

## INFORMATION REGARDING SECONDARY MEDICAL CARE (SMC) CLAIMS



**MAXIMUM REFUND RATE (MRR):** Applicable from 1 Jul 23

1. Revised MRR of ICR 1,53,750 per year an increase from 1,43,750 from previous FY.
2. For SMC claims above MRR, all SMC claims will be reviewed every 2 months by the GWT medical board for approval. EX GCSPF and their dependents are not eligible for SMC claims above MRR.

### PENSIONER PERSONAL CONTRIBUTION:

|                   | BAND 1            | BAND 2   | BAND 3  | BAND 4   |
|-------------------|-------------------|--|---|--|
| INCOME            | Welfare Pensioner | Pensioner receiving a pension up to ICR 32701 per month (incl Non-Pensioner, Pundits, Midwives, Teacher etc) | SPs/OFPs receiving a pension from ICR 32702- 65403 per month. | SPs receiving a pension above ICR 65404 per month. |
| SELF CONTRIBUTION | 0%                | 5%   | 15%   | 20%  |

### CRITERIA FOR SMC CLAIMS:

1. All beneficiaries requiring secondary medical care must be registered in MediS through AWC.
2. AWC DR must refer the patient to an approved hospital. The validity of referral letter is for 3 months.
3. Claims for SMC payment must be submitted within 3 months of the hospital treatment.
4. The beneficiaries must inform the AWC within 24 hrs in case of emergency visit/admission at a hospital.

#### CRITERIA FOR CLAIMS REJECTION:

1. Patient not registered in MediS at the time of treatment.
2. Child with age above 18 years.
3. Claim amount less than ICRs 938 for SP (pensioner can compile and submit several claims within 3 months)
4. SMC claim exceeded 3 months of submission time frame from the date of treatment or the date of the last bill (for single hospital admission).
5. Clinic/Ayurvedic treatment (no referral).
6. Insufficient documents resubmission time exceed by 3 months.
7. Prescription of eye glass other than WP.
8. AWC not notified within 24 hrs hospital emergency visit/admission.
9. OPD visit done without a referral letter from GWT Dr .
10. Treatment outside Nepal without consulting with the AWC Dr.
11. Hospital visit/treatment cost other than referred hospital by GWT Dr .

#### BENEFITS AND ALLOWANCES:

1. Claims for Hearing Aid (each ear ICRs 12500 (deducted from MRR) and Eyeglass (ICRs 1562 not deducted from MRR) for **Welfare pensioners (WP)** must be consulted and referred through GWT Doctor.
2. Welfare Pension ICR 10,000 is an increased pension paid monthly since Jul 2023.
3. Funeral grant ICR 15,626 is paid on WPs and his spouse and DSGs death. Please note the death must be informed to AWC within 20 days from the DoD to receive the grant.
4. Further allowances for DSG ICR 8,000 and HCA ICR 2812 is an increase since Jul 2023

#### DENTAL CLAIMS:

All beneficiaries are eligible for reimbursement of dental treatment up to maximum amount of ICRs 12500 (is not deducted from MRR) per fiscal year. But they must be referred by AWC Doctor.

**Note:** Please contact AWC +91 3542254965 if you have not received your SMC claims after 3 months of your submission of SMC claims in AWC.