

**THE STATE TRADING CORPORATION OF INDIA LIMITED: NEW DELHI  
(PERSONNEL DIVISION)**

No. STC/CO/PER/IR/02076(Vol-V)/2017

Date: 23.10.2024

**CIRCULAR NO: IR/19/2024**

**Ref: IR/06/2024 dated 05.04.2024**

**Sub: Clarification on OPD Reimbursement for Serving Employees**

The Board of Directors in its 654<sup>th</sup> meeting held on 09.02.2024 approved restoration of the maximum annual ceiling for reimbursement of medical expenditure of OPD to Rs.40,000/- from Rs.20,000/- for serving employees and their dependant family members w.e.f. 01.04.2024. Accordingly, the above decision has been notified vide Circular No: IR/06/2024 dated 05.04.2024.

2. In this regard, it has been decided that the Serving Employees may avail OPD reimbursement upon submission of medical bills for self and dependent family subject to the following conditions:

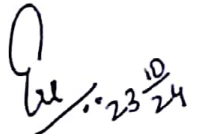
- i) Doctors/Specialists visiting/Consultation charge and expenditure for undergoing diagnostic test/investigation during treatment as an OUT PATIENT shall be reimbursed to the employees on actual within the approved OPD Limit subject to submission of bills in Original.
- ii) The OPD reimbursement to employees on Retirement/Superannuation/VRS etc. shall be regulated proportionately till the date of separation i.e. reimbursement of OPD expenses shall be made for the period the employee has served the company during the said financial year.
- iii) Expenditure on Physiotherapy, Dental, Ophthalmic treatment shall be reimbursed as per actual within the approved OPD limits exclusive of cosmetic treatment, cost of spectacles and contact lenses or hearing aids, supply of denture and ortho dental treatment on account of cosmetic surgery etc., will not be admissible.

2. Any misuse or unauthorized use of Medical Card/Medical facilities by employee or his/her dependents, whether through impersonation or fraudulent means for availing the facilities extended to the employee or his/her dependents, would entail the employee for disciplinary action under the STC Employees'(C,D&A) Rules. In such cases, the Medical Card will be permanently revoked.

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3 The OPD Reimbursement claims shall be regulated accordingly. However, the OPD claims already settled shall not be reopened.

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

  
(Etika Sethi)  
Manager (Pers.)

By Email:

- ES to CMD
- ES to Director (Fin.)/CVO
- JGM(P&A)
- All Divisional Heads at C.O.
- All ROs

Copy to:

- CM (Fin.) & CFO
- GS, STC Officer's Association
- GS, STC Employees' Union
- Notice Board
- STC Website