

**THE STATE LIFE EMPLOYEES (MEDICAL  
ATTENDANCE) REGULATIONS, 1973****C O N T E N T S**

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**\*THE STATE LIFE EMPLOYEES (MEDICAL ATTENDANCE)  
REGULATIONS, 1973**

In exercise of the powers conferred by Article 49 of the Life Insurance (Nationalisation) Order, 1972 (P. O. No. 10 of 1972), the State Life Insurance Corporation of Pakistan, with the previous approval of the Federal Government, hereby makes the following regulations, namely:—

**1. Short title, commencement and application.**— (1) These regulations may be called the State Life Employees (Medical Attendance) Regulations, 1973.

(2) They shall come into force at once.

(3) They shall apply to all employees of the Corporation, including the Executive Directors and the Chairman, except those on deputation or on contract to whom they shall apply only to the extent, if any, specified in the terms of their deputation or contract as altered from time to time.

(4) The facilities under these regulations shall be admissible at the station of posting of the employees only:

Provided that in special circumstances, which shall be recorded in writing, these facilities may also be availed of at other stations where there is an authorised medical attendant.

**2. Definitions.**— In these regulations, unless there is anything repugnant in the subject or context,—

- (1) “approved hospital” means a hospital or clinic approved by the Corporation for the treatment of its employees and their families;
- (2) “approved medical store” means a medical store approved by the Corporation for the supply of medicines to its employees;
- (3) “authorised medical attendant” means a Medical Officer of a Government or a public hospital or a registered medical practitioner appointed by the Corporation to attend to its employees and their families;

- <sup>1</sup>[(3A) "Chief Medical Officer" means an authorized medical attendant appointed by the Corporation to act as Chief Medical Officer to advise, and to supervise the medical attendance scheme herein outlined and to perform such other duties as may be assigned to him by the Corporation;
- (3B) "Chief Medical Referee" means an authorised medical attendant appointed by the Corporation to act as Chief Medical Referee to advise and to supervise, in consultation with the Chief Medical Officer, the medical attendance scheme herein outlined and to perform such duties as may be assigned to him by the Corporation.]
- (4) "employee" means a full-time employee of the Corporation who is paid a monthly salary and to whom these regulations apply;
- (5) "family" means spouse, legitimate children and step-children of any employee of the Corporation residing with and wholly dependant upon him;

Provided that for outdoor treatment only, the 'family' shall also include the parents of an employee in pay scale 1-7 wholly dependent on him.

- (6) "medical attendance" means attendance at the clinic of an authorised medical attendant or at an approved hospital or, in case of illness which compels the patient to be confined to his residence, at the residence of the patient, including such methods of examination for the purpose of diagnosis as are available in the said clinic or hospital and such consultation with a specialist or other medical practitioner as the authorised medical attendant certifies to be necessary to such extent and in such manner as the specialist or the medical practitioner may determine;
- (7) "patient" means an employee of the Corporation or a member of his family who has fallen ill;
- (8) "treatment" means the use of all medical and surgical facilities available at the approved hospital in which the patient is treated, and includes:--

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<sup>1</sup> Ins. by Notfn. No. 1(5)/78-INS(N), see Weekly Gaz., 1982, Part VI, page 40.

- (i) the employment of such pathological, surgical, bacteriological, radiological or other methods as are considered necessary by the authorized medical attendant or specialist or the officer-in-charge of an approved hospital;
- (ii) the supply of such medicines, vaccines, sera or other therapeutic substances as are available in the approved hospitals;
- (iii) the supply from the approved medical store of such medicines, vaccines, sera or other therapeutic substances not available at the approved hospital as the authorised medical attendant certifies in writing to be essential for the recovery of the patient or for the prevention of serious deterioration in his condition;
- (iv) dental treatment, including treatment of a jaw bone disease or gum boils, the whole sale removal of teeth, the removal of odontomes and impacted wisdom teeth, but excluding the treatment of pyorrhea or the provision of dentures, except that, in the case of employees of categories A and B who were in service on the 31<sup>st</sup> December, 1972, the treatment will include the provision of dentures for the employee only;
- (v) such accommodation as is ordinarily provided to in-patients in the approved hospital;
- (vi) such nursing as is ordinarily provided to in-patients by the approved hospital;
- (vii) confinement and maternity treatment of a female married employee or the wife of a male employee;
- (viii) anti-rabic treatment at a Government hospital; and
- (ix) specialist treatment in accordance with clause (6); but does not include the following, namely:—
  - (a) supply of substances like vitamins glucose, tonics, processed food, unless prescribed to cure a disease;
  - (b) special nursing;
  - (c) any expenditure representing the cost of diet in a hospital bill, which will be reckoned at 20 per cent of the daily

- charges of the hospital if not shown separately in the hospital bill;
- (d) treatment of venereal diseases;
  - (e) psycho-analytical treatment;
  - (f) cosmetic surgery, plastic surgery or organ transplant; or
  - (g) cost of transportation of the employee or the medical attendant or specialist in connection with medical attendance and treatment; and
- (9) words and expressions used but not defined in these regulations shall have the same meaning as in the State Life Employees (Service) Regulations, 1973.

## PART I

### ENTITLEMENT

<sup>1</sup>[3. **Free medical attendance and treatment.**- (1) An employee and his family shall be entitled to free medical attendance and treatment by the authorised medical attendant at the Corporation's expense subject to the following limits:—

- (i) An employee in pay scale 1 to 7 and each member of his family shall avail of medical attendance from an authorised medical attendant for six days in any calendar month or in a continuous period of 30 days counting from the date of his last visit to that medical attendant. For treatment thereafter the said employee or dependant of the said employee shall avail of the service of the Chief Medical Officer or the Chief Medical Referee, as the case may be. No reimbursement of fees shall be made to the authorised medical attendant for the medical attendance in excess of the limit herein prescribed.
- (ii) An employee in pay scale 1 to 7 shall be entitled to reimbursement of a sum of Rs.300 for himself and for each member of his family in any calendar year by way of expenditure on medicines purchased from an approved medical store. In case the said employee or any of his dependants has exhausted his quota, such

<sup>1</sup> Subs. by Notfn. No. 1(5)78, INS(N), see Weekly Gazette, 1982, Part VI, page 40.

employee or his dependant shall continue to have the right to medical attendance subject to the period of ailment referred to in clause (1), but any further re-imbusement on this account will be made to employee only and will only be made when the medicine is prescribed by the Chief Medical Officer or the Chief Medical Referee of the Zone where that employee works:

Provided that the hospitalization and the maternity charges, fee for radiological and pathological examination and fees charged by a specialist shall not be taken into account in applying the above limits:

Provided further that the limits specified in this regulation shall not apply to the employees in pay scales 8 to 13.]

**4. Medical attendance or treatment at residence.-** If the authorised medical attendant is of the opinion that owing to the absence or remoteness of an approved hospital or because of the nature of the illness, the employee cannot be removed to an approved hospital without endangering his health, the employee may receive medical attendance and treatment at his residence.

**{5. Hospitalisation.-** (1) If the authorised medical attendant is of the opinion that is necessary for an employee in pay scale 8 to 13 or a member of his family to be hospitalized for the treatment of any serious illness or for surgical operation, the employee or member of his family may be hospitalized in any approved hospital.

(2) If the authorised medical attendant recommends and the Chief Medical Officer or Chief Medical Referee, as the case may be endorses his recommendation that it is necessary for an employee in pay scale 1 to 7 or any member of his family to be hospitalized for the treatment of any serious illness or for surgical operation the employee or member of his family may be hospitalized in the approved hospital.

(3) An employee or member of his family, hospitalized under sub-regulation (1) or sub-regulation (2), shall be entitled to hospital accommodation in the following scales, namely:—

- |     |  |               |
|-----|--|---------------|
| (i) | Employee in pay scale 1 to 7 whose pay does not exceed Rs.350/- p.m. | General Ward. |
|-----|--|---------------|

- |       |  |  |
|-------|--|--|
| (ii)  | Employee in pay scale 1 to 7 whose pay exceeds Rs.350/- p.m. but does not exceed Rs.700/- p.m. | Semi-private room up to a maximum rent of Rs.25/- per day. |
| (iii) | Employee in pay scale 1 to 7 whose pay exceeds Rs.700/- p.m.                                   | Private room up to a maximum rent of Rs.40/- per day.      |
| (iv)  | Employee in pay scale 8 to 13 who is—  |  |
| (a)   | Junior Officer, Assistant Manager, Deputy Manager or Manager.                                  | Private Room   |
| (b)   | Assistant General Manager or above.  | Special Ward   |

6. **Maternity charges.**- The Corporation shall bear maternity expenses of a married female employee or the wife of an employee in an approved hospital subject to the following limits exclusive of room rent:—

- |      |  |  |
|------|--|--|
| (i)  | Employee whose pay does not exceed Rs.1,000/- p.m. | Actual charges not exceeding Rs.350/- in any one case. |
| (ii) | Employee whose pay exceeds Rs.1,001/- p.m.         | Actual charges not exceeding Rs.500/- in any one case. |

PROVIDED that if confinement takes place at the residence of an employee or at a place other than an approved hospital, the maternity charges shall be borne by the Corporation on actual basis up to a maximum of <sup>1</sup>[Rs.300] in any one case;

PROVIDED further that maternity charges shall not be borne by the Corporation for more than <sup>2</sup>[five times] during the entire service of an employee with the Corporation [:]<sup>3</sup>

<sup>1</sup> Subs. by S.R.O. 584(1)/73, dated 13.4.1974, for "Rs. 200".

<sup>2</sup> Subs. *ibid* for "three times".

<sup>3</sup> Subs. by Notfn. No. 1(5)/78-INS(N), see Weekly Gazette, 1982, Part VI page 41.

<sup>1</sup>[Provided further that monetary limits prescribed in this regulation in respect of maternity expenses in an approved hospital shall not apply in the case of employees in pay scales 8 to 13 and the Corporation shall in such cases bear the actual maternity charges subject to the employee's respective entitlement to hospital accommodation.]

**7. Free medical attendance and treatment to family.-** The family of an employee of the Corporation shall be entitled to medical attendance and treatment on the same scale and conditions as applicable to the employee himself excepting the provision of dentures.

**8. Charges for extra services.-** Charges for services rendered in connection with, but not included in the medical attendance or treatment of a patient, shall be determined by the authorised medical attendant and paid by the patient concerned himself. If any question arises as to whether any service is included in medical attendance or treatment under these regulations, the decision of the Chairman shall be final.

## PART II

### PROCEDURE AND CONTROL

**9. Declaration of family members by employees.-** (1) Every employee shall declare his family members as defined in clause (5) of regulation 2 in such form as the Corporation may prescribe. Each declaration shall be subject to acceptance by the Corporation which may modify or reject it wholly. Only the declarations accepted by the Corporation shall form the basis for entitlement to medical attendance and treatment under these regulations.

(2) Any change in the declarations shall be notified by the employee concerned to the Corporation within three months of the date of such change.

**10. Registration of employees.-** On the basis of the declarations accepted by the Corporation, each employee shall be registered and assigned a code number.

**11. Health Cards of employees.-** Each employee shall be provided with a Health Card giving such particulars of the employee and his family as the Corporation may determine.

**12. Procedure for payment of cost of medical attendance and treatment.-** No employee shall be entitled to receive reimbursement for the cost of medicines purchased by him for the treatment of himself or his family. Such charges shall be paid

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<sup>1</sup> Added *ibid.*



by the Corporation directly to the authorised medical attendant, approved hospital or approved medical store, as the case may be.

- (b) The cost of medical attendance and treatment not paid for directly by the Corporation may be reimbursed to the employee concerned on production of satisfactory proof of having incurred such cost and upon certification by the authorised medical attendant.
- (c) Any amount paid in excess of the limits laid down in these regulations shall be recoverable from the salary of the employee concerned.

**13. Accounting and control.-** For each employee, the Corporation shall maintain a medical expense card in such form as it may determine to record the progressive expenditure incurred on the medical attendance and treatment of the employee and his family.

**14. Chairman's powers to issue instructions.-** The Chairman may, whenever considered necessary, issue appropriate instructions, not inconsistent with these regulations, regarding arrangements for medical attendance and treatment.

