

**FREQUENTLY ASKED QUESTIONS ON THE JOINT AGREEMENT  
BETWEEN JCA, WB AND DIFFERENT PRIVATE HOSPITALS &  
DIAGNOSTIC CENTRES**

Sl. No.	POINTS OF DOUBTS	CLARIFICATIONS
1.	What is the purpose of this agreement?	To provide medical facilities to the employees (including retired personnel) of Income Tax Department and their dependent family members by some leading private Hospitals & Diagnostic Centres at low cost.
2.	Definition of "Family Members".	Family includes : i] Spouse ii] Children iii] Parents iv] Father & Mother-in-law
3.	Hospitals & Diagnostic Centres covered under this agreement.	As per the list over-leaf.
4.	What are the facilities agreed to be provided by the Hospitals?	Medical/surgical facilities for all kind of diseases with all laboratory facilities for complete IPD treatment and OPD treatment [ <u>except Zenith Hospital</u> & some doctors in other hospitals], if available in that particular Hospital.
5.	Rate at which facilities is agreed to be provided.	<ol style="list-style-type: none"> <li>1. The rate as provided by West Bengal Health Scheme (WBHS), 2014 &amp; Central Government Health Scheme (CGHS) (<u>except in case of Apollo Multispeciality Hospital</u>)</li> <li>2. In case of un-coded WBHS/CGHS items, discount of <u>10% to 20%</u> of the Hospital's normal rate will be provided by the Hospitals while preparing the final medical bill for treatment provided under this Agreement.</li> <li>3. Expenses related to telephone, ambulance, and food &amp; beverages charges for patient/attendant, shall be paid by the patient/employee prior to discharge of the patient.</li> <li>4. Expenses related to all sorts of medicines and the instruments/devices required for any sorts of implantation/replacement shall be paid as per hospitals' rate.</li> </ol>

6.	What will be the mode of payment?	Payment has to be cleared either in cash or through electronic mode of payment before the discharge of the patient. In case of Diagnostic Centers, payments have to be cleared as per norms of the Diagnostic Centers. No credit facility is available in this scheme.
7.	Whether individual having Mediclaim Insurance can be tagged with this agreement?	Cashless facility is not available in this scheme. If allowed by the Insurance Company, one may reimburse the same from the Insurance Company, after clearing of dues of Hospital. But from the September, 2017 to avail the reimbursement facility the patient has to submit the PPN form after getting it dully filled in from the respective hospitals, in case of the hospitals that have agreed to work at given rates for specified procedures have been added to the Preferred Provider Network (PPN) for providing cashless health insurance facility.
8.	Whether CGHS/any other Scheme beneficiaries can get the facilities under this agreement?	There is no relation between this Scheme and the CGHS or any other Scheme. This Scheme is independent of any other Scheme and is meant to provide facilities as mentioned in point 4 above to the employees (including retired personnel) of Income Tax Department and their dependent family members as mentioned in points 1 & 2 above. CGHS or any other Scheme beneficiaries may avail this scheme but the charges will be as per the rates as stated above/in agreement. On admission under the JCA scheme for Income Tax employees, the patient cannot be shifted to CGHS or any other corporate scheme/ any sort of tie-up with any other organization/ cashless medical facilities
9.	Requirements at the time of admission in Hospitals or availing the facilities in Diagnostic Centres as listed in point no.3 above.	<ol style="list-style-type: none"> <li>1. Photocopy of Income Tax employee's Identity Card.</li> <li>2. Certificate issued by the Association / organization.</li> </ol>
10.	Contact persons for any query/ assistance.	<ol style="list-style-type: none"> <li>1. Shri Shyamal Kr. Das, ACIT (Mob. 8902198895 &amp; 9836675937)</li> <li>2. Shri Biswa Deb, Inspector ( Mob. 8902195233)</li> </ol>