

**MEDICAL WELFARE SCHEME - 2025**  
**UNIVERSITY OF COLOMBO**  
**(01/01/2025 - 31/12/2025)**

	Scheme I	Scheme II	Scheme III
Annual Premium	Rs. 2,400/-	Rs. 7,200/-	Rs. 12,000/-
Monthly Premium	Rs.200/-	Rs.600/-	Rs.1,000/-

**1. INDOOR BENEFITS**

<u>Cover</u>			
<ul style="list-style-type: none"> <li>• 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.2500/- ,Rs.4000/- and Rs.5000/- respectively)</li> <li>• 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.</li> <li>• Specialist services including X-Ray, Radiological and Nuclear Isotope Examination and Treatment, Ultra sound examination Pathology or laboratory examinations.  <i>(Routine medical checkups are not included)</i></li> </ul>	Rs.90,000/-	Rs.180,000/-	Rs.225,000/-

### Additional Benefits within the Annual Limits

	Scheme I	Scheme II	Scheme III
<ul style="list-style-type: none"> <li>Government Hospital nonpaying wards per day (only for Maximum of 30 days per one event)</li> </ul>	Rs.500/-	Rs.700/-	Rs.1000/-
<ul style="list-style-type: none"> <li>Child Birth at Government Hospital nonpaying ward (Normal or Caesarean)</li> </ul>	Rs.5,000/-	Rs.10,000/-	Rs.15,000/-
<ul style="list-style-type: none"> <li>Expenses incurred for travel within Sri Lanka to obtain Emergency Treatments(Consultants report should be attached)</li> </ul>	Rs.2,000/-	Rs.4,000/-	Rs.6,000/-

*The above items could be claimed maximum of 03 times per year.*

### LIMITS

ANY ONE YEAR/ANY ONE EVENT      Rs.90, 000/-      Rs.180, 000/-      Rs.225,000/-

### 2. OUTDOOR TREATMENT (PER FAMILY OR INDIVIDUAL) PER YEAR

	Scheme I	Scheme II	Scheme III
<p>i)</p> <ul style="list-style-type: none"> <li>Cost of drugs, (excluding Vitamins, food supplements and routine vaccination)</li> <li>Cost of investigations under the recommendation of a medical officer registered in Sri Lanka Medical Council or Sri Lanka Ayurvedic Medical Council.</li> <li>Consultation fees only for Specialist or Medical Officers Registered in Sri Lanka Medical Council or Ayurvedic Doctors registered in Ayurvedic Medical Council.</li> <li>Dental treatment only due to an accident.</li> </ul>	Rs.9,000/-	Rs.18,000/-	Rs.30,000/-
<p>ii)</p> <p>50 % of the total OPD Claim for equipment and related requirements for equipment.</p>			
<p>iii)</p> <p>Cost of Spectacles recommended by an Eye Specialist once in 3 years, Those who have not claimed within last three (03) years can apply <b>(family members are not covered)</b></p>	Rs.3,500/-	Rs.5,500/-	Rs.8,000/-

### 3. CRITICAL ILLNESS AND PERMENENT DISABILITY COVERS (EMPLOYEES ONLY)

Benefits for permanent disablement/ critical illness per year. <b>(Maximum of Rs.500,000/-)</b>	Rs.500,000/-	Rs.500,000/-	Rs.500,000/-
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### 4. DEATH COVER EXCEPT SUICIDE (EMPLOYEES ONLY)

Excluding hospital charges (Indoor benefits) for the hospital stay due to illness/accident lead to death.	Rs.25,000/-	Rs.50,000/-	Rs.100,000/-
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### 5. INVESTIGATION DONE UNDER RECOMMENDATION OF A MEDICAL SPECIALIST

Echocardiograph, ECG, CT, MRI, X-ray, Ultrasound Scan. Pathological Lab Test and Stress Test Hematological, Biochemical Investigations and Isotope Scanning etc.	Rs.15,000/-	Rs.30,000/-	Rs.40,000/-
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- ***These amounts of Rs.15,000/- , Rs.30,000/- and Rs.40,000/- will be included in Non-State Hospital maintenance charges of Rs.90,000/- & Rs.180,000/- and Rs.225,000/- respectively.***
- ***Prescription for Medical Reports should be obtained only from a Medical Specialist and relevant Copies of the Reports /prescriptions containing the rubber stamps of the medical officer and the receipt of the payment should be submitted with the claim form.***
- ***If any bills have been claimed from an external insurance company, a letter given by the company mentioning the amount paid and the original bills or copies of the original bills certified by the company should be attached.***



- **Requirements for Claim – Outdoor patient**

- Original bills
- Original prescriptions
- Original consultation receipts

- **Method of the settlement of claims**

*The finalized claims should reach the AR/Student & Staff Affairs to make arrangements for payments.*

- **Claims should be made as follows;**

- OPD and Spectacles separately in **OPD/ Spectacles Claim Form.**
- Medical Investigations done under a Medical Specialist in **Surgical and Hospital Expenses Claim Form.**
- 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 Assistant Registrar/ Students & Staff Affairs.*

*Note: Overseas claim will not be considered for payments.*

## **OTHER CONDITIONS**

### **1. Combined Critical Illness and permanent disability Covers**

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

<i>Injury</i>	<i>Percentage of loss of earning capacity</i>	<i>Rate of loss of earning capacity(Rs.)</i>
Loss of right arm above or at the elbow	70	350,000/-
Loss of left arm above or at the elbow	60	300,000/-



