



CSIR-NAL PENSIONERS WELFARE ASSOCIATION
CPWA - BENGALURU UNIT

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From,
The President,
CPWA-NAL unit
Bengaluru

Dear All,

Sub: Clarification regarding the option for enrolling in to “Ayushman Bharat” health insurance scheme

With reference to the above, we are getting queries on whether pensioners of NAL Health center can avail Ayushman Bharat enrolment in addition to being covered by NAL.

In this regard the following points may be noted.

1. Ayushman Bharat scheme is meant to benefit **general public not covered by any other health insurance scheme** by the government.
2. The scheme has a **ceiling limit of Rs.5,00,000 per family.**
3. It is for senior citizens above 70 years of age.
4. Ayushman Bharat scheme **covers hospitalization expenses only. Out-patient treatment is not covered**
5. Patients admitted under Ayushman Bharat **may not be charged subsidized rates by the hospital**
6. The pensioners availing medical facilities from N.A.L. health center are already covered by government of India and **both In-patient and Out-Patient treatments are covered**
7. **There is no ceiling limit for the expenses** for each beneficiary under the CGHS scheme adopted by NAL and empanelled hospitals are bound to charge subsidized rates for the beneficiaries.
8. **Medical advance facility is available** to beneficiary for planned hospitalizations though cashless facility is at present not available.



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Hence we request beneficiaries availing medical facilities from N.A.L. not to enrol themselves under the Ayushman Bharat scheme concealing the information

9. It would be unlawful and liable for action to declare that you are not covered under any government scheme while enrolling on the Ayushman Bharat portal when you are already covered by NAL.

(Dr.Amarnarayan.D)