

TRADING CORPORATION OF PAKISTAN (PVT) LIMITED.
EMPLOYEES (MEDICAL ATTENDANCE) RULES, 1978.

The Trading Corporation of Pakistan is pleased to make the following rules for the Medical Attendance of its employees.

1- SHORT TITLE, COMMENCEMENT AND APPLICATION:

- i- These rules may be called the TCP Employees (Medical Attendance) Rules, 1978 promulgated in 2013 .
- ii- They shall come into force at once.
- iii- They shall apply to all employees of this corporation, 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.
- iv- The facilities under these rules shall be admissible at the station of posting of the employees *and at other station against option, subject to availability of panel hospital of TCP at that station / city.

2- DEFINITIONS:

In these rules, unless there is anything repugnant in the subject or context.

- i) “approved Hospital” means a hospital or clinic approved by the Corporation for the treatment of its employees and their families.
- ii) “approved Medical Stores” means a Medical Store approved by the Corporation for the supply of medicines to its employees.
- iii) “authorized Medical Attendant” means a registered medical practitioner appointed by the Corporation to attend to its employees and their families.
- iv) “employee” means a full-time employee of the Corporation who is paid a monthly salary and to whom these rules apply.
- v) ***“family” means spouse (** upto two wives) and legitimate children or one adopted child (unmarried), ***unmarried & wholly dependent siblings and parents wholly dependent upon an employee of the Corporation. Subject to following conditions:-
 - a. Provided that a male sibling shall not be regarded as wholly dependent if such male sibling is either employed or if he reaches the age of 25 years.
 - b. Provided further that the above condition of being employed or age restriction shall not apply in case of a disabled male sibling, in which case an official document / certificate issued by NADRA (or any other authority duly authorized in this regard to issue such official document / certificate) proving the disability of such sibling.
 - c. Provided further that an employee intending to enroll his / her siblings for the purposes of inclusion in family for availing medical under these Rules, shall be required to provide an undertaking to that effect, stating therein that the information provided is true and accurate, and that in case contrary is proved by any means or manner whatsoever, then such employee shall be liable to termination from service.”
- vi) “Medical Attendance” means attendance at the clinic of an authorized medical attendant or at an approved Hospital and includes 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 authorized medical attendant certifies to be necessary to such extent and in such manner as the specialist or the medical practitioner may determine.
- vii) “Patient” means an employee of the corporation or a member of his family who has fallen ill.
- viii) “Treatment” means the use of all medical and surgical facilities available at the approved Hospital in which the patient is treated, and includes:-

*As per decision of the BoD taken in its 284th Meeting held on 11-01-2013.

**As per clause-13 (b) of CBA - Management Agreement dated 16-05-2005.

***As per decision of the BoD taken in its 388th Meeting held on 06-11-2023.

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- a) 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.
- b) The supply of such medicines, vaccines, sera or other therapeutic substances as are available in the approved Hospitals.
- c) The supply from the approved medical store or may other store in case of emergency of such medicines, vaccines, sera or other therapeutic substances not available at the approved hospital as the authorized medical attendant certifies in writing to be essential for the recovery of the patient or for the prevention of serious deterioration in his condition.
- d) * "Dental Treatment" includes treatment of jaw bone disease or gum boils, the removal of teeth, the removal of Odontomes and Impacted Wisdom Teeth and filling of cavity gingivectomy (other than gold, platinum and other precious metals filling), Orthodontic treatment / appliances, pyorrhea and denture. The Orthodontic Treatment will be allowed subject to the condition that:-
- i) Opinion of Two Dental Surgeons on panel of TCP alongwith estimates will be obtained certifying that the treatment is necessary in view of serious medical problem and that is not for cosmetic purposes.
- ii) The case should have views / recommendation of DCMO.
- e) Such accommodation as is ordinarily provided to in-patients in the approved Hospital but upto and according to the limits as given in Rules-4.
- f) Such nursing as is ordinarily provided to in-patient by the approved Hospital.
- g) Confinement and maternity treatment of a female married employee or the wife of a male employee.
- h) Anti-rabic treatment at a Government Hospital, and
- ix) Specialist treatment in accordance with clause-(VI) of Rules-2, 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.
- d) treatment of venereal diseases.
- e) physcho-analytical treatment.
- f) cosmetic surgery, plastic surgery or organ transplant except in case of burns and as a life saving measure/treatment if such facility is available in Pakistan at the stations where TCP's Panel hospital are located.
- g) cost of transportation of the employee or the medical attendant or specialist in connection with medical attendance and treatment.
- h) ** Facility of Implant (Knee Joint Replacement and Cochlear Implant) will be allowed to the TCP's employee and their dependent family members.
- x) *** i) In case of death of an officer during service or retirement, his parents shall be allowed medical facilities.
- ii) Medical facility to the parents (Mother & Father) shall be admissible in case of death or retirement of an Officers.
- xi) **** The facility of Bridging / Crowing of teeth to the employees and their family members is allowed on merit and subject to recommendation of DCMO.

Words and expressions used but not defined in these rules shall have the same meaning as in the TCP Employee's (Service) Rules.

* As per office order No. TCP(A)/Med/Acctts/2007 dated 01-02-2007, as approved by the BoD's in its 247th meeting held on 12-12-2006.

** As per office order No. TCP(HR)/14-56/2013 dated 25-09-2013, as approved by the BoD in its 287th meeting held on 05-08-2013.

*** i) As per clause – V (b) of office order No. TCP(A)/23/Acctts dated 11-07-2008 as approved by the BoD's in its 256th meeting held on 07-10-2008.

ii) ECM in its 514th meeting held on 13-06-2019 decided that parents are covered for Medical Facility, as per clause-5 (b) of office order No. TCP(A)/23/Acctts dated 11-07-2008.

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PART- I ENTITLEMENT

3- FREE MEDICAL ATTENDANCE AND TREATMENT:

- i) An employee and his/her family shall be entitled to free medical attendance and treatment by the authorized medical attendant at the Corporation's expenses, subject to the condition that the total expenditure on medicines, both from the approved drug store and doctor's clinic shall not exceed the entitlement / monetary annual ceiling provided that the hospitalization and maternity charges, fee for radiological and pathological examinations and fees charged by the specialist or authorized medical attendant shall not be taken into account in applying the above limit.
- ii) **** In a case of exceptional hardship where an employee or his/her Family are suffering from a serious illness requiring prolonged treatment by a specialist and the expenditure on medicine incurred by him on such treatment exceeds the prescribed limit, on the written request of employee, the case will be referred to a Medical Board consisting of at least two doctors for examination of the patient. On advice of the Medical Board, the Chairman may sanction such additional amount for treatment as may be considered reasonable by him.
- iii) An employee is on out station leave or his family resides at a place outside the place of his posting, he/his family may avail medical facilities including hospitalization from a Government Dispensary / Hospital with his entitlement and claim reimbursement on presentation of original payment receipts. In case where the Chief Medical Officer of a Government Dispensary/Hospital refers an employee or his family member to a private specialists or a private Clinic/Hospital the amount so paid will be reimbursed on presentation of original cash receipts alongwith a photo copy of reference letter so issued by the Chief Medical Officer of the said Government Hospital.
 - * i) Employees posted where panel facilities are available in that city to avail medical facility from panel setups only. No reimbursement will be allowed for Consultation/Lab tests/Hospitalization or any other kind of treatment.
 - ii) The emergency claims for only heart attach will be entrained for reimbursement.
- iv) An employee will be entitled to the re-imbusement of cost of medicines imported from abroad for himself or his dependents on the advice of doctors on TCP's panel, if such medicines are not available in Pakistan. This re-imbusement will, however, be made within the limits fixed for the purchase of medicines except in the case of hospitalization under the existing Medical Rules of the Corporation.
- v) ** The Corporation shall allow the vaccination to the employee/and his family members at Corporation's expenses.
- vi) The Corporation shall extend "indoor" and "Outdoor" medical facility to its retired employees and their dependent spouses only subject to the following conditions:-
 - a) *** The term "family" shall include the retired employees, spouse and dependent children below the age of 18 years. In the event of death of the retired employee, the dependent children shall be allowed medical facilities, upto the age of 18 years and the widow for life, provided that in case of re-marriage by the widow this facility in respect of the widow shall be discontinued.
 - b) "Indoor" and "Outdoor" treatment will be admissible in Hospital/Clinic, Laboratories & X-Rays Centres/Doctors/Specialist on the panel of TCP.
 - c) The treatment shall not be admissible at residence or in Hospital/ Clinic/ Doctors/ Specialists/Laboratories and X-Rays Centres which are not on the panel of TCP or by special arrangement at some other place except with the approval of the Management.
 - d) The cost of medicines will be borne by TCP upto the monetary ceiling prescribed from time to time for serving employees subject to the condition that in case the cost of medicines exceeds the ceiling, such excess amount shall be recovered from the employee.
 - e) **** In addition to present facility for reimbursement of cost of medicines against receipts / vouchers, the retired employees are allowed for reimbursement of unutilized amount of their entitlement like working employees at the end of each financial year. The same is also allowed to the officers.

* As per office order No. TCP(HR-II)/M-6/64/2015 dated 09-10-2015, as approved by the ECM in its 431st meeting held on 01-09-2015.

** As per clause-20 (c) of CBA-Management Agreement dated 31-12-1997.

*** As per office order No. TCP(A)/Acctts/Med. Rules/05 dated 18-03-2005, as approved by the BoD's in its 242nd meeting held on 18-02-2005.

**** As per clause-17 (c) of CBA-Management Agreement dated 08-11-2010.

***** As per BoD decision taken in its 392nd meeting held on 05-04-2024.

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- vii) * In case of death of employees during service, his family will be entitled to the medical facilities as admissible to the families of retired employees.
- viii) **The medical facility to those employees who proceed on XOL with in Pakistan will be admissible.
- ix) ***The facility of Hearing Aid upto the maximum limit of Rs.7000/- will be allowed to the employee (Self) only. This facility also extended to the parents & spouse of the employees also once in service vide O.O. No. TCP(HR)/6-8/CD/2012-13 dated 10-05-2013.
- x) ****The facility of life-time medical treatment is allowed for the disabled children of the employees.
- xi) *****50 Blood Sugar Strips per employee (regular / retired) during two months has been allowed to Sugar Patients subject to recommendation of CMOs at the cost of Corporation. The same may be allowed to the officers. The reimbursement of 50 blood sugar strips is allowed per month per employee to unionized employees including family members. O.O. No. TCP(HR)/6-8/CD/2014-15 dated.29-06-2015.
- xii) *****During hospitalization of an employee Food Supplements shall be allowed on the advice of Doctor.
- xiii) *****Laboratory Test facilities from Aga Khan Hospital Laboratories are allowed on the prescription of any qualified Doctor. The same may be allowed to the officers.

4- **HOSPITALIZATION:**

- i) All cases of hospitalization shall be routed through the Chief Medical Officer/DCMO of the Corporation. If the CMO/DCMO is of the opinion that it is necessary for an employee to be hospitalized for the treatment of any serious illness or surgical operation, he may recommend the admittance of the patient in any approved hospital. However, in case of emergency and where the question of life saving is involved, the authorized medical attendant may directly recommend hospitalization in an approved Hospital / Clinic.
- ii) An employee hospitalized under sub-regulation (1) shall be entitled to hospital accommodation as per their entitlement, as follows :-

Category	Room Entitlement
Grade I to V (including deputationists)	Semi Private Room; In case it is not available Room may be upgraded under intimation to Medical Section of TCP.
Grade VI to VIII (including deputationists)	Private Room; In case it is not available Room may be upgraded under intimation to Medical Section of TCP.
DGMs/GMs Grade (VIII-IX) (including deputationists)	Deluxe Room; In case it is not available Room may be upgraded under intimation to Medical Section of TCP.
Executive Director's & Chairman (BS-20 & above)	Deluxe, Super deluxe, VIP & VVIP or any other special unit.
NOTE: "During hospitalization Food supplementary/Nutrition shall be allowed for patients only."	

5- **MATERNITY CHARGES:**

- i) The Corporation shall bear maternity expenses at actuals of the wife of an employee or of a married female employee provided the delivery takes at a place approved/authorized by the Corporation.
- ii) The Corporation shall pay upto a maximum of Rs.30,000 per child delivery to the concerned employee if the delivery takes place at his residence through a Dai in emergency subject to the production of Birth Certificate from a Local Government Authority (submission of receipt in token of payment of Dai Charges will not be necessary).

6- **OTHER SERVICES:**

If any question arises as to whether any service is included in medical attendance or treatment under these rules, the decision of the Chairman shall be final.

7- **DEPUTATIONISTS:**

*****The deputationists will not be governed by TCP Medical Rules but would be governed by the terms & conditions of their deputation.

**As per clause-21 of CBA-Management Agreement dated 31-12-1997.
***As per clause-16 (c) of CBA-Management Agreement dated 30-12-1999.
****As per clause-16 (b) of CBA-Management Agreement dated 07-05-2008.
*****As per clause-17 (a) & (b) of CBA-Management Agreement dated 08-11-2010.
*****As per clause-17 (d) of CBA-Management Agreement dated 20-04-2012.
*****As per clause-(III) of office order No. TCP(HR)/6-15/2012 dated 15-02-2013 as approved by the BOD in its 284th meeting held on 11-01-2013.
*****As per clause-(g) of office order No. TCP(S)/6/Accounts dated 04-06-1983, as approved by the BoD in its 124th Meeting held on 22-05-1983.

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PART- II PROCEDURE AND CONTROL

8- DECLARATION OF FAMILY MEMBERS BY EMPLOYEES:-

- i) Every employee shall declare his family members as defined in clause-V of Rules – 2 in such form as the Corporation may prescribe and furnish such particulars in respect of his family members as the Corporation may require. Each declaration shall be subject to acceptance by the Corporation which may modify or reject it wholly. Only the declarations accepted by this Corporation shall form the basis for entitlement to medical attendance and treatment under these rules.
- ii) The employees of Grade-I to VI of Corporation, who are availing medical facilities for their parents shall submit an affidavit, duly countersigned by the President and General Secretary of the Union and attested by the Oath Commissioner to the effect that the parents are living with and wholly dependent on the employees concerned.
- iii) Any change in the declarations shall be notified by the employee concerned to the Corporation within one month of the date of such change.
- iv) Any mis-statement in the declaration shall constitute an offense under the TCP Employees (Service) Rules.

9- REGISTRATION OF EMPLOYEES:

On the basis of the declarations accepted by the Corporation, such employees shall be registered and assigned a code number.

10- HEALTH CARDS OF EMPLOYEES:-

Each employee and his dependent family members shall be provided with a separate Health Card, carrying photographs of the employee and his/her family members and also giving each particulars of the employees and his family as the Corporation may determine provided that photograph of wife of those employees shall not be affixed on the Health Card who so request the corporation in writing. Such Health Card shall Cease to be valid on retirement, resignation or dismissal of an employee. The employee shall surrender his and his family members Health Cards on his retirement, resignation or dismissal as the case may be and the corporation shall cancel such Health Cards immediately.

During prolonged hospitalization of an employee or his family members, the DCMO may atleast once pay a visit to that Hospital for verification / confirmation.

11- PROCEDURE FOR PAYMENT OF COST OF MEDICAL ATTENDANCE AND TREATMENT.

- i) No employee shall be entitled to receive re-imbursement for the cost of medicines purchased by him for the treatment of himself or his family. Such charges shall be paid by the Corporation directly to the authorized medical attendant, approved Hospital or approved medical store, as the case may be. However, any account remaining unutilized from the specified limit, will be refunded to the employee or carried forward to the next year at his option.

Amended in Clause – 11 (i) as under:-

* Reimbursement of annual ceiling on account of purchase of medicines to the eligible employees including retired/deceased employees will be released in twelve equal installments of each month. Medical Stores de-listed w.e.f. 03-09-2014.

* As per decision taken by BOD in its 296th meeting held on 10-11-2014, notified vide office order No. TCP(HR-II)/M-6/1/2014, dated November 28, 2014.

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ii) It shall be the duty of the employee himself to keep watch on his medical expenditure and to ensure that it does not exceed the limit laid down in Rule-3. Any amount paid in excess of the limit laid down in Rule-3 shall be recoverable from the salary of the employee concerned at the close of the financial year. Before such recovery is effected 10 days notice shall be given to the concerned employee.

12- * Henceforth all regular employees as well as deputationists in TCP shall be governed by the following uniform medical policy with effect from 1st November, 2017:

1. All regular employees as well as deputationists shall be entitled to the following medical facility/treatment:
 - a. Medical treatment facility shall be provided through panel doctor(s) / hospital(s) / laboratory(ies) only at the approved rates;
 - b. Ceiling for the purchase of medicines in OPD is Rs.67,500/- per annum, to be paid on monthly basis @ Rs.5,625/- and there will be no re-imbursement of medicine(s) purchased;
 - c. In case of emergency or with the prior approval from the Chairman, if employee gets medical treatment / facility from non-panel hospital, re-imbursement shall be made equivalent to approved panel hospital rates or lower as compared to non-panel hospital;
 - d. In partial modification of the earlier Board decision, the existing Agha Khan laboratory facility will be admissible to all the functionaries irrespective of their rank and grade, if the required test is not conducted in any of the panel laboratories;
2. It was further decided that the deputationists shall be required to submit option either to avail of medical facility as per Federal Government Medical Rules & Procedures for which payments will be made by TCP **OR** avail of medical facility as per TCP's Medical Rules. The option so exercised shall be final and cannot be withdrawn at any stage.
3. All the officers working in TCP on deputation basis are requested to kindly submit their option latest by 6th February, 2018 to the G.M.(GA & HR), as per clause -2 above.
4. The Board further fixed the ceiling of IPD hospital room charges @ Rs,15,000/- per day for Executive Directors and Chairman (BPS-20 and above).

13- **Clause for "Emergency Treatment" may be added in the medical rules with the following particulars/definition in TCP Medical Rules:

- i. The definition of emergency treatment will be the Cardiac, Stroke, Diabetic/B.P Patient, Kidney, Asthma patient, diarrhea, accidental cases, acute abdominal issues and any other serious illness

which may fall in the category of emergency, if considered so by the hospital and the same shall be covered under the policy and no any payable / recoverable charges from the employees on account of such treatment.

- ii. In case of patient visited at panel hospital in emergency, the medicines and other medical supplies shall be provided by the panel hospital and expenses thereof shall be borne by the Corporation and no deduction to be made by the employees.
- iii. Maternity related emergencies may also be included in the medical treatment related to the emergencies.
- iv. Following mechanism for Emergency Treatment is proposed:
Reference letters for Emergency after verification of CMO/M.O. of the/treatment as mentioned in the proposed emergency treatment will be issued. Regular fever or backache on sprain cases will not be classified as emergency. If CMO verifies it, as an emergency, then the letter will be issued otherwise the employee will have to bear the entire expenses including consultation/accommodation/investigations, as well as medication charges.

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14- ACCOUNTING AND CONTROL:

For each employee, the Corporation shall maintain a medical expenses 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. As soon as the employee exhausts his medical ceiling fixed by the Corporation from time to time, all medical store will be informed not to supply medicines under intimation to the employee concerned.

15- CHAIRMAN'S POWERS TO ISSUE INSTRUCTIONS:

The Chairman may, whenever he consider necessary, issue appropriate instructions, not inconsistent with these rules, regarding the arrangement for medical attendance and treatment.

12-*As per decision of the BoD taken in its 313th meeting held on 22-12-2017, notified vide office order No. TCP(HR-II)/M-6/7/2017, dated January 31, 2018.

13-** As per decision of the BoD taken in its 389th meeting held on 15-12-2023.