



भारत हेवी इलेक्ट्रिकल्स लिमिटेड Bharat Heavy Electricals Limited

From: Dr. Balvir Talwar, GM & Head (HR&CC), BHEL, Corporate Office, New Delhi

To: All Unit Heads / BHEL

AA: HR: RECHS

Dated: 22.05.2020

Sub: Booking of Medical Expenditure in PRMB Trust Account regarding

In February 2017, "BHEL Retired Employees' Medical Benefit Trust" was formed to provide Post-Retirement Medical Benefits to retired who opted for BHEL RECHS Scheme. Income to Trust comprise of monthly contribution from serving employees, lump sum initial membership fee from retired employees equivalent to half of Basic pay and annual lump sum annual contribution from the Company, out of 30% of Basic Pay plus DA of serving employees.

Entire cost of treatment of beneficiaries of BHEL Retired Employees Contributory Health Scheme is met out of funds available with the Trust from the financial year 2017-18 and onwards. Cost of treatment includes entire admissible treatment costs towards treatment availed at empaneled hospitals, Consultation availed from Panel Doctors/ Hospitals/ Nursing Homes/ Physiotherapy centres, e-Consultation Platforms etc., medical reimbursement claims, Payment of Fixed OPD expenditure @Rs.1500/- per month - Rs.4500/- paid in quarterly basis, Payment of Emergency Medicines – Rs.2000/- per annum, Cost of medicines, drugs and consumable etc. for the treatment availed at BHEL Hospitals / Dispensaries.

In order to capture the medical treatment costs at source, Unified Health Management System (UHMS) has been created which has comprehensive modules for each segment of treatment costs viz. Pharmacy Module captures cost of medicines issued, In-house IPD/OPD Modules captures entire cost of treatment- OPD treatment, In-patients treatment, Diagnostic tests etc. at BHEL Hospitals and Dispensaries. Similarly, Billing modules are linked to Referral modules and capture the cost for beneficiaries and consolidates between serving and retired groups separately. These modules are linked to employee beneficiary types. The cost components of each of these modules has been displayed in a consolidated form in PRMB ledger entries for each Unit separately.

Based on cost captured in PRMB ledger, BHEL Units have been reimbursed Rs. 154.78 crores in the year 2018-19 (Audited) and Rs.168.88 crores in FY 2019-20 (provisional).

The amount of payments made centrally by Corporate Office towards Fixed OPD expenses of FY 2018 19 and FY 2019 20 upto Q3 payments have also been included in these figures. The amount of payment made towards Fixed OPD expenditure for Q4 and Payment towards emergency purchase of medicines to those who opted for In-house OPD during FY-2019 20, both made centrally by Corporate Office, shall get included in the account of FY 2020-21. These amounts have already been reimbursed by the Trust to Company for passing on the credits to respective BHEL Units.

It is requested that Doctors and Paramedical Staff in BHEL Hospitals may be advised to utilize the features available in the system extensively so as to capture the accurate expenditure incurred on RECHS beneficiaries.

Units may contact CMS, Corporate Office, in case any further assistance is required from their end.


(Dr. Balvir Talwar)

CC: All HR/ Medical / Finance Heads/ BHEL Units/ Divisions

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