – Indoor patient

1. Letter of intimation
2. Duly completed claim form
3. All original deposit receipts
4. All final payment receipts
5. Original detailed bill from the Hospital
6. Other relevant documents for hospitalization
7. Copy of the Diagnosis Card Certified by the SAR/SW.
8. Leave confirmation letter.

Requirements for Claim – Outdoor patient

1. Original bills
2. Original prescriptions
3. Original consultation receipts

Method of the settlement of claims

* The finalized claims should reach the DR/SAR Student & Staff Affairs to make arrangements for payments.
  Claims should be made as follows;
  (i) OPD and Spectacles separately in OPD/Spectacles Claim Form
  (ii) Medical Investigations done under a Medical Specialist in Surgical and Hospital Expenses Claim Form
  (iii) Indoor treatment claims in Surgical and Hospital Expenses Claim Form

*After the recommendation of the Head of Department the claim forms should be forwarded to the Deputy Registrar/ SSA.

Note: Overseas claim will not be considered for payments.

OTHER CONDITIONS

1. Combined Critical Illness and permenent disability Covers

(i) Combined Critical Illness and Permenent disability Covers could be claimed for a maximum of Rs.500,000/-.

(ii) **(a) Permanent total disability**
In the event of Permanent total disability resulting from an accident — Rs. 500,000/-

(b) Permanent partial disability

List of Injuries Deemed to result in Permanent partial disablement

Injury	Percentage of loss of earning capacity	Rate of loss of earning capacity
Loss of right arm above or at thre elbow	70	350,000.00
Loss of left arm above or at thre elbow	60	300,000.00
Loss of right arm below or at thre elbow	60	300,000.00
Loss of leg at or above the knee	60	300,000.00
Loss of left arm below the elbow	50	250,000.00
Loss of leg below the knee	50	250,000.00
Permanent total loss of hearing	50	250,000.00
Loss of one eye	30	150,000.00
Loss of thumb	25	125,000.00
Loss of all toes of one foot	20	100,000.00
Loss of one phalanx of thumb	10	50,000.00
Loss of index finger	10	50,000.00
Loss of great toe	10	50,000.00
Loss of any finger other than index finger	5	25,000.00

This should be approved by a surgeon/ Senior Lecturer/ Professor in the Department of Surgery, faculty of Medicine of the University of Colombo.

(iii) If an employee is unable to continue work as certified by a surgeon/ Senior Lecturer/ Professor of the Department of Surgery, faculty of Medicine, he/she will be treated under permenent disability.

2. The <u>Surgical/Medical</u> Treatments in respect of the under-noted illnesses are covered under critical illnesses cover

- **Myocardial Infarction**
- **Coronary Artery Surgeries**
- **Strokes**
- **Cancer (Radio therapy treatment will be paid up to 50% from CIC limit)**
- **Renal Failures**
- **Major organ transplant (The actual undergoing of transplantation as the recipient of a heart, lungs liver, pancreas,small bowel, kidney or bone marrow)**
- **Paralyses**
- **Multiple Sclerosis**
- **Pulmonary Arterial Hypertension**
- **Fulminant Viral Hepatitis**
- **Heart Valve Surgery**
- **Surgery for a Disease of the Aorta**
- **Chronic Liver Disease**
- **Major Burns**
- **Blindness / eye surgery**
- **Deafness (Sickness related)**
- **Muscular Dystrophy**
- **Loss of speech**
- **Chronic Lung disease**
- **Apallic Syndrome**
- **Angioplasty Cover**
- **Benign Brain Tumor**
- **Coma**
- **Motor Neuron Disease**
- **Deafness and related Surgeries**