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

			1
 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) 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 Nuclear Isotope Examination and Treatment, Ultra sound examination Pathology or laboratory examinations. (Routine medical checkups are not included) 	Rs.90,000/-	Rs.180,000/-	Rs.225,000/-

Additional Benefits within the Annual Limits

	Scheme I	Scheme II	Scheme III
Government Hospital nonpaying wards per day (only for Maximum of 30 days per one event)	Rs.500/-	Rs.700/-	Rs.1000/-
Child Birth at Government Hospital nonpaying ward (Normal or Caesarean)	Rs.5,000/-	Rs.10,000/-	Rs.15,000/-
Expenses incurred for travel within Sri Lanka to obtain Emergency Treatments(Consultants report should be attached)	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

i)		Scheme I	Scheme II	Scheme III
· ii)	Cost of drugs, (excluding Vitamins, food supplements and routine vaccination) 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. Dental treatment only due to an accident. 50 % of the total OPD Claim for equipment and related requirements for equipment.	Rs.9,000/-	Rs.18,000/-	Rs.30,000/-
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)	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. (Maximum of Rs.500,000/-)	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.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.

- Employees who suffered from Covid 19, can claim the expenses that they have incurred for undergoing treatment at government hospitals / private hospitals / quarantine centers for Covid – 19 with the approval of the University Medical Officer subject to the conditions mentioned below.
 - ➤ Employees should have informed the University (UMO/PHI) that they have suffered with Covid 19.
 - ➤ Employees should submit the diagnosis card of Covid 19 and documentary proof of the stay at the government hospital / private hospital / quarantine center with the rubber stamp / signature of the relevant medical officer.

CLAIM CONDITIONS

- Please note that the employees who have already registered for the 2024 Welfare
 Medical Scheme are not required to re-register for the year 2025.
- All employees who have registered under the 2024 Welfare Medical Scheme will continue with the same scheme in 2025 without any changes. Please note that changing the current scheme will not be permitted.
- Employees who registered for the Medical Welfare Scheme for the first time can claim their benefits a year after registering with the Medical Welfare Scheme.
- The employees are eligible for medical claims as long as they are staff members of University of Colombo and after his/her cessation of employment in the UOC by way of a transfer/retirement they forfeits their rights.
- All the members registered in the Medical Welfare Scheme shall undertake the responsibly of the paying/settling premium/setting the premium in installments.
- Age Limit: For Non-Academic Staff Up to the last date of

 For Academic Staff Permanent Employment
- Age Limits of family Children up to 21 year (Family Unit consisting Spouse & Children)
- Requirements for Claim Indoor patient
- i) Letter of intimation
- ii) Duly completed claim form
- iii) All original deposit receipts
- iv) All final payment receipts
- v) Original detailed bill from the Hospital
- vi) Other relevant documents for hospitalization
- vii) Copy of the Diagnosis Card Certified by the Head of the Department or Assistant Registrar/Student & Staff Affairs
- viii)Leave confirmation letter

• Requirements for Claim – Outdoor patient

- i) Original bills
- ii) Original prescriptions
- iii) 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;

- 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 Assistant Registrar/ Students & Staff Affairs.

Note: Overseas claim will not be considered for payments.

OTHER CONDITIONS

1. Combined Critical Illness and permanent disability Covers

i) Combined Critical Illness and Permanent 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(Rs.)
Loss of right arm above or at the elbow	70	350,000/-
Loss of left arm above or at the elbow	60	300,000/-

Loss of right arm below or at the elbow	60	300,000/-
Loss of leg at or above the knee	60	300,000/-
Loss of left arm below the elbow	50	250,000/-
Loss of leg below the knee	50	250,000/-
Permanent total loss of hearing	50	250,000/-
Loss of one eye	30	150,000/-
Loss of thumb	25	125,000/-
Loss of all toes of one foot	20	100,000/-
Loss of one phalanx of thumb	10	50,000/-
Loss of index finger	10	50,000/-
Loss of great toe	10	50,000/-
Loss of any finger other than index finger	5	25,000/-

This should be examined by a medical board consisting of three medical specialists in which at least one should be from the relevant specialty.

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 permanent disability.

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

බහිර්කන්තුක ඉන්පාකිභවනය Myocardial Infarction හෘද කිරීටක ධමනි ශලාාකර්ම Coronary Artery Surgeries ආඝාතය Strokes පිළිකා (විකිරණ පුතිකාර සඳහා CIC මට්ටමෙන් 50%Cancer (Radio therapy treatment will be දක්වා ගෙවනු ලැබේ.) paid up to 50% from CIC limit) වකුගඩු අකිුයවීම Renal Failures පුධාන අවයව බද්ධ කිරීම(හෘදය, පෙනහලු, අක්මාව, Major organ transplant (The actual අග්නාහශය, කුඩා අන්තුය, වකුගඩු හෝ ඇටමිදුුුව undergoing of transplantation as the පුතිගුාහකයකු ලෙස බද්ධ කිරීමකට ලක්වීම) recipient of a heart, lungs liver, pancreas, small bowel, kidney or bone marrow) අංශභාගය Paralyses

• Multiple Sclerosis බනුවිධ ජඨරය

• Pulmonary Arterial Hypertension පුප්වුසීය ධමනි අධානතතිය

• Fulminant Viral Hepatitis මෙවරස් මහපටයිටිස්

• Heart Valve Surgery හෘද කපාට ශලාාකර්ම

• Surgery for a Disease of the Aorta මහාධමනියේ ශලාෘකර්ම

නිදන්ගත අක්මා රෝග Chronic Liver Disease බරපතල පිළිස්සුම් තුවාල Major Burns අන්ධභාවය/ අක්ෂි ශලාකර්ම Blindness / eye surgery බිහිරිබව හා අදාළ ආබාධ Deafness (Sickness related පේශිමය දූෂ්පෝෂණය Muscular Dystrophy කථන හැකියාව අහිමිවීම Loss of speech නිදන්ගත පෙනහලු රෝග • Chronic Lung disease ඇපලික් සහලක්ෂණය PVS/ UWS) Apallic Syndrome රුධිරතාල බද්ධකිරීම Angioplasty Cover

Angiopiasty Cover වැග්වනල් ශ්රීක්කාල්ව ව Benign Brain Tumor පිළිකා නොවන මොළයේ ගැටිති ව Coma අධිමූර්ව්ඡාව

වාලක ස්නායු ආබාධ

Deafness and related Surgeries බිහිරිබව ආශිුත සැත්කම

Motor Neuron Disease