

Medical Rules for Reimbursement

1. Date of Commencement:

These rules will be effective from January 1st, 2023.

2. Terms of Reference for the Medical Claims Committee

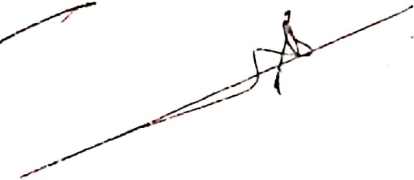
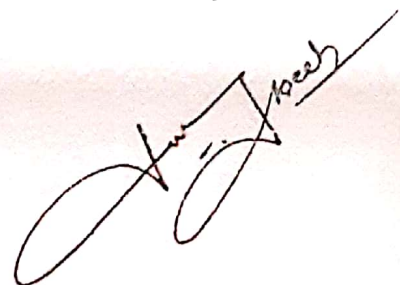
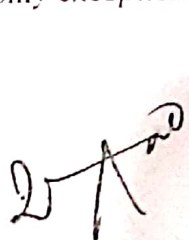
- Medical claims committee will meet quarterly to decide on medical reimbursement claims between PKR 5,000/- and PKR 100,000/-.
- The medical claims committee will be as per statutes. Additionally, it will also have a Medical officer as a permanent/Co Opt member.
- The scope of the committee will be as follows:
 - To Judge the authenticity of the claim from the nature of the disease and the prescribed medicines.
 - Review and validate the amount of medical bill. The recommended amount may be different from the claimed amount if required.
 - Reject the claim if found Inconsistent/inapplicable.
- Any appeal against the decision of the medical claims committee will be forwarded to the syndicate for decision.
- For claims greater than PKR 100,000/-, the medical claims committee will assess each case based on above three parameters and submit its recommendations to the Syndicate for approval.

3. Limits on the OPD and IPD Reimbursement

- Here the OPD means all the medical related expenses in the out-patient department of designated hospitals, private clinics, and public/private labs as permissible under the rules.
- IPD means in-patient treatment of the medical attendee in designated hospitals.

No.	Ailment Type	Maximum Permissible Amount (PKR) for each Financial Year
1.	Hospitalization limit per employee/dependent per ailment	150,000/-
2.	IPD limit for Road Traffic Accident or Off Road Accident	225,000/-
3.	Dread Disease Limit per employee/dependent per annum in designated hospitals. *	700,000/-
4.	Maternity Limit	100,000/-
5.	OPD limit both per employee (for employee and his/her dependents) per annum in private hospitals/clinics in Panel.	25,000/-
6.	OPD limit per employee (both for employee and his/her dependents) per annum in Public Sector Hospitals	20,000/-

In case of IPD, Medical Claims will only be entertained for expenses over and above the maximum limit of Sehat Card or when a treatment isn't covered in the Sehat Card provided by the Government. The only exception will be for those maternity cases where CNIC is still reflected in the parent's family.



4. Dread Diseases*

- Heart Attack/Cardiac Arrest/ Acute Myocardial Infarction / Coronary Artery Bypass.
- Grafting (CABG), Bypass Surgeries for Coronary Artery Disease or Arteriosclerosis including cost of pacemaker, Open Heart Surgeries, Heart Valve Replacement, Angioplasty Including the cost of stent(s). No restriction on number of stents.
- Stroke / Cerebrovascular Accident (C.V.A) / Paralysis / Paraplegia
- Cancer
- Tumors
- Renal failure Including Dialysis.
- Major Organ Transplant such as, Kidney, Lung(s), Liver, Heart, Bone marrow. Cost of organ and donor expense not included.
- Major Burns, over 20% body surface area
- Multiple Sclerosis
- Knee & Hip replacement implants
- Hepatitis B & C treatment
- Tuberculosis
- HIV-AIDS
- Major Head Trauma
- Chronic lung Disease
- Chronic Liver Disease
- Epilepsy
- Any other disease declared as dread disease by the Syndicate.

5. Day Care Surgeries

"Day Care surgeries" are also to be covered and treated. 'A patient who is admitted for operation on a planned basis and who nonetheless requires facilities for recovery'. The day care surgeries would be covered as per IPD limits.

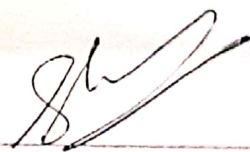
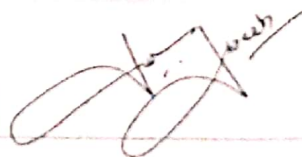
The following day care surgeries/procedures are included, but not limited to:

- Cataract surgeries
- CV Line
- Band Ligations for piles
- RF ablation of ectopic foci in heart
- Excision biopsies from breast and Thyroid and other cancers under GA only
- Foreign body removals from throat, nose and ear under GA Closed reduction of fractures under GA
- Dressings for extensive burns 20% or more
- Lithotripsy

6. Exclusions

- Any modality of medical treatment/investigation/procedure other than proven and recommended by allopathic system of health care.
- Cosmetics, termed as medicines.
- Food supplements and fancy Vitamin preparations
- Baby Milk formulae
- Scientifically un-proven products/procedures
- Elective tubal ligation / vasectomy

- Tests & Procedures/treatment for fertilization like artificial insemination / test tube baby, and contraceptive measures
- Active immunization other than covered by EPI.
- Medical checkups and vaccination for business or leisure travel, hajj/umrah, or visa purpose
- Elective health care screenings / routine medical checkup.
- Liposuction, cosmetic surgeries and procedures,
- All kinds of medical equipment & appliances e.g., glucometer, B.P apparatus, thermometer, pulse oximeter, nebulizer, Oxygen concentrator, dispenser & cylinder, spectacle frames, wheelchair, crutches, walker, stretcher, air mattress, and contact lens (for cosmetics purposes)
- Laser and cross linkage treatment for refractive error, OPD
- Dental cosmetic treatment (braces, dental implants, esthetic procedures etc).
- Suicidal attempts, drug and alcohol/ narcotics use/abuse and criminal or subversive Involvement and resulting directly from self-inflicted or family injuries.
- Alternative, Complimentary, Integrative, Herbal, Hikmat, Homeopath, Natural, New Age, Religious, Holistic & Folk Medicine are not covered even if rendered by a qualified medical doctor/specialist. Common examples include Acupuncture, Applied Kinesiology, Therapeutic Aromatherapy, Ayurveda, Bioenergetics & Unani Biofeedback Therapy, Chinese Medicine, Chiropractic Care, Craniosacral Therapy, Enzyme Therapy, Gemstone/Crystal/Chakra Therapy, Heating Pads, Herbal Therapy, Hijama/Cupping Therapy, Iridology, Karate, KKT, Magnetic Field Therapy, Play therapy, Faith Healing, Massage, Meditation, Mind/Body & Music Therapies, Naturopathic Therapy, Orthomolecular Therapy, Ozone Therapy, Reflexology, Shiatsu, Tal Chai, Therapeutic Touch/massages and Yoga, etc.

1.	Vice Chancellor UET Mardan	Convener	
2.	Dr. Muhammad Usman, Professor, Department of Computer Science	Member	
3.	Treasurer, UET Mardan	Member	
4.	Mr. Irshad Ali, Deputy Director Audit, UET Mardan	Member	
5.	Registrar UET Mardan	Secretary	



Registrar

Ref. No.: 8384/13/2023/UETM-R

Dated: 03/02/2023

NOTIFICATION

After thorough review of the Medical Rules for Reimbursement by the committee (duly constituted by the Syndicate, UET Mardan in its 8th meeting held on 02.12.2021, vide Notification No. 4304/40/2022/8th Synd/UETM-R Dated: 07/07/2022), the Vice-Chancellor, University of Engineering & Technology, Mardan is pleased to approve the Medical Rules for Reimbursement, in respect of the Employees of UET Mardan, with effect from 1st January, 2023.

The same will be reported to the Syndicate in its upcoming meeting.

- Sd -
Registrar

Ref. No.: 8385-8395/2023/S/UETM-R

Copy to: -

1. Dean Faculty of Engineering & Computing, UET Mardan.
2. Treasurer, UET Mardan.
3. All Heads of Teaching Departments/Sections, UET Mardan.
4. Deputy Director Budget, UET Mardan.
5. Deputy Director Audit, UET Mardan.
6. Supdt: Paybills Section, UET Mardan.
7. Assistant Account Officer, UET Mardan.
8. P.S to Vice-Chancellor, UET Mardan.
9. P.A to Registrar, UET Mardan.
10. Medical Clerk, Account Section, UET Mardan.
11. Master File.


Registrar

University of Engineering &
Technology, Mardan

seen
6/2/23

DA
please provide the said
rules