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Welfare Schemes In Ongo With Special Emphasis On The Medical Facilities

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Abstract:

Welfare helps in keeping the morale and motivation of the employees high so as to retain the employees for longer duration. The welfare measures need not be in monetary terms only but in any kind/forms. Employee welfare includes monitoring of working conditions, creation of industrial harmony through infrastructure for health, industrial relations and insurance against disease, accident and unemployment for the workers and their families. ONGC has been providing various facilities alongwith the best rated medical facilities to its employees.

KEYWORDS:

Welfare, ONGC, statutory , non-statutory ,Medical, reimbursement.

INTRODUCTION:

Today, ONGC is the flagship company of India; and making this possible is a dedicated team of nearly 33,000 professionals who toil round the clock. The company has adopted progressive policies in scientific planning, acquisition, utilization, training and motivation of the team. At ONGC, everybody matters, every soul counts. ONGC is playing an important role in strengthening the fabric of society. This flagship Company in India's corporate world has a finely tuned sense of moral responsibility towards the community of people where it operates and the country at large. Local population is the one which is benefited most as a result of the ONGC operations in the region.

DIFFERENT WELFARE SCHEMES

Welfare includes anything that is done for the comfort and improvement of employees and is provided over and above the wages. Welfare helps in keeping the morale and motivation of the employees high so as to retain the employees for longer duration. The welfare measures need not be in monetary terms only but in any kind/forms. Employee welfare includes monitoring of working conditions, creation of industrial harmony through infrastructure for health, industrial relations and insurance against disease, accident and unemployment for the workers and their families. Labor welfare entails all those activities of employer, which are directed towards providing the employees with certain facilities and services in addition to wages or salaries. The important benefits of welfare measures can be summarized as follows: They provide better physical and mental health to workers and thus promote a healthy work environment. Facilities like housing schemes, medical benefits, and education and recreation facilities for workers' families help in raising their standards of living. This makes workers to pay more attention towards work and thus increases their productivity.

Employers get stable labor force by providing welfare facilities. Workers take active interest in their jobs and work with a feeling of involvement and participation.

Employee welfare measures increase the productivity of organization and promote healthy industrial relations thereby maintaining industrial peace. The social evils prevalent among the labors such

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as substance abuse, etc are reduced to a greater extent by the welfare policies. Organizations provide welfare facilities to their employees to keep their motivation levels high. The employee welfare schemes can be classified into two categories viz. statutory and non-statutory welfare schemes. The statutory schemes are those schemes that are compulsory to provide by an organization as compliance to the laws governing employee health and safety. These include provisions provided in industrial acts like Factories Act 1948, Dock Workers Act (safety, health and welfare) 1986, Mines Act 1962. The non statutory schemes differ from organization to organization and from industry to industry.

STATUTORY WELFARE SCHEMES

Drinking Water , Facilities for sitting, First aid appliances, Latrines and Urinals, Canteen facilities, Spittoons, Lighting, Washing places, Changing rooms, Rest rooms.

NON STATUTORY SCHEMES

Personal Health Care (Regular medical check-ups), Flexi-time, Employee Assistance Programs, Harassment Policy, Maternity & Adoption Leave, Medi-claim Insurance Scheme, Employee Referral Scheme.

ONGC has been providing much more than these welfare schemes stated in the laws such as- Colony Accommodation , House Rent Allowance, Traveling Allowance , Leave Fare Assistance, Medical Facilities, Medical Facilities Scheme For Retired Employees , Loans And Advances, Children Education Assistance, Transport Facility, Holiday Home Scheme, ONGC (Death, Retirement & Terminal) Gratuity

MEDICAL FACILITIES IN ONGC

ONGC has been providing various medical facilities to its employees:

- (i) Employees taking treatment as outpatient/inpatient in Government, ONGC Authorised hospitals/Dispensaries are reimbursed their medical claims as per admissibility.
- (ii) Employees and their dependent family members are eligible to avail treatment from the empanelled AMAs/Specialists/Hospitals/Nursing Homes, wherever such facilities are being made available in the vicinity of their residence. In exceptional and emergency circumstances, relaxation can be granted for reimbursing the medical expenses of the treatment availed from the Hospitals/AMAs who are not in the panel of ONGC.
- (iii) Cases involving large amount of reimbursement of medical expenditure pertaining to operative treatment relating Kidney transplantation; open heart surgery; installation of pace-makers etc. are provided with the proposal having self-contained note requesting for approval of the competent authority.
- (iv) The Company's employee or a member of his family if receives treatment from his authorized medical attendant at a place where he falls ill, whether it be his permanent residence or place of his casual stay or the place where he may be spending leave, can be allowed reimbursement of the medical expenses.
- (v) Reimbursement of charges to the employees and their dependent members who undergo treatment in private hospitals, in emergency, is provided at the rates approved by the Company at that place instead of restricting these to Government rates.
- (vi) Special sanctions are to be considered only in very exceptional cases where treatment has to be undertaken in emergency to save a life or in case of an accident etc. The claim should also accompany a certificate from the attending Doctor that immediate treatment was necessary and there was no time for the patient to be taken to a recognized Hospital or the facilities for the treatment was not available in recognized Hospital.

Reimbursement of Expenses on Purchase/Replacement/ Repair, Adjustment of Hearing Aid

The cost ceiling of reimbursement will be Rs.10,000/0 on purchase/replacement/ repair, adjustment of hearing aid for body worn/pocket/behind the ear type/ in the canal type conventional), as per requirement of the patient for one sided Hearing Aid. Any patient requiring a bilateral Hearing Aid on the basis of his/her hearing loss and its attendant disability/ speech training requirement rehabilitation, especially in child/ job requirement in adult may be permitted up to a maximum ceiling of Rs.20,000. The facility may be extended to the employees and their dependent family members. The reimbursement of cost of Hearing Aid shall be restricted to three times only in the whole life time.

MEDICAL FACILITIES FOR EMPLOYEES ON 14 DAYS ON/OFF

- (i) The employees and their dependent family members are allowed to avail medical facilities from ONGC Hospitals/Dispensaries, AMA, Government Hospitals in case if these facilities are available in the station where employees are staying with their family members. If facilities at a place where Corporations own arrangement does not exist, they should go to Government Hospitals/Doctors and special sanction cases should arise only in extreme emergencies.
- (ii) Before availing medical facilities employees are to take permission from the local Establishment where their personal files are maintained. In case of their place of posting and place of availing medical facilities are different, permission from Establishment is to be drawn with photo identity card system;
- (iii) In case of availment of medical facilities from AMA/District/Government Hospitals and their medical claims for reimbursement shall be entertained as per provisions of the Medical Attendance Rules.

TREATMENT OUTSIDE INDIA

- (i) Having regard to the improved medical facilities available in India, the managerial personnel should obtain specialized treatment abroad only in exceptional and deserving cases. (ii) The ceiling on reimbursement of medical expenses on specialized medical treatment abroad (inclusive of air fare, boarding/lodging for the patient and the attendant, where the DGHS considers it necessary that the attendant should accompany the patient) is Rs.9.00 lakhs only.
- (ii) The proposal for increase in the remuneration by way of reimbursement of medical expenses on specialized treatment abroad is considered in respect of the managerial personnel himself/herself and not his/her family members or dependents;
- (iii) Employees are permitted to obtain medical treatment outside India for himself or for a member of his family for any treatment specified below:-

- (1) Cardio Vascular Surgery;
- (2) Kidney transplant;
- (3) Other organ transplants;
- (4) Joint replacements and surgery;
- (5) Bone marrow transplant;
- (6) Certain types of medical and oncological disorders such as Leukemia and neoplastic conditions;
- (7) Micro vascular surgery and Neuron surgery;
- (8) Treatment with Laser which obviates the need of open surgery;
- (9) Treatment with Argon, Krypton and Yag Laser in Ophthalmic cases;
- (10) Extra corporeal stone disintegration by Ultrasonic shock waves.

HEALTH INSURANCE COVERS

- (i) The Officers proceeding abroad may take out health insurance cover on their arrival abroad;
- (ii) Premium/fee paid in this regard is reimbursable to the individual;
- (iii) Any special case involving major sickness going beyond insurance cover, may be considered on merits, on the recommendations of appropriate authority including Indian Embassy / High Commission / Consulate concerned.

MEDICAL FACILITIES SCHEME FOR RETIRED EMPLOYEES

Employees who intend to avail of the medical facilities from ONGC after retirement will pay in advance the lump sum contribution in full at the time of becoming member as per their grading.

Rendering Assistance to Physically Challenged

The Artificial Limbs Manufacturing Corporation of India (ALIMCO), Kanpur manufactures a wide range of aids and appliances including Calipers components for poliomyelitis, components of artificial legs and hands, cervical and spinal braces, prosthetic upper (artificial hands), auxiliary & elbow crutches and a variety of wheel chairs and training wheelers. Besides a few aids like Braille slats, folding cane & Braille shorthand machine facility for visually handicapped are also produced and supplied. These appliances are provided to handicapped ONGC employees and their family members.

PERIODICAL MEDICAL EXAMINATION OF EMPLOYEES

- (i) Frequency of PME up to 45 years of age should be once in 5 years, between 45-51, once in 3 years, between 51-55 once in 2 years and above 55 years of age once in every year;
- (ii) Each work centre is required to make age wise grouping of employees and prepare dates for PME as per the above frequency cycles ;
- (iii) Employees appearing for PME to be treated on duty;
- (iv) All PME data be given for IBM PC for programming and maintaining the records in IBM compatible PC in the respective work centre;
- (v) The data shall be transferred to the new work centre along with transfer documents of the employees;
- (vi) Each work centre shall arrange compilation of data as per format centrally approved whether on owned PC or on hired to be decided by local management;

INFERTILITY TREATMENT

Treatment of Infertility will be admissible if it is taken on the advice of concerned Specialist with due recommendation of the Medical Officer In charge of ONGC. Conditions for referring any beneficiary for availing infertility treatment are:

- (i) A minimum of 2 years period of cohabitation of the couple after marriage shall be essential before the infertility treatment is advised;
- (ii) Production of a Certificate from the concerned Specialist confirming that all the other methods of fertility treatment have failed.
- (iii) Such treatment will be availed from the ONGCs recognized Hospitals/Nursing Homes and in the absence of such facility in a particular Station, the expenditure should be restricted to Govt./Govt. recognised hospitals of respective Regions/States.
- (iv) A maximum of 3 Cycles of treatment only will be admissible.
- (v) The facility of getting incentive increment for not having any issue within 4 years of marriage will not be admissible to those employees opting for such treatment.

CONCLUSION

It can be concluded that welfare schemes have proved themselves to be of vital importance for the survival of organization and its employees. The various welfare schemes which are provided to the employees are really a motivating factor in this respect. ONGC has been providing various facilities alongwith the best rated medical facilities to its employees:

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