

### 6.3.1 The institution has effective welfare measures for teaching and non-teaching staff

The institute has established following welfare measures for teaching and non-teaching staff:

1. Medclaim facility for faculty and staff members
  - IMSEC provides Group Medclaim Policy for faculty and staff members and their spouse, children (maximum 2) in case of married and in case of unmarried the parents of employee are covered by Insurance Company.
  - Details of coverage and procedures for Medclaim facility are appended below:

Coverage Limit per annum for different categories are:

- Director- 3 Lakhs
  - Professors and Associated Professors – 3 lakhs
  - Assistant Professor and staff – 2 Lakhs
- Procedure for Hospitals on Network

For the purpose of getting treatment under Medclaim Policy by the faculty and staff, below is the procedure for lodging the claim:

    - For any sickness and treatment in the hospital/ nursing homes for minimum period of 24 hours is pre-requisite. In case of nursing home, it should be ensured that the nursing home is properly registered with the local authorities or should have at least 14 beds and should be equipped with surgical facilities and medical practitioners.
    - Copy of Medclaim card to be produced to the hospital on network.
    - Any bill over and above the covered amount as advised above will have to be borne by the patient/employee. The college, however, doesn't take liability in case of any rejection or deduction of claim by insurance company.
    - List of network hospitals are available on the prescribed insurance company's website.
  - Procedure for Non-Network hospitals

The claim form available on the DHS website is to filled and submitted along with the following documents in originals, to the insurance company at its registered office for reimbursement within 15 day of discharge:

- Summary of expenses incurred
- All prescriptions of Doctor
- All investigation reports along with the prescription
- Bills of hospitals and medical stores
- Discharge summary
- Identity card
- Photocopy of PAN card
- A cancelled cheque
- Photocopy of insurance card

Any other details required regarding hospitalization are given at DHS website.

2. Gratuity Benefits

Gratuity is the statutory benefit under the Payment of Gratuity Act, 1972, paid to the employees who have rendered continuous service for at least 5 years. It is the lump sum amount paid to the employee based on the duration of his total service by the employer at the time of retirement ie leaving the job. 15 days salary for each complete year of service is payable as gratuity. Gratuity is payable as per the provision of the Act.

### 3. ESIC/ Provident Fund

The Employee's State Insurance Scheme (ESI) under ESI Act, 1948 provides protection to the employees against exigencies of sickness, maternity, disablement and death. This benefit is applicable to the employees whose gross salary is less than Rs. 21000 per month. It is self-financing health and social security scheme requiring a contribution of 0.75% of the wages from employees and 3.25% of the wages from employer (please see website for current rate). The employees registered under this scheme are entitled to the medical treatment for themselves and their dependents, unemployment cash benefit in certain contingencies and maternity benefits in case of women employees.

The Employee's Provident Funds Miscellaneous Provision Act, 1952- commonly known as EPF is a scheme to provide the social security benefits to the work force engaged in non-government sector. It is retirement benefit scheme. It is mandatory for every employee drawing a salary of Rs. 15000 per month or less. Both employee and employer contribute to PF at the rate of 12% per month of the pay which includes basic wages with dearness allowance, retaining allowance (if any), making a total contribution of 24% per month of the PF. Out of 12% contribution of the employer, 8.33% goes to the pension fund and 3.67% constitutes the PF.

The employee gets the lump sum amount including self and employer's contribution with interest on both, on retirement or leaving the job. However the employee is also allowed to take an advance withdrawal from his PF account for purchase/ alterations/ construction of house, marriage, post-matriculation education.

The employee is for pension benefits under Employees' Pension Scheme, 1995 (EPS) from EPFO on attaining the age of 58 years of permanent and total disablement during the course of employment subject to minimum service of 10 years. His family will also be entitled for family pension as per provision.