NOTICE

MEDICAL WELFARE SCHEME – 2019

All Permanent Academic, Administrative & Non-Academic Staff of the University of Colombo

I am pleased to invite application for the Medical Welfare Scheme for the Permanent Academic, Administrative and Non-Academic Staff of the University will continue for a further period of one year from 01.03.2019 to 28.02.2020 under the following three schemes.

Scheme I – Premium for the period of one year is Rs.1,800/- which **shall be paid in full or in monthly installments basis, that may be deducted from your salary. (at the rate of Rs.150/- p.m.)**

Scheme II – Premium for the period of one year is Rs.4,800/- which **shall be paid in full or in monthly installments basis, that may be deducted from your salary. (at the rate of Rs.400/- p.m.)**

Scheme III – Premium for the period of one year is Rs.7,800/- which **shall be paid in full or in monthly installments basis, that may be deducted from your salary. (at the rate of Rs.650/- p.m.)**

• Those who wish to join the Medical Welfare Scheme or wish to change the Scheme & benefits shall submit a duly completed application form to the Deputy Registrar/Student & Staff Affairs on or before 15-02-2019 through the Senior Assistant Registrar/Academic Establishments or Assistant Registrar/Non-Academic Establishments with the necessary certification.

• All the employees who have already registered themselves for the Medical Welfare Scheme 2018 should also submit their application afresh with update information for the Medical Welfare Scheme 2019.

• Application forms and relevant details can be obtained from the Head of Department, Deputy Registrar/Senior Assistant Registrar of the Faculty and also can be downloaded from the University Web site.

Registrar
University of Colombo
Colombo 03
January 11, 2019
MEDICAL WELFARE SCHEME - 2019  
UNIVERSITY OF COLOMBO  
(01/03/2019 - 28/02/2020)

<table>
<thead>
<tr>
<th>Scheme I</th>
<th>Scheme II</th>
<th>Scheme III</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium</td>
<td>Rs. 1,800/-</td>
<td>Rs. 4,800/-</td>
</tr>
<tr>
<td>Monthly Premium</td>
<td>Rs.150/-</td>
<td>Rs.400/-</td>
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</tbody>
</table>

1. INDOOR BENEFITS

<table>
<thead>
<tr>
<th>Cover</th>
<th>Scheme I</th>
<th>Scheme II</th>
<th>Scheme III</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 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)</td>
<td>Rs.90,000/-</td>
<td>Rs.180,000/-</td>
<td>Rs.225,000/-</td>
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<tr>
<td>• 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.</td>
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<tr>
<td>• Specialist services including X-Ray, Radiological and Nuclear Isotope Examination and Treatment, Ultra sound examination Pathology or laboratory examinations. <em>(Routine medical checkups are not included)</em></td>
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Additional Benefits within the Annual Limits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Scheme I</th>
<th>Scheme II</th>
<th>Scheme III</th>
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<tbody>
<tr>
<td>Government Hospital nonpaying wards per day (only for Maximum of 30 days per one event)</td>
<td>Rs.300/-</td>
<td>Rs.500/-</td>
<td>Rs.800/-</td>
</tr>
<tr>
<td>Child Birth at Government Hospital nonpaying ward (Normal or Caesarean)</td>
<td>Rs.5,000/-</td>
<td>Rs.10,000/-</td>
<td>Rs.15,000/-</td>
</tr>
<tr>
<td>Expenses incurred for travel within Sri Lanka to obtain Emergency Treatments (Consultants report should be attached)</td>
<td>Rs.2,000/-</td>
<td>Rs.4,000/-</td>
<td>Rs.6,000/-</td>
</tr>
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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 |
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<tr>
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</thead>
<tbody>
<tr>
<td>Cost of drugs, (excluding Vitamins, food supplements and routine vaccination)</td>
<td>Rs.9,000/-</td>
<td>Rs.18,000/-</td>
<td>Rs.30,000/-</td>
</tr>
<tr>
<td>Cost of investigations under the recommendation of a medical officer registered in Sri Lanka Medical Council or Sri Lanka Ayurvedic Medical Council.</td>
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<td></td>
</tr>
<tr>
<td>Consultation fees only for Specialist or Medical Officers Registered in Sri Lanka Medical Council or Ayurvedic Doctors registered in Ayurvedic Medical Council.</td>
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<tr>
<td>Dental treatment only due to an accident.</td>
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</table>

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)  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/- |

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/- |

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/- |

- 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 certified by the Deputy Registrar/Student and Staff Affairs should be submitted.
CLAIM CONDITIONS

- The permanent employees of the UOC who have registered for Medical Welfare Scheme for the year 2019 and paid the relevant insurance premium or agreed to pay respective premium in installment basis shall be eligible to submit their claims.
- 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 Deputy Registrar/ Students & 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 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/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. **The Surgical/Medical 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
- PVS/ UWS) Apallic Syndrome
- Angioplasty Cover
- Benign Brain Tumor
- Coma
- Motor Neuron Disease
- Deafness and related Surgeries