

THE STATE TRADING CORPORATION OF INDIA LTD., NEW DELHI  
(PERSONNEL DIVISION)

STC/CO/PER/IR/02076(VOL-VI)/2019

11.06.2021

**CIRCULAR No.IR/22/2021**

Sub : STC Employees Medical Benefit Scheme - Amendment

COVID-19 pandemic has posed wide spread threat of life throughout the country. Being life threatening infection as appears to be more contagious and fatal, STC on its onset in 2020 had included Covid-19 in the existing list of ailments covered under hospitalisation in the STC Employees Medical Benefit Scheme for both serving & retired employees.

2. Since March 2021, there has been sudden spurt in Covid-19 pandemic cases nation-wide and the health system had broken down, with scarcities in everything from hospital beds to oxygen. The second wave of COVID-19 pandemic turned fatal as the Corporation has also witnessed 3 casualties in the pandemic besides number of employees was infected by the infectious disease. Due to inability of the health infrastructure to cope with sudden rise in number of cases, a large number of beneficiaries with mild symptoms were undergone for Home Quarantine/isolation following the guidelines issued by Ministry of Health and Family Welfare, Govt. of India from time to time.

3. Now experts are predicting the advent of an inevitable third wave of COVID-19 pandemic, though its timing could not be predicted. However, local administrations and some hospitals have already begun ramping up their infrastructure in anticipation of a fresh surge in cases after a few months. The Government of India has also scaling up its preparedness along with vaccination to all eligible individuals.

4. Considering the above facts, in order to keep preparedness for such eventuality, it has been decided that:

- i) COVID affected employees or their dependants (if any) may take any package from a Hospital for the treatment of COVID-19 or personalized treatment for COVID-19 from a registered medical practitioner while remaining at home under Home Quarantine. In Home Quarantine Treatment a person can take online treatment (Video Calling, WhatsApp Chats and sharing of scanned documents /prescriptions etc.) while remaining under Home Quarantine.
- ii) Under this dispensation, following items related to treatment of COVID-19 shall be covered, if prescribed by the treating medical practitioner:
  - a) Diagnostic tests undergone at home or at a diagnostic centre
  - b) Medicines/injections/administration of oxygen at home prescribed in writing



- c) Consultation charges of the medical practitioner (separate receipt)
- iii) The medical claim for the above items will be supported by valid documents and will be a part of the claim.
- iv) The above facility will be allowed for a period of 14 days from the date of advice of home isolation after being diagnosed as a confirmed/suspect case of COVID-19. Further, same will be reviewed on case to case basis after proper evaluation/advice by the treating medical practitioner.
- v) The medical claim received on account of Home Quarantine Treatment for COVID-19 will be regulated at par with In-patient Treatment/hospitalisation and reimbursement will be made on submission of doctor's prescriptions, diagnostic reports and medicine bills etc., with self-certification, as per the approved Schedule of Charges of MAX Group of Hospitals at Delhi/NCR empanelled with STC.
- vi) Reimbursement of claims of COVID-19 will be accepted from the date of onset of the pandemic i.e. from April 2020 onwards.
- vii) While during home quarantine treatment, if any complications developed, the beneficiary may be admitted in the hospital for treatment of COVID-19 & its post effect treatment and the medical claims shall be honoured/ regulated as per the norms of extant Medical policy.
- viii) Vaccination Cost will be adjusted against OPD expenses, subject to available prescribed ceiling.

5. This issues with the approval of the Competent Authority.



(S.K. Meena)

Jt. General Manager(Pers.)

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