



A.60011/30/2017/HRPC/63

Dated: 07.02.2019

The Regional Executive Director
Airports Authority of India
Northern/Western/Eastern/Southern/NE Region
New Delhi/Mumbai/Kolkata/Chennai/Guwahati

The Executive Director,
Airports Authority of India
RCDU/FIU,
New Delhi

The Airport Director
Airports Authority of India
Kolkata/Chennai Airport

The Director,
Indian Aviation Academy
New Delhi

The Principal,
Civil Aviation Training College (CATC)
Bamrauli, Allahabad

The General Manager
Airports Authority of India
CRSD/E&M Workshop
New Delhi

CHRM Circular No: 10/2019: Revised AAI Medical Policy

In partial modification to the existing Medical policy for AAI Beneficiaries, the Competent Authority has approved the modification/addition in the existing Medical Policy as mentioned below:

1. OPD Medical Treatment for AAI beneficiaries:

1.1. Serving and Retired, AAI Beneficiaries shall have an option to opt either of the schemes, which are mentioned below. Employee will have an option to submit for the desired option every year in first month of the financial year. Once the option is freeze for the financial year, it can only be changed in the next financial year.

1.2. Scheme – A

Serving and Retired executives shall have an option to opt for scheme A in which they are entitled to their entitled annual ceiling as medical reimbursement as mentioned below on submission of bills.

1.2.1. For Serving Executives:

Level	Pay Scale w.e.f 01.01.2017	Annual Ceiling (In INR)
E-1	40000-140000	69000
E-2	50000-160000	73600
E-3	60000-180000	78200
E-4	70000-200000	82800
E-5	80000-220000	87400
E-6	90000-240000	92000
E-7	100000-260000	100000
E-8	120000-280000	120000
E-9	150000-300000	150000
Board Members/CVO	180000-340000	180000
Chairman	200000-370000	200000

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1.2.2. For Retired Executives

Level	Pay Scale w.e.f 01.01.2017	Annual OPD Ceiling (In INR)
E-1	40000-140000	37260
E-2	50000-160000	39330
E-3	60000-180000	41400
E-4	70000-200000	45540
E-5	80000-220000	47610
E-6	90000-240000	49680
E-7	100000-260000	51750
E-8	120000-280000	60000
E-9	150000-300000	75000
Board Members/CVO	180000-340000	90000
Chairman	200000-370000	100000

1.3. Scheme B:

1.3.1. Serving Executives will have an option to opt for OPD reimbursement (as mentioned below), on self-certification basis in Employee self-service (ESS) portal, limited to the **80%** of the annual ceiling amount mentioned in Scheme A as per their entitlement. This amount is given on quarterly basis on self-certification basis.

For Serving Executives

Level	Pay Scale w.e.f 01.01.2017	Annual Ceiling (In INR) (80% of Scheme – A)
E-1	40000-140000	55200
E-2	50000-160000	58880
E-3	60000-180000	62560
E-4	70000-200000	66240
E-5	80000-220000	69920
E-6	90000-240000	73600
E-7	100000-260000	80000
E-8	120000-280000	96000
E-9	150000-300000	120000
Board Members/CVO	180000-340000	144000
Chairman	200000-370000	160000



1.3.2. Similarly Retired Executives Officials shall also have an option to opt for OPD reimbursement on self-certification basis for which the entitled amount would be 80% of the annual ceiling amount fixed for Scheme-A as per their entitlement. This amount is given on quarterly basis on self-certification and will be given without submission of the bills.

For Retired Executives

Level	Pay Scale w.e.f 01.01.2017	Annual Ceiling (In INR) as per Scheme –B (80% of Scheme –A)
E-1	40000-140000	29808
E-2	50000-160000	31464
E-3	60000-180000	33120
E-4	70000-200000	36432
E-5	80000-220000	38088
E-6	90000-240000	39744
E-7	100000-260000	41400
E-8	120000-280000	48000
E-9	150000-300000	60000
Board Members/CVO	180000-340000	72000
Chairman	200000-370000	80000

- 1.4. **Annual increase of 3% every financial year** in the OPD ceiling in both the schemes for serving and retired executives.
- 1.5. A total amount of **Rs. 20,000/- with increment of 3% every financial year** shall be provided for both Dental and Physiotherapy to all AAI officials (both Retired and Serving) who opt for Scheme A or Scheme B **on submission of actual bills**. The said amount shall be in addition to the annual OPD ceiling being provided for both the Schemes for Serving and Retired AAI officials. Once the said amount of Rs. 20,000/- is exhausted by the beneficiaries, no further amount shall be provided and all further expense in respect of Dental and Physiotherapy shall be borne within OPD ceiling only.
- 1.6. The consultation fee as per actuals / all medicines / vaccination/ all tests including packages prescribed by registered medical practitioner/specialist doctor advice shall be admissible within the OPD ceiling including chronic disease expenditure.
- 1.7. To consider the dependency condition, financial Income limit of the family members from all sources (Including pension, temporary increase on pension or stipend etc.) shall be enhanced to **Rs. 9000/-**. Pension for defining financial ceiling is excluding Dearness allowance.

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2. Pathological Test/Imaging

2.1. All Test/ Imaging shall be allowed for reimbursement when the test is done from any NABL accredited labs, CGHS approved labs and AAI empaneled labs for all beneficiaries. Reimbursement will be made as per actuals within OPD ceiling.

2.2. The provision of reimbursement of OPD test costing 500/- and above stands dispensed with.

2.3. The followings **high cost test** shall be reimbursed over and above OPD ceiling:

- I. MRI scans
- II. CT scans
- III. PET scans
- IV. Cancer or Tumor marker tests
- V. Nuclear Medicine Imaging/test
- VI. DEXA scans
- VII. Biopsy (Including CT guided), if done as OPD procedure
- VIII. EEG (Electro – Encephalogram)
- IX. ERCP
- X. Any other single test costing more than Rs. 5000.

3. Chronic Disease.

There are two chronic disease list as mentioned in Annexure A and B for both serving as well as retired employees.

3.1. **Chronic disease mentioned in Annexure A (Only Applicable to those Serving and Retired officials who opt for Scheme A, i.e NOT applicable to those who opt for Scheme B)**

3.1.1. For the expenditure incurred towards treatment of chronic diseases mentioned at Annexure –A, an additional 40% of the entitled annual ceiling shall be admissible subject to the conditions that the annual ceiling limit for OPD expense is exhausted during the financial year for both serving and retired employees.

3.1.2. Issuance of Chronic Certificate, on the recommendation of attending medical consultant, by HR/Administration department for both Serving and Retired AAI officials is mandatory.

3.2. **Chronic/Critical disease mentioned in Annexure B (Applicable to both Serving and Retired Official who has chosen either of the scheme, i.e. either Scheme A or Scheme B)**

3.2.1. To meet the expenditure incurred for the treatment for the critical diseases mentioned in Annexure –B the expenditure so incurred will be out of annual OPD ceiling limit. In other words, for treatment of diseases mentioned in

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Annexure –B there shall be 100% reimbursement to both serving and retired employees.

3.2.2. Issuance of Chronic Certificate, on the recommendation of attending medical consultant, by HR/Administration department for both Serving and Retired AAI officials is mandatory.

3.3. Chronic certificate with reference to listed diseases as mentioned in Annexure –A and Annexure – B will be issued by HR/Administration Dte. at respective stations with the approval of concerned REDs/APDs and at CHQ by ED (Admn)/GM(Admn) on the recommendation of attending medical consultant/specialist.

4. Home based treatment

4.1. In case of the following conditions, the home based treatment shall be provided which are out of the purview of OPD ceiling.

- I. Coma
- II. Head injury resulting into paralysis of all the four limbs causing patient to become bed-ridden.

4.2. **Condition of Home based treatment**

4.2.1. Applicable to employee, spouse and dependent children only.

4.2.2. It is allowed in situations only where the patient is bed ridden (paralysis of limbs/ loss of bowel & bladder control/ feeding through Nasogastric tube etc.), and patient is on parenteral medication/ nutrition.

4.2.3. The medicines, injections, syringes/ needles etc. (consumable) will be paid on production of prescription from the attending consultant and purchase vouchers. The items like dressing material, diapers, thermometers, sanitizers, food supplements etc. are not payable.

4.2.4. In case of requirement of nursing care at home - the same will be allowed @ **Rs. 25000/- per month** or actual whichever is less for metro cities subject to the production of valid letter of agreement between the nursing care agency and the employee. The agreement shall contain the credentials of nursing staff being deputed.

4.2.5. In case of other cities, the nursing charges will be allowed as per following rates

'Y' Class of cities = Rs. 20000/-

'Z' Class of cities = Rs. 17500/-

4.2.6. In case of requirement of physiotherapy services, the same will be provided at the prevailing CGHS rates on prescription of the attending consultant.

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5. **Annual Medical Health Check Up for Employees**

5.1. For GM (E-8) and above: The Health package can be availed every year which includes the tests as mentioned in **Annexure C** in addition to the existing tests as applicable in case of GMs (E-8) and above.

5.2. For Executives who are below GM (E-8) level and over the age of 50 years, the health package, as per **Annexure –D**, can be availed once in every year.

5.3. These annual medical health checkups shall be considered over and above annual OPD ceiling and shall be availed from NABL accredited labs, CGHS approved and AAI empaneled labs.

5.4. Health package may be fixed at a fixed cost. In this regard, competitive rates shall be fixed by respective REDs and ED(admn) for CHQ along with empanelment of pathological labs and imaging centers.

6. The AAI beneficiaries shall be allowed to avail the facility of the artificial appliances (in addition to the existing one) such as: Wheel Chair (Non-Motorized), Insulin Pump (Only in cases of Juvenile DM), Orthopedic Prosthesis (Non-Motorized) and any other appliances as approved under CGHS provided that the reimbursement of the same would be as per the prevailing CGHS rates or actual whichever is lower. Any amount over and above CGHS rates shall be borne by employees only as per existing guidelines.

7. **IPD medical treatment**

7.1. In case of remote locations in various regions where the medical health care facilities are not available at par with the main land and the difficulties are being faced to empanel the hospitals/ nursing home, then the special provisions as in case of NER (in accordance with circular A.60011/35/2014- GS iii (Medical) dated 13th Feb 2017), for a period not more than two years, shall be considered to empanel the hospitals/ nursing homes by the respective RED's. In all such cases, the O/o RED's are to make the case and submit their duly justified and recommended proposal to CHQ for obtaining the approval of the CA i.e. Member-HR.

7.2. **In case of eye treatment:** Only in diseases of Retina, where the conventional treatments procedures are not recommended by the specialist consultant, then the treatment through Laser procedures may be allowed subject to the certificate issued by the attending consultant.

7.3. Any kind of cosmetic/ beautification treatments shall not be allowed under IPD treatment.

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8. **Financial Contribution by Retired Employee to become member of the scheme:**

8.1. Currently applicable membership renewal fee of **Rs.50/- for every three years shall stands dispensed with.**

8.2. Employees who are going to retire after issuance of this scheme may join the AAI Medical scheme by making a onetime lump sum payment as mentioned below:

Level	Lump Sum Contribution (In INR)
Group B officials and Group A official up to AGM level	3500/-
DGM to GM level	4000/-
ED and above	5000/-

8.3. All existing retired employees who are member of the existing Medical scheme need not to pay any renewal fees or lump sum contribution as mentioned in para 8.2 above.

8.4. All retired employees who wish to avail AAI medical benefit scheme has to submit life certificate for themselves and their dependents yearly in the beginning of financial year, i.e. in the month of April.

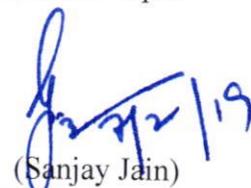
8.5 In accordance with the DPE guidelines (DPE O.M No W-02/0028/2017-DPE (WC)-GL-XIII/17 dated 3rd August 2017) Board level appointee are entitled for post-retirement medical benefits (without any linkage to provision of 15 years of service) upon completion of their tenure or upon attaining the age of retirement, whichever is earlier.

8.6. Retired Employee may add his/her dependent parents, who are not taking medical facility from any other source, as a part of family for the purpose of availing retired medical benefit scheme subject to meeting the financial condition of dependency of the family member.

9. The above mentioned scheme is applicable from **1st April 2019**.

10. Revised medial ceiling in respect of Non-Executive will be issued separately.

11. All other terms and condition, except to the extent as modified above, shall remain same as per the existing guidelines issued time to time.


(Sanjay Jain)

Executive Director (HR)

Distribution:

- DGM (ES) to Chairman
- DGM (ES) to Member (Fin / HR /Ops/Plng ./ ANS) / CVO
- All HODs at CHQ/Operational Office/AAI Office Complex
- GM(IT) for uploading on AAI website/All GM(HR)/GM (SAP)
- GS – AAOA (I)/ ATC Guild (I) / IAAIOA / AAI Engg. Guild(I)/ AAI SC ST Association
- GS – AAEU
- Hindi Version will follow.

Annexure – A

➤ Chronic Diseases as applicable to those who opt for Scheme A.

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|-----------------------|------------------------------------|---|
| 1. Tuberculosis | 11.ChronicRenal Failure | 21. Cystic Fibrosis |
| 2. Metabolic Diseases | 12. Parkinson | 22. Sarcoidosis |
| 3. Epilepsy | 13.Hypothyroidism & Myxedema | 23 Systemic Hypertension |
| 4. Pemphigus | 14.Hyperthyroidism (Thyotoxicosis) | 24. Cardiac Arrhythmias |
| 5. Bronchial Asthma | 15.Open angle Glaucome | 25. Osteoporosis & All types of Arthritis |
| 6. Hepatitis –B | 16.Retinal Detachment | 26. Crohn’s Disease |
| 7. Hepatitis –C | 17. COPD | 27. Muscular Dystrophy |
| 8. Nephrotic Syndrome | 18. Diabetes | 28. Ankylosis Spondylitis etc. |
| 9. Ulcerative Colitis | 19. Schizophrenia | 29. SLE |
| 10. Aplastic Anemia | 20. Bronchitis | 30. Ischemic/Rheumatic Heart Diseases |



Annexure – B

100% Reimbursement is applicable for the following critical/Chronic disease subject to the issuance of Chronic Certificate by HR/Administration department for both Serving and Retired AAI officials.

1. Kidney Dialysis
2. Thalassemia
3. Cancer
4. Hemophilia
5. Post Organ Transplant medication.
6. Cirrhosis of Liver
7. HIV infection (AIDS)



Test admissible for GM and above level (once in every year)
Eye (Fundus)Examination
TMT
ECHO
S. Vit - D3 Level
Tonometry
PSA (for Men)
PAP Smear (for Women)
Hemogram
1. HB%
2. TLC
3. DLC : P/L/M/E/B
4. ESR
5. Peripheral Smear
Blood Sugar- F/PP
Liver Function Test
Kidney Function Test
Lipid Profile
Cardiac Profile
1. S. LDH
2. CK-MB
3. S.CRP
4. SGOT
USG- whole Abdomen
ECG
X-Ray Chest
Mammography



Annexure D

Test admissible for Executives (E-1 to E-7) over the age of 50+ once Every year)
Hemogram
1. HB%
2. TLC
3. DLC : P/L/M/E/B
4. ESR
5. Peripheral Smear
Blood Sugar- F/PP
Liver Function Test
Kidney Function Test
Lipid Profile
Cardiac Profile
1. S. LDH
2. CK-MB
3. S.CRP
4. SGOT
PSA (for Men)
PAP Smear (for Women)
USG- whole Abdomen
ECG
X-Ray Chest
Eye (Fundus) Examination
ECHO
Mammography

