राष्ट्रीय विद्युत प्रशिक्षण प्रतिष्ठान
(विद्युत मंत्रालय, भारत सरकार)
एनपीटीआई परिसर, सेक्टर-33
फरीदाबाद-121 003 (हरियाणा)

सं.- 18/1/प्रशासन/एनपीटीआई/मु./2026/2916-3025 दिनांक: 21.09.2026

कार्यालय आदेश

विषय: एनपीटीआई के नियमित कर्मचारियों के लिए व्यापक चिकित्सा योजना (Comprehensive Medical Scheme) जारी करने के संबंध में।

एनपीटीआई की शासी परिषद की 49वीं बैठक दिनांक 06.08.2026 को आयोजित की गई तथा विद्युत मंत्रालय द्वारा पत्र सं. 7/29/2020-टीएंडआर (सी. संख्या 255016) दिनांक 14.08.2026 के माध्यम से प्रेषित बैठक के कार्यवृत्त के अनुसार, एनपीटीआई के नियमित कर्मचारियों के लिए संशोधित व्यापक चिकित्सा योजना (Comprehensive Medical Scheme) को एनपीटीआई की शासी परिषद द्वारा वित्त वर्ष 2027-28 से लागू करने की स्वीकृति दे दी गई है।

तदनुसार, विद्युत मंत्रालय के पत्र संख्या 7/25/2022-टी एंड आर (सी. संख्या 265344) दिनांक 01.09.2026 के तहत, एनपीटीआई के नियमित कर्मचारियों के लिए संशोधित व्यापक चिकित्सा योजना (Comprehensive Medical Scheme) को सभी संबंधितों की जानकारी हेतु परिचालित किया जाता है।

एनपीटीआई के नियमित कर्मचारियों के लिए संशोधित व्यापक चिकित्सा योजना (Comprehensive Medical Scheme) दिनांक 01.04.2027 (वित्तीय वर्ष 2027-28) से प्रभावी होगी तथा उक्त तिथि से इस संबंध में पूर्व में जारी किए गए सभी आदेशों, निर्देशों एवं प्रावधानों का स्थान लेगी।

सभी संबंधितों की जानकारी के लिए संशोधित व्यापक चिकित्सा योजना (Comprehensive Medical Scheme) की एक प्रति संलग्न है।

यह आदेश सक्षम प्राधिकारी के अनुमोदन से जारी किया जाता है।

(सुरेन्द्र कुमार)
निदेशक (प्रशासन)

प्रतिलिपि:

1. सभी प्रधान निदेशक/संस्थान प्रमुख, एनपीटीआई
2. प्रधान निदेशक (एमबीए/आईटी) (एनपीटीआई वेबसाइट पर अपलोड करने हेतु)
3. उप निदेशक (वित्त)/ आहरण एवं संवितरण अधिकारी, एनपीटीआई कॉरपोरेट कार्यालय, फरीदाबाद
4. महानिदेशक सचिवालय
5. एनपीटीआई के सभी नियमित कर्मचारी (संस्थान प्रमुख के माध्यम से)

NATIONAL POWER TRAINING INSTITUTE
(Ministry of Power, Govt. of India)
NPTI Complex, Sector-33
Faridabad – 121 003 (Haryana).

No. 18/1/Admn./NPTI/HQ/2026/2916-3025 Dated : 21.09.2026

OFFICE ORDER

Subject: Issuance of Comprehensive Medical Scheme for Regular Employees of NPTI – reg.

The 49th Meeting of the Governing Council of NPTI was held on 06.08.2026 and as per the Minutes of the Meeting conveyed by the Ministry of Power vide letter F.No. 7/29/2020-T&R (C.No. 255016) dated 14.08.2026, the revised Comprehensive Medical Scheme for Regular Employees of NPTI has been approved by the Governing Council of NPTI for implementation w.e.f FY 2027-28.

Accordingly, in line with the Ministry of Power letter No.7/25/2022-T&R (C.No. 265344) dated 01.09.2026, the revised Comprehensive Medical Scheme for Regular Employees of NPTI is hereby circulated for information of all concerned.

The revised Comprehensive Medical Scheme for Regular Employees of NPTI shall be applicable **w.e.f 01.04.2027 (FY 2027-28)** and shall supersede all previous orders, instructions and provisions issued in this regard with effect from the said date.

A copy of the revised Comprehensive Medical Scheme is enclosed herewith for information of all concerned.

This issues with the approval of Competent Authority.

(Surender Kumar)
Director (Admn.)

Copy to:

1. All Principal Director's/ Head of Institutes, NPTI
2. Principal Director (MBA/IT) for uploading on NPTI website
3. Dy. Director (Fin)/DDO, NPTI (CO), Faridabad
4. DG's Secretariat
5. All Regular Employees of NPTI (through Head of Institutes)

COMPREHENSIVE MEDICAL SCHEME FOR REGULAR EMPLOYEES OF NATIONAL POWER TRAINING INSTITUTE (NPTI)

1. PREAMBLE

1.1 Whereas the National Power Training Institute (NPTI) (hereinafter referred to as *"the Institute"*) considers it necessary to provide medical facilities to its serving employees and their dependent family members.

1.2 And whereas it is expedient to ensure medical security, welfare, and well-being of regular employees and the dependent family members.

1.3 Now, therefore, the Institute hereby formulates the **Comprehensive Medical Scheme for Regular Employees of NPTI**.

1.4 This Scheme lays down the terms, conditions, and procedures governing medical attendance and treatment for regular employees and their dependent family members.

2. APPLICABILITY

2.1 This Scheme shall apply to all **regular employees** of NPTI.

2.2 The Scheme shall also be applicable to the following dependent family members as per CGHS (Central Government Health Scheme): -

(i) Husband / Wife and judicially separated wife.

(ii) Parents and Stepmother.

In the case of adoption, only the adoptive and not the real parents. If the adoptive father has more than one wife, the first wife only.

(iii) An employee has a choice to include either his/her parents or parents-in-law for availing medical facilities, subject to conditions of dependence and residence being satisfied. Dependency. Regular employee shall be eligible to exercise one time option only for choosing either his parents or parents-in-law as dependent family members for the purpose of availing medical facility, subject to fulfilment of prescribed dependency and other eligibility conditions under the respective rules / scheme.

(iv) Children including legally adopted children, stepchildren and children taken as wards subject to the following conditions: -

a. Unmarried Son-Till he starts earning, or attains the age of 25 years, whichever is earlier.

b. Daughter-Till she starts earning or gets married, whichever is earlier, irrespective of age-limit. -- No age-limit.

c. Son suffering from permanent disability of any kind (physical or mental)-No age limit.

d. Widowed daughters and dependent divorced/separated daughters. - irrespective of age-limit.

e. Sisters including . unmarried/divorced/abandoned or separated from husband/widowed sisters. irrespective of age-limit.

f. Minor brothers

g. Permanently disabled dependent brother- No age-limit.

(v) **Dependency**: The monthly income limit for dependency of the family members (other than spouse) is ₹9,000 plus the amount of Dearness Relief admissible on ₹ 9,000 on the date of consideration of the claim.

(vi) Parents residing with either the Government servant or the rest of the family members in a station other than the employee's headquarters are eligible for reimbursement.

(vii) **When both husband and wife are employed,**

a. the spouse employed in Central / State Government / Defence / Railway /Corporation/Bodies financed wholly or partly by Central/State Government and local bodies and private organisation which provide medical services, may choose either the facilities under the NPTI Medical Scheme or facilities provided by the organisation in which the spouse is employed.

b. Where both wife and husband are employed in NPTI either of them may prefer to claim for themselves and eligible members of their family according to his/her status.

c. In both the type of cases, a joint declaration is required to be furnished as to who will be preferring the claim. In the absence of joint declaration in the case coming under (b), the concession is to be availed of by the wife and family members according to the status of the husband. The declaration may be changed as oftentimes as the circumstances like promotion, transfer, resignation, etc., require.

d. If judicially separated, pending decision on guardianship, reimbursement for the children may be allowed to either spouse.

e. If the spouse is in receipt of fixed medical allowance, the Government servant can avail medical facilities under Medical Attendance Rules for himself and members of family residing with him, except for the spouse.

3. SCOPE OF THE SCHEME

3.1 This Scheme shall be known as the "Comprehensive Medical Scheme for Regular Employees of NPTI" and shall come into effect from 01-04-2027.

3.2 The Scheme shall provide for reimbursement of medical expenses incurred for Out-patient Department (**OPD**) and In-Patient Department (**IPD**) treatment, subject to conditions laid down herein.

3.3 Benefits under the Scheme shall not be admissible in the following cases: -

a. Where medical benefits are availed from spouse's employer.

b. Where treatment is taken outside India.

c. Where claims are not supported by valid documents.

4. DEFINITIONS

4.1 "**Approved Hospital**" means Hospitals empanelled by CGHS

4.2 "**Authorised Medical Attendant (AMA)**" means A doctor engaged by the Institute or any registered MBBS practitioner.

4.3 "**Beneficiary**" means Regular employees of NPTI and their dependent family members.

4.4 "**Competent Authority**" means Director General, NPTI.

4.5 "**Government Hospital**" means Hospitals run by Central/State Governments, PSUs, Railways, Defence, or local authorities.

4.6 "**Institute**" means NPTI Corporate Office and all Regional Institutes.

4.7 "**IPD**" means In-Patient Department

4.8 "**Medical Attendance**" means Consultation, examination, and diagnosis by AMA/Specialist.

4.9 "**OPD**" means Outpatient Department

4.10 "**Specialist**" means registered medical practitioner with recognized postgraduate qualification.

4.11 "**Treatment**" means Medical/surgical procedures, diagnostics, and medicines.

5. REGISTRATION

5.1 All regular employees shall be automatically covered under the Scheme upon joining service.

5.2 Employees shall submit details of dependent family members in the prescribed format.

5.3 Medical Identity Card may be issued by the Institute for availing benefits.

6. SUBSCRIPTION / CONTRIBUTION

6.1 The Scheme shall be operated on a **contributory basis**, as per CGHS norms, monthly contribution shall be recovered from salary.

6.2 Option for availing medical scheme from organization of spouse.

6.3 Monthly contribution as per CGHS norms.

7. BENEFITS

7.1 OUTDOOR TREATMENT

7.1.1 OPD consultation shall be permitted at Government Hospitals, Approved Hospitals, or through AMAs as per CGHS norms.

7.1.2 Reimbursement shall be admissible for: -

- Consultation charges
- Diagnostic tests
- Medicines
- Other related medical procedures.

7.1.3 OPD reimbursement shall be subject to a ceiling of **₹50,000** per employee including family members per financial year.

7.1.4 AYUSH treatment shall be admissible as per CGHS guidelines.

7.2 INDOOR TREATMENT

7.2.1 Indoor treatment shall be taken in Government/Approved Hospitals as per entitlement and CGHS Rules.

7.2.2 The maximum aggregate ceiling for IPD treatment for an Employee and dependent family members shall be **₹5,00,000** per financial year.

7.2.3 In emergency cases, treatment may be taken in any hospital, subject to reimbursement as per CGHS rates and certification of emergency.

8. REIMBURSEMENT OF MEDI CLAIM POLICY

8.1 For the purpose of treatment, a Medical Insurance Policy may be obtained by the employee through an insurance company for self and their declared dependent family members for which upto 40% of the annual OPD limit will be reimbursed towards premium of Insurance.

8.2 In cases where the insurance premium exceeds 40% the annual OPD limit, the excess amount shall be borne by the employee and shall not be adjusted against the employee's OPD (Out-Patient Department) entitlement.

Conversely, where the insurance premium is less than 40% of the employee's annual OPD limit, the unutilized balance amount may be utilized towards the employee's OPD entitlement, subject to a maximum ceiling.

9. SUBMISSION OF CLAIMS

9.1 OPD claims shall be submitted within **6 months** from the date of consultation.

9.2 IPD claims shall be submitted within **6 months** from the date of discharge.

9.3 Claims must include original prescriptions, bills, and supporting documents.

9.4 Claims may be submitted in the same or immediately succeeding financial year, subject to time limits.

10. GENERAL CONDITIONS

10.1 No claim for medical reimbursement shall be entertained if the same expenses have been claimed or reimbursed from any other source such as insurance, employer of spouse, or any other scheme.

10.2. Prior intimation shall be required for planned hospitalization except in case of emergencies where intimation may be given at the earliest to the Head of Institute/Principal Director of respective Institute.

10.3. Any change in dependency status must be intimated promptly.

11. BOGUS CLAIMS AND FRAUD PREVENTION:

11.1 Any claim found to be false, fabricated, inflated, or supported by forged or misleading documents shall be treated as a case of fraud and misuse of the Scheme. In such cases, the Institute reserves the right to reject the claim in full and initiate appropriate action, including recovery of the amount already reimbursed, if any, along with applicable interest. Further, the beneficiary shall be liable for cancellation of membership under the Scheme without refund of contribution and may also be debarred from availing benefits under the Scheme in future.

12. INTERPRETATION AND AMENDMENT:

12.1 Notwithstanding the prescribed time limits for submission of OPD and IPD claims, the competent authority, may permit relaxation of such time limits in exceptional and deserving cases, subject to recording of reasons in writing.

12.2 The NPTI may amend or withdraw the Scheme with the approval of Governing Council, NPTI.

12.3 The decision of the competent authority regarding interpretation of the provisions of this scheme shall be final and binding.

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