




PASSCO Medical Policy


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ABSTRACT

(Medical Re-imburement)

This policy covers the rules and regulation regarding medical benefits for PASSCO employees upon their treatment at Government/Trust Hospital.

PREFACE

PASSCO is providing medical reimbursement/payment of actual hospitalization charges to its employees incurred upon him and their families for surgical and non-surgical treatment in Government as well as Trust Hospitals including CMH and Foji Foundation from the date of admission to date of discharge. PASSCO Board of directors during its 78th meeting held on 21.04.2003 has delegated the powers to the Managing Director for advance payment to the hospitals/reimbursement of hospitalization charges to the employee upto Rs. 250,000/- in each case. In order to provide immediate relief to its employees in Cardiovascular Disease, PASSCO has signed an MOU with Punjab Institute of Cardiology (PIC), Lahore for provision of medical treatment on referred letter issued to serving/retired employees as well as advance payment direct to the hospital/ reimbursement of hospitalization charges maximum Rs. 200,000/- on recurring basis.


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Chapter:-1

Medical Policy

The Board of Directors during its 78th meeting held on 21.04.2003 has delegated the power to Managing Director for advance payments to hospitals/reimbursement of hospitalization charges to the tune of Rs. 250,000/- in each case for serving employees along-with their families and the post-retirement benefits to the retired employees for **themselves only** who have been retired for lifetime for surgical and non-surgical treatment from date of admission to date of discharge. In addition to this, PASSCO is also providing financial support to its employees in each case of the following serious diseases as per rate given below on recurring basis.

a. Cancer	Rs. 250,000/-
b. Cardiovascular Disease	Rs. 200,000/-
c. Kidney Transplant/failure	Rs. 200,000/-
d. Hepatitis	Rs. 100,000/-

Note:- **Post-Retirement Benefits To The Retired Employees For Themselves Only.**

Terms and Conditions for medical benefits

Following terms and conditions should be fulfilled for medical re-imburement:-

- Nature of hospital
- Nature of treatment
- Relationship status
- Nature of employment
- Recommendation of Medical Committee

a. Nature of Hospital:-

Treatment should be carried out at Government hospital, CMH, Foji Foundation Hospital and trust hospitals, only.

b. Nature of treatment:-

Treatment should be carried out with proper admission and discharge status.


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c. Relationship Status:-

- i. Treatment of serving employees along-with their families i.e. Spouse/ children, where son should be under 24 years (not a job holder).
- ii. Daughters till the time of marriage (not a job holder) upon production of unmarried certificate and entirely dependent on applicant employee.

d. Nature of employment:-

The regular/contractual employees are entitled to avail medical facility for his/her family and for retired employees (themselves only) who retired from PASSCO service.

e. Recommendation of Medical Committee:-

The Medical Committee comprising of GM (F&A), GM (HR) and GM (Audit) shall recommend the medical reimbursement cases prior to approval of Competent Authority.


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Chapter:-2

Standard Operating Procedures (SOPs)

As per Medical Policy regarding reimbursement of medical charges following set procedures will be followed accordingly:-

- a. Submission of case
- b. Analyses by HR
- c. Verification of Bills/ vouchers
- d. Analyses by Pre-Audit
- e. Submission of Cases to Medical Committee
- f. Note Forward to Competent Authority for Approval
- g. Issuance of Orders for Reimbursement

a. Submission of case:-

Applicants will submit their medical case within stipulated period of three months after discharge from hospital, otherwise same may be treated as un-actioned/ time barred.

b. Analyses by HR:-

The case shall be scrutinized by HR Wing prior to sending for verification i.e. proper admit discharge period alongwith discharge certificate, checking of medical bills against the said admit discharge period and nature of hospital whether a Government or Trust. Moreover, relationship status with the patient shall be checked accordingly and in case if patient is a son of the applicant then he should be under 24 years (not a job holder), if a daughter then she should be unmarried and not a job holder.

c. Verification of Bills/ vouchers:-

All bills/voucher of medicines as per prescription should be verified by Medical Superintendent (MS) of concerned hospital.

d. Analyses by Pre-Audit:-

All verified bills/voucher of medicines as per prescription shall be


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forwarded to F&A Wing for verification/authentication.

e. Submission before Medical Committee:-

After completion of all codal formalities the case shall be finally submitted to the Medical Committee for consideration/recommendation in line with medical policy in vogue.

f. Submission to Competent Authority:-

After consideration/recommendation by the Medical Committee the cases shall be forwarded to Competent Authority i.e. Managing Director, PASSCO for approval.

g. Issuance of Orders for Reimbursement :-

After getting final approval of the Competent Authority, orders shall issue as per approval for re-imbusement of payments.



PAKISTAN AGRICULTURAL STORAGE & SERVICES CORPORATION LTD
11-KASHMIR ROAD LAHORE

No.PASSCO/HR/Estb/MC/1839

Dated: 20 June, 2022

OFFICE ORDER

Reference: HR Wing's Circular No. 780 dated 09.12.2011 & 8045 dated 22.02.2019

It is for information to all concerned quarters that requests for re-imburement of medical charges incurred in a private hospital will not be entertained. Therefore, all employees are hereby advised to avoid getting private medical treatment in private hospitals.

2. Medical charges of only Government/Trust Hospitals will be entertained for re-imburement.

Nusrat
 Lt. Col. Nusrat Kamal Raja (Retd)
 General Manager (HR)

Copy to:

1. All Heads Of Wings, PASSCO
2. All Zonal Heads, PASSCO.
3. MD's Circulation File.
4. Master File.

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PASSCO, HEAD OFFICE, 11-KASHMIR ROAD, LAHORE

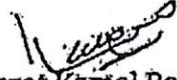
No. PASSCO/HR/Estb/Coord/19/ 8045

Dated: 22 February, 2019

CIRCULAR

The PASSCO Board of Directors in its 134th meeting held on 25th January, 2019 considering the recommendations of HR Committee made during 7th meeting held on 21.12.2018 has empowered the Managing Director PASSCO to approve the re-imbursment of expenses on treatment in Private Hospitals as lifesaving medical relief in emergency duly certified by Doctor and recommended by the PASSCO's Medical Board to the extent of already approved four diseases and financial limits.

2. The above decision of PASSCO BODs may be disseminated for information of all PASSCO employees and implementation by the concerned quarter.


 Lt. Col Nusrat Kamal Raja (Retd.)
 General Manager (HR).

CC:

1. Company Secretary PASSCO, w/r to his letter No:672, dt 18.02.19.
2. All Head of the Wings, PASSCO, HO, Lahore.
3. All OICs of HR Wing, including OIC(Vig) & (TPT).
4. PSO to MD, PASSCO, HO, Lahore.
5. MD's Circulation File.
6. All Zonal Heads PASSCO Field Zones.
7. All OICs Liaison Offices/SDOs Offices, PASSCO.
8. Master File/ Office Copy.







PAKISTAN AGRICULTURAL STORAGE & SERVICES CORPORATION LIMITED
HEAD OFFICE, 11-KASHMIR ROAD, LAHORE

No.PASSCO/HR/Coord/2018/ 4404


Dated: 17 Aug, 2018

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NOTIFICATION

The PASSCO Board of Directors during its 133rd meeting held on 30.07.2018 considered the recommendation of 6th meeting of HR Committee dated 14.05.2018 and approved the medical reimbursement benefits for the employees retired/ to be retired on or after 01.04.2018 on the same analogy of existing policy of the serving employees.

2. This decision of PASSCO BOD may be disseminated through the serving employees, so as the retired employees be updated.


Lt.Col Nusrat Kamal Raja (Retd)
General Manager (HR)

Sd/-
 17/8

Copy to:-

1. All GMs/DGMs, PASSCO, Head Office, Lahore.
2. All ZHs/XENS/OICs, PASSCO, Field.
3. President, APPEU, PASSCO, Head Office, Lahore.
4. PSO to MD PASSCO, Head Office, Lahore.
5. MD's Circulation File.
6. Notice Board
7. Office copy.


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HEAD OFFICE, 11 KASHMIR ROAD LAHORE

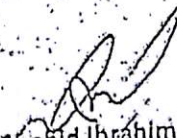
Dated: 09 April, 2021

No.PASSCO/HR/Estb/Coord/ 2021/ 4533

NOTIFICATION

In Partial modification of Notification No. PASSCO/HR/Coord/2018/4404 dated 17.08.2018, it is further stated that PASSCO Board of Directors during its meeting held on 30.07.2018 considered the recommendation of 6th meeting of HR Committee dated 14.05.2018 and approved the post-retirement medical re-imburement benefits to the extent of retired employees themselves only, who have been retired w.e.f 01.04.2018 or thereafter, for life time.

2. This decision of PASSCO BOD may be disseminated through the serving employees, so as the retired employees be updated.


 Shahid Ibrahim
 General Manager (HR)

Copy to:-

1. All Heads of Wings, PASSCO, HO, Lahore.
2. PSO to MD, PASSCO, HO, Lahore.
3. All Zonal Heads/ XENS/OICs, Liaison offices PASSCO.
4. President, PREWA, Lahore.
5. Mr.Suleman Khan, DM(HR), Desk Officer, Legal Cell.
6. All custodians of Estb Cell, PASSCO, HO, Lahore. (Coord)
7. MD's Circulation file.
8. Notice Boards.
9. Master File/office copy.


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PAKISTAN AGRICULTURAL STORAGE & SERVICES CORPORATION LTD
HEAD OFFICE, 54-LAWRENCE ROAD, LAHORE

No. PASSCO/Admn-II/Med. Pol./2005/8847

Dated: August 16, 2005

Subject: MEDICAL FACILITIES - HOSPITALIZATION

In continuation of Policy Letter No. PASSCO/F&A/85/6073 dated 15.09.1985 on the subject cited above.

In addition to the cash compensation which is already being paid to all regular/contract employees of PASSCO; the Corporation is also reimbursing/paying the actual hospitalization charges to its employees and their families for surgical and non-surgical treatment in Government as well as Trust Hospitals from the date of admission to the date of discharge. PASSCO Board of Directors during its 78th meeting held on 21.04.2003 has delegated powers to the Managing Director for advance payment to the hospitals/reimbursement of hospitalization charges to the employees to the tune of Rs.2,50,000/- in each case. In order to clear the ambiguity in advance payment direct to the hospitals and reimbursement of hospitalization charges to the employees, following additions are hereby made in the existing Medical Policy :-

a. The maximum rate of advance payment direct to the hospitals/reimbursement of hospitalization charges in each case for the following serious diseases will be as under :-

i.	Cancer	Rs.2,50,000/-
ii.	Cardiovascular Disease	Rs.2,00,000/-
iii.	Kidney Transplantation/failure	Rs.1,00,000/-
iv.	Hepatitis 'C'	Rs.1,00,000/-

b. Sons of employees under 24 years of age (not a job holder) will be eligible for treatment at Corporation's expenses subject to production of a certificate to the effect that son of the employee is not a job holder and is entirely dependent upon him (duly verified by his Head of Wings/Zonal Head/OIC/XEN);

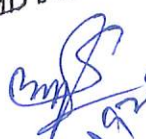
c. Daughters of employees till the time of their marriage (not job holders) will be eligible for the above mentioned facility subject to production of a certificate to the effect that daughter of the employee is still unmarried, not a job holder and is entirely dependent upon him (duly verified his Head of Wing/Zonal Head/OIC/XEN); and

d. All cases for grant of advance payment to the hospitals/reimbursement of hospitalization charges to the employees shall be scrutinized by a Committee comprising of GM(Admn), GM(Audit) & GM(F&A) during 2nd week of first month of each quarter as already constituted vide Order No. PASSCO/Admn-I(a)/ HRA/98/2626 dated December 03, 1998.


Colonel (Retd)
General Manager (Admn)
Naeem Sarwar

Copy to:-

1. As per List 'A' & 'B',
2. OIC(Admn-I(a), PASSCO.
3. OIC(Admn-III), PASSCO.
4. MD's Circulation File.


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HEAD OFFICE, 54-LAWRENCE ROAD, LAHORE

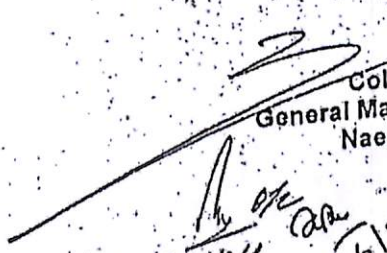
Dated: Aug 16, 2006

No. PASSCO/HR-Estb-I/Med. Pol./2006/ 11111

Subject: **MEDICAL POLICY - HOSPITALIZATION**

In partial modification of Policy Letter No. PASSCO/Admn-II/Med. Pol./2005/8847 dated August 16, 2005, following amendments are hereby made :-

- a. The maximum rate of advance payment for one time only, direct to the hospitals/reimbursement of hospitalization charges for Kidney Transplant has been enhanced from Rs.1,00,000/- to Rs.2,00,000/-
- b. PASSCO employees and their family members, being patient of "Hepatitis" will get themselves medically checked up from the Government Hospitals in Federal/Provincial Capitals and District Headquarters Hospitals of their respective areas so as to get confirmation for the said disease and prescription of medicines/ treatment. After their check-up, the employees will approach the General Manager(HR) with confirmation of the disease from the Medical Superintendent of the respective Hospital for permission of getting the treatment. On grant of permission from the GM(HR), the employees will get the treatment from the said Hospital as "out-door patient" and submit the bills for tests/purchase of medicines, duly verified by the concerned MS, to the HR Wing for reimbursement upto the prescribed limit; and
- c. A Medical Attendant has been engaged to provide emergency medical assistance/first aid to PASSCO employees at Head Office level.


 Colonel(Retd)
 General Manager(HR)
 Naeem Sarwar
 16/8/06

Copy to:-

- 1. As per List 'A' & 'B'
- 2. OIC(Coord), PASSCO, HO, Lahore.
- 3. MD's Circulation File.


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PAKISTAN AGRICULTURAL STORAGE & SERVICES CORPORATION LIMITED
HEAD OFFICE, 54-LAWRENCE ROAD, LAHORE

No. PASSCO/HR/Estb-I/Med. Pol/2007/2443

Dated: May 09, 2007

C I R C U L A R

In partial modification of this office Circular No. PASSCO/HR/Estb-I/Med. Pol/2006/1474 dated August 16, 2006, it is circulated for information of all employees of the Corporation that PASSCO has entered into a Memorandum of Understanding with M/s Biocare Pharmaceutica, Lahore for provision of Medicines i.e. Ceron Alpha (Interferon Alpha) 2b3MIU and 60 to 90, 400mg capsules of Hepamed (Ribavirin) to PASSCO employees suffering from Hepatitis 'C' upto the limit of Rs.50,000/- in respect of each employee or his family members. The reviewed policy on the subject will be as under :-

- a. Hepatitis Test, only from Agha Khan Hospital, Shaukat Khanum Hospital and CMH labs will be accepted.
- b. The treatment script only advised by the consultant doctors of Sheikh Zayed Hospital, Lahore, District Hospitals and CMHs throughout Pakistan will be accepted.
- c. The charges of initial lab test will be borne by the patients/employees, prior to permission by GM(HR) for getting requisite treatment.
- d. PASSCO employees and their family members, being patient of Hepatitis 'C' will get themselves medically checked up from the respective Hospital so as to get confirmation for the said disease and prescription of medicines/ treatment. While the employee, getting himself or his family member checked up, will get the above mentioned medicines prescribed from the Consultant which will be provided by M/s Biocare Pharmaceutica, Lahore. After their check-up, the employees will approach the General Manager(HR) with confirmation of the disease from the Medical Superintendent of the respective Hospital for permission of getting the treatment. After grant of permission, the employee will not purchase the prescribed medicines and vaccination from the local market and instead submit the prescription to General Manager(HR) through General Manager/Zonal Head/OIC concerned. General Managers(HR) will direct the concerned Company for provision of the requisite medicines to the concerned employee at Head Office through HR Wing and at the field level through respective Zonal Head/OIC. M/s Biocare Pharmaceutica will arrange provision of the requisite medicines and vaccination as per following procedure :-
 - i. M/s BioCare Pharmaceutica will intimate to the concerned quarter about the time and date of delivery and stocks will be delivered to the concerned quarter's office maintaining cool chain.
 - ii. For the next dose of Ceron alpha package delivery, PASSCO's concerned quarter will intimate at least 3 days prior at the following phone/fax number :-


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Phone No. 042-5884214-15
Fax No. 042-5886214

- iii. Stocks will be supplied on delivery challan to the concerned quarter.
- iv. To ensure the quality and efficacy of product, package will be delivered according to international standards i.e. thermo pore boxes with ice gel to maintain the required temperature during transit (as product is temperature sensitive). After the delivery of package the employee will be responsible for the maintenance of temperature by keeping the injections in refrigerator. Before receiving next dose the Employee will return Thermopore box to Biocare Pharmaceutica representative through concerned quarter.
- v. Biocare will provide every assistance to the patient regarding the use of medicine.
- vi. For the counselling of the patient Biocare has qualified Psychologist in its Head Office located at 108-B, New Muslim Town, Lahore. Any patient can get assistance regarding awareness of Hepatitis.
- vii. Medicines will be provided from the nearest distributor of Biocare National Distribution Network to the concerned quarter.

2. The employees suffering from Hepatitis "C" who have been granted prior permission by the General Manager(HR) for getting necessary treatment and whose treatment is still going on will continue with the previous policy till completion of their course.

Colonel (Retd)
General Manager (HR)
Naeem Sarwar

Copy to:-

1. As per List 'A' & 'B'.
2. MD's Circulation File.
3. Master File.

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