

MEDICAL WELFARE SCHEME - 2023
UNIVERSITY OF COLOMBO
(01/01/2023 - 31/12/2023)

	Scheme I	Scheme II	Scheme III
Annual Premium	Rs. 2,400/-	Rs. 7,200/-	Rs. 10,800/-
Monthly Premium	Rs.200/-	Rs.600/-	Rs.900/-

1. INDOOR BENEFITS

<u>Cover</u>			
<ul style="list-style-type: none"> • 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. <i>(Routine medical checkups are not included)</i> 	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"> Government Hospital nonpaying wards per day (only for Maximum of 30 days per one event) 	Rs.500/-	Rs.700/-	Rs.1000/-
<ul style="list-style-type: none"> Child Birth at Government Hospital nonpaying ward (Normal or Caesarean) 	Rs.5,000/-	Rs.10,000/-	Rs.15,000/-
<ul style="list-style-type: none"> 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

	Scheme I	Scheme II	Scheme III
<p>i)</p> <ul style="list-style-type: none"> 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. 	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 (family members are not covered)</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. (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.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.***

- ***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

- ***The permanent employees of the UOC who have registered for Medical Welfare Scheme for the year 2023 and paid the relevant insurance premium or agreed to pay respective premium in installment basis shall be eligible to submit their claims.***
- ***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:***

<i>For Non-Academic Staff</i>	}	<i>Up to the last date of</i>
<i>For Academic Staff</i>		<i>Permanent Employment</i>
- ***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**

- 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/-
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.

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| • Myocardial Infarction | බේරිකන්තුක ඉන්පාකිභවනය |
| • Coronary Artery Surgeries | හෘද කිරීටක ධමනි ශල්‍යකර්ම |
| • Strokes | ආසානය |
| • Cancer (Radio therapy treatment will be paid up to 50% from CIC limit) | පිළිකා (විකිරණ ප්‍රතිකාර සඳහා CIC මට්ටමෙන් 50% දක්වා ගෙවනු ලැබේ.) |
| • Renal Failures | චක්‍රගඩු අක්‍රියවීම |
| • Major organ transplant (The actual undergoing of transplantation as the recipient of a heart, lungs liver, pancreas, small bowel, kidney or bone marrow) | ප්‍රධාන අවයව බද්ධ කිරීම(හෘදය, පෙනහළු, අක්මාව, අඟ්නාශය, කුඩා අන්ත්‍රය, චක්‍රගඩු හෝ ඇටමිදුළු ප්‍රතිග්‍රාහකයකු ලෙස බද්ධ කිරීමකට ලක්වීම) |
| • Paralyzes | අංශභාගය |
| • Multiple Sclerosis | බහුවිධ ජයිරය |
| • Pulmonary Arterial Hypertension | පුප්පුඝ්‍රීය ධමනි අධ්‍යානනිය |
| • Fulminant Viral Hepatitis | වෛරස් හෙපටයිටිස් |
| • Heart Valve Surgery | හෘද කපාට ශල්‍යකර්ම |
| • Surgery for a Disease of the Aorta | මහාධමනියේ ශල්‍යකර්ම |
| • Chronic Liver Disease | නිදන්ගත අක්මා රෝග |

- Major Burns බරපතල පිළිස්සුම් තුවාල
 - Blindness / eye surgery අන්ධභාවය/ අක්ෂි ශල්‍යකර්ම
 - Deafness (Sickness related) බිහිරිබව හා අදාළ ආබාධ
 - Muscular Dystrophy ජේශිමය දුෂ්පෝෂණය
 - Loss of speech කථන හැකියාව අහිමිවීම
 - Chronic Lung disease නිදන්ගත පෙනහලු රෝග
 - PVS/ UWS) Apallic Syndrome ඇපලික් සහලක්ෂණය
 - Angioplasty Cover රුධිරනාල බද්ධකිරීම
 - Benign Brain Tumor පිළිකා නොවන මොළයේ ගැටිති
 - Coma අධිමුර්ච්ඡාව
 - Motor Neuron Disease වාලක ස්නායු ආබාධ
 - Deafness and related Surgeries බිහිරිබව ආශ්‍රිත සැත්කම්
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