

हक़दर्शक  
Haqdarshak

# Healthcare Schemes in West Bengal

A Compendium  
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### 01/ Overview

#### 01.1/ About

This scheme integrates the various schemes for unorganised workers of West Bengal – this includes financial assistance in the form of a provident fund, assistance for medical treatment, and compensation to the family members in case of death to the unorganised labourers of the state.

This scheme covers all unorganised workers in the state including those of notified unorganised industries and self-employed persons, as well as construction and transport workers registered with other boards.

#### 01.2/ Type

#### 01.3/ States Covered

- Government State      West Bengal

### 02/ Benefits

- A Provident Fund Facility will be provided to a beneficiary, without them needing to pay any premium amount.
- In case of normal or accidental death or disability of a worker due to an accident, the West Bengal Government will provide the financial assistance ranging from INR 50,000 to INR 2,00,000.
- For the treatment of ailments –  
Financial assistance of up to INR 20,000
- For any kind of surgery –  
Financial assistance of up to INR 60,000
- For the loss of wages due to hospitalisation –  
Financial assistance of up to INR 10,000

### 03/ Eligibility

- The applicant has to be a resident of West Bengal
- The applicant has to work inside West Bengal as an unorganised worker (i.e. all wage earners, including self-employed persons).
- Age between 18 and 60
- Their family income should not exceed INR 6,500 per month, except for construction and transport workers. For construction and transport workers there is no upper limit. The period of calculation of family annual income shall be 12 months before the month in which the application is made.
- The applicant should not be a member of EPFO/ESIC or be receiving benefits from any other government entity.
- For a list of all applicable industries –  
<https://bmssy.wblabour.gov.in/downloads/gazette-notification-no-698.pdf> (Page 2-4)



**04/  
Application Process**

**Offline**

- Fill in the prescribed form (Form-I) and submit it to the Registering Authority (RA) where the worker permanently resides for registration, along with required documents.
- Registration can be done at a Block, Municipality, Municipal Corporation, or through special camps organised as and when necessary.
- Within 30 days of the application, the beneficiary will receive the Card at the given address.
- SSIN under Samajik Suraksha Yojana, 2017 linked with their previous registration number will be provided to the existing registered workers of the different social security schemes who are deemed to be registered under SSY from the date of its notification.
- The same may be downloaded from the SSY Portal by the registered beneficiary himself/herself as and when they submit duly filled in Form-I.

**Online**

- Visit <https://bmssy.wblabour.gov.in/>. Click 'PF Passbook and Registration'. Register and create a User ID and password.
- Enter nominee, dependents, bank details, basic information, address details, and upload documents. After submitting, download the filled Form-I.
- Check the application status on the portal.

**05/  
Claims**

- Claims will be admissible for treatment at Government hospitals or at empanelled hospitals as per the package rates of the WBHS-2008 (West Bengal Health Scheme) implemented by the Finance Department.
- The Samajik Mukti Card (SMC) can be used by an unorganised worker at any of the Regional Labour Offices (RLO) in districts and subdivisions as well as in all Labour Welfare Facilitation Centres (LWFC) in Blocks and Municipalities, as an Identity Card for claiming any benefit under the scheme.

**06/  
Documents  
Required**

- Application Form
  - Passport Photo
  - Labour Department Registration
  - Other Unorganised Labour IDs issued
  - Bank Passbook
  - ID Proof – Aadhaar Card or Voter ID
- Claims
- Samajik Mukti Card
  - Bills and Receipts of Expenditure
  - Medical Report
  - Attendance Records with the Employer

**07/  
List of Empanelled  
Hospitals**

All hospitals in the State –  
[https://wbhealthscheme.gov.in/Home/wbhs\\_empanelled\\_hco.aspx](https://wbhealthscheme.gov.in/Home/wbhs_empanelled_hco.aspx)

## West Bengal –

### 01 / Bina Mulya Samajik Suraksha Yojana for Unorganised Labour

#### 08/ Important Links

To identify your nearest District Labour Commissionerate Office –  
<https://wblc.gov.in/contactinfo>

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#### 09/ POC Details

- Toll-free Helpline for the Labour Commissionerate, Government of West Bengal – 1800 103 0009
- To identify your nearest District Labour Commissionerate Office –  
<https://wblc.gov.in/contactinfo>

### 01/ Overview

#### 01.1/ About

This State Government scheme provides free healthcare to all citizens of West Bengal, with an annual financial assistance of INR 5,00,000 per household. The entire premium is borne by the State Government and requires no contribution from the beneficiary.

An online Swasthya Sathi Smart Card is provided to each family on the day of enrolment. The Smart Card captures the details of family members, photographs, biometrics, addresses, mobile numbers, and the SECC ID.

The treatment of all types of cancer will be done under the scheme. There is also an option to register for treatment in hospitals outside West Bengal in case treatment is not available in the state.

#### 01.2/ Type

- Government State

#### 01.3/ States Covered

- West Bengal

### 02/ Benefits

Up to INR 5,00,000 on a family-floater basis, with no cap on family size.

### 03/ Eligibility

- Citizen of West Bengal
- Residents who are already insured under any other State Government health insurance scheme are not eligible.
- Those who are getting medical allowance from the State Government in their salary cannot apply for the scheme.
- The beneficiary family will comprise the beneficiary, the spouse, parents of both spouses, sons of up to 18 years of age, and unmarried daughters of up to 21 years of age.
- No age limit applies to dependent physically challenged members of the family.

### 04/ Application Process

Visit the official Swasthya Sathi Scheme website, and follow the linked User Manual – <https://accounts.swasthyasathi.gov.in/SSPublicDataEntry.aspx>

### 05/ Claims

- Online gradation and empanelment of the hospital as per the infrastructure and services available.
- Hospitalisation is completely cashless and digital.
- The claim is reimbursed to the hospital with a turn-around time of 30 days. Interest is charged if the payment is delayed.
- In case of any expenditure by the patient upon the advice or instruction of the hospital, the patient can deposit their cash memo or receipt and claim a reimbursement

**06/  
Documents  
Required**

- Ration Card
- Aadhar Card

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**07/  
List of Empanelled  
Hospitals**

Listed Hospitals –  
<https://helpline.swasthyasathi.gov.in/ssHospitalDdetails.aspx>

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**08/  
Important Links**

- <https://swasthyasathi.gov.in/>
- Sample Form –  
<https://drive.google.com/file/d/1-lbU5KQfPQN2a3UtdX8x3XluIm4BRnf/view>

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**09/  
POC Details**

Toll-free Number –  
1800 345 5384



# West Bengal –

## 03 /Financial Assistance to Workers for Critical Disease

### 01/ Overview

#### 01.1/ About

The Labour Welfare Board of the Government of West Bengal provides financial assistance to registered construction labourers for the treatment of critical diseases like cancer, heart disease, renal disease, bypass surgery, kidney transplantation, etc.

The patient and their family members are entitled to receive INR 15,000 as a subsidy.

#### 01.2/ Type

#### 01.3/ States Covered

- Government State      West Bengal

### 02/ Benefits

The patient and their family members are entitled to receive INR 15,000 as a subsidy.

### 03/ Eligibility

The applicant has to be a resident of West Bengal and be registered with the State's Labour Welfare Board.

### 04/ Application Process

- The Application Form can be obtained at the Regional Labour Commissionerate Office.
- To apply, the applicant will be required to produce a duly completed and signed Application Form, Aadhar Card/Voter ID/Birth Certificate, Construction Labour Card, Medical Estimation Letter, and Proof of Residence.
- The filled Application should be submitted to the Labour Commissionerate Office.

### 05/ Claims

Follow up with the West Bengal Labour Welfare Board on the application status. The amount will be transferred to the beneficiary's account.

### 06/ Documents Required

- Aadhar Card, Voter ID, or Birth Certificate
- Construction Labour Card
- Medical Estimation Letter
- Proof of Residence

**07/  
List of Empanelled  
Hospitals**

Any hospital in the state.

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**08/  
Important Links**

- To identify a nearby Labour Welfare Centre — [https://wblwb.org/html/welfare\\_centres.php](https://wblwb.org/html/welfare_centres.php)
  - Welfare Board Dashboard — <https://wfb.wblabour.gov.in/wblabour/Admin/dashboard>
- 

**09/  
POC Details**

- Shramik Kalyan Bhaban  
P-3, CIT Scheme VII-M,  
Kankurgachi,  
Kolkata, 700054
- Phone Number —  
033 2320 4241 / 033 2320 7624
- Email Address —  
[wblwb.commissioner@gmail.com](mailto:wblwb.commissioner@gmail.com)
- Website —  
[www.wblwb.org](http://www.wblwb.org)
- Regional Office, Siliguri, Dagapur  
Dagapur Complex,  
P.O.- Pradhan Nagar  
PIN-734403,  
District — Darjeeling
- Phone Number —  
0353 2513137
- West Bengal Labour Service Direct Officers' Association —
- Phone Number —  
+91 7603091400 / +91 7603091126
- Email Address —  
[wblsdoa@gmail.com](mailto:wblsdoa@gmail.com)
- Labour Commissioner Offices —  
<https://wblc.gov.in/contactinfo>

## West Bengal – 04 / Group Medical Insurance Policy for Retired Employees of the West Bengal State Electricity Distribution Corporation Limited

### 01/ Overview

#### 01.1/ About

The West Bengal State Electricity Distribution Corporation Limited (WBSEDCL) offers annual health insurance plans for its retired employees. The Policy covers cashless facilities in an approved list of hospitals and nursing homes and the reimbursement of hospitalisation expenses in other cases.

Currently, it is being implemented with Iffco Tokio General Insurance. It is a Group Floater Medical Insurance Policy with cashless treatment and reimbursement options.

It has 3 parts – IPD/hospitalisation benefits up to INR 2,00,000, INR 3,00,000, and INR 5,00,000 with varying premium amounts

#### 01.2/ Type

#### 01.3/ States Covered

- Government State      West Bengal

### 02/ Benefits

IPD/hospitalisation benefits up to INR 2,00,000, INR 3,00,000, and INR 5,00,000 with varying premium amounts.

### 03/ Eligibility

- A retired employee of WBSEDCL, along with their spouse, wherever applicable, who may either be a pensioner or non-pensioner.
- A person in receipt of a Family Pension following the death of the retired employee.
- A person who is not in receipt of a Family Pension, but has an equivalent relationship to the deceased as would have ordinarily entitled them to be a family pensioner, had the deceased retired employee been a Pension holder.

### 04/ Application Process

- Visit the WBSEDCL website and select ‘e-Option for Group Medical Insurance’ – [https://www.wbsecl.in/irj/go/km/docs/internet/new\\_website/Retired\\_Employees\\_Corner.html](https://www.wbsecl.in/irj/go/km/docs/internet/new_website/Retired_Employees_Corner.html)
- Or directly contact WBSEDCL Group Medical Insurance Cell in Kolkata, or any of the Zonal Offices, to apply in person.
- Members who opt for the aforesaid policy are required to pay an annual premium of INR 6,000 for Part A, INR 18,612 for Part B, and INR 25,044 for Part C. The balance premium of INR 8298 per member shall be borne by WBSEDCL, as a welfare measure towards its retired employees, either by demand draft or net banking.
- Applicants need to fill out an option form which can be submitted to the offices in person or sent by post.
- The Insurance Company shall arrange for the issuance and dispatch of Mediclaim Cards for all members insured under the policy within 30 days from the inception of the policy, upon receipt of data from WBSEDCL.

## West Bengal –

# 04 / Group Medical Insurance Policy for Retired Employees of the West Bengal State Electricity Distribution Corporation Limited

### 05/ Claims

- The intimation of hospitalisation is to be submitted to the Insurance Company within 45 days after the date of admission to the hospital. In case of non-compliance, a 10% co-pay shall be applicable. This co-pay shall be weighed over and above other terms and conditions of the Policy. However, on reasonable grounds, the delay of intimation is to be condoned and the co-payment is to be waived.
- The reimbursement claim (inclusive of pre and post-IPD) is to be submitted to the insurance company within 60 days after discharge or after completion of permissible post-hospitalization treatment as applicable.
- After the receipt of the claim, the concerned insurance company will release payment of the admissible amount of the claim within 30 days from the date of receipt of the necessary documents at the latest.
- One authorised person of the Insurance Company or TPA shall be present 5 working days a week at the Group Medical Insurance Cell, 6th Floor, C- Block, Vidyut Bhawan, and 2 working days a week at different Zonal Offices namely Siliguri, Berhampur, Midnapur & Burdwan Zonal Office for interactions with beneficiaries. This is to discuss the scheme and facilitation of submission of claim documents, settlement of queries, grievances, etc.
- In the event of any claim coming under this policy, the insurance company will pay the hospital (for cashless treatment) and the insured person (for non-cashless treatment).

### 06/ Documents Required

- Employee ID or employment details
- Pensioner or Family Pensioner Cards
- Aadhar Card
- Photograph
- Life Certificate (for renewals)
- Demand Draft or Online Payment Transaction

### 07/ List of Empanelled Hospitals

For a full list of empanelled hospitals –  
[https://www.wbsedcl.in/irj/go/km/docs/internet/new\\_website/pdf/Preferred%20List%20of%20Hospitals%20i.r.o.%20the%20Group%20Medical%20Insurance%20Policy%20for%20the%20Retired%20Employees%20of%20WBSEDCL%20\(2022-23\).pdf](https://www.wbsedcl.in/irj/go/km/docs/internet/new_website/pdf/Preferred%20List%20of%20Hospitals%20i.r.o.%20the%20Group%20Medical%20Insurance%20Policy%20for%20the%20Retired%20Employees%20of%20WBSEDCL%20(2022-23).pdf)

### 08/ Important Links

Scheme Details –  
[https://www.wbsedcl.in/irj/go/km/docs/internet/new\\_website/pdf/GROUP\\_MEDICAL\\_INSURANCE\\_POLICY\\_\(FLOATER\\_BASIS\)\\_22-23\\_06\\_02.pdf](https://www.wbsedcl.in/irj/go/km/docs/internet/new_website/pdf/GROUP_MEDICAL_INSURANCE_POLICY_(FLOATER_BASIS)_22-23_06_02.pdf)  
[https://www.wbsedcl.in/irj/go/km/docs/internet/new\\_website/pdf/medical%20insurance\\_20\\_09.pdf](https://www.wbsedcl.in/irj/go/km/docs/internet/new_website/pdf/medical%20insurance_20_09.pdf)

## West Bengal –

### 04 / Group Medical Insurance Policy for Retired Employees of the West Bengal State Electricity Distribution Corporation Limited

#### 09/ POC Details

- Sri Sudhansu Kr. De,  
Assistant Manager (HR&A),  
Corporate, RPHD Cell  
(033) 2359 8385
- Address –  
Group Medical Insurance Cell  
6th Floor, C- Block, Vidyut Bhawan  
Kolkata
- Retired Person's Help Desk –  
Vidyut Bhawan, 5th floor,  
Block-D, Bidhannagar,  
Kolkata- 700091
- Or contact the following Zonal Offices –  
WBSEDCL Siliguri, Berhampur, Midnapur, or Burdwan Zonal Offices  
One authorised person of the Insurance Company or TPA shall be present 5 working days a week at the Group Medical Insurance Cell, 6th Floor, C- Block, Vidyut Bhawan, and 2 working days a week at different Zonal Offices namely Siliguri, Berhampur, Midnapur, and Burdwan Zonal Office for interactions with beneficiaries. This is to discuss the scheme and facilitation of submission of claim documents, settlement of queries, grievances, etc.

### 01/ Overview

#### 01.1/ About

The Kolkata Police is implementing a Group Mediclaim Policy for the health and wellness of its employees and pensioners and their dependent family members.

The policy is being implemented with National Insurance Company Ltd. It contains 3 policy options that the employee can opt for, with quarterly premium payments to be made.

It is a family floater insurance with both cashless treatment and reimbursement options. The sum insured is INR 2,00,000 lakh per beneficiary.

#### 01.2/ Type

#### 01.3/ States Covered

- Government State      West Bengal

### 02/ Benefits

The sum insured is INR 2,00,000 on a family floater basis.

A Corporate Buffer Payment of an additional INR 2,00,000 may apply in cases of critical diseases, such as cancer with distant metastasis.

### 03/ Eligibility

All employees under the payroll of the Kolkata Police, their financial dependents, and retired employees are eligible.

### 04/ Application Process

- Quarterly instalment premium payments are required.
- There are 3 plans based on family size –
  - Employees –
    - Plan A – INR 9,000 annually
    - Plan B – INR 14,000 annually
  - Pensioners –
    - Plan A – INR 10,500, with 25% payment per quarter (this includes GST)
- Contact the Kolkata Police Mediclaim Officer in charge to apply for the scheme.
- A Mediclaim Card will be issued by the National Insurance Corporation Ltd.



## West Bengal – 05 / Kolkata Police Group Mediclaim Policy

### 05/ Claims

- Contact the official contact numbers to carry out the claim process.  
A Corporate Buffer Payment shall be sanctioned by the Addl. Commissioner of Police, recommended by Jt CP (O) under intimation to NICL after discharge from hospital based on the final bill.
- Mediclaim Office –  
033 22141369, 033 22505156  
Mr. Sudeb Laha, 7003958804 (for cashless services)  
Mr. Babusona Gayen, 8777257023 (for reimbursement claims)

### 06/ Documents Required

- Employee ID or Employment Details
  - Aadhar Card
  - Photograph
  - Premium transaction proof
  - Conditional – Life Certificate (for renewals)
  - Conditional – Pensioner or Family Pensioner Cards
- For a Claim –
- Medical Report
  - Hospital Fees Bills and Receipts

### 07/ List of Empanelled Hospitals

- For a full list of empanelled hospitals –  
<https://www.scribd.com/document/633416450/KPGM-Hospitals>

### 08/ Important Links

- Scheme Overview (including the Agreement and Empanelled Hospitals) –  
<https://kolkatapolice.gov.in/group-mediclaim-policy/>
- <https://wbpolice.gov.in/wbp/Common/alldocument.aspx?type=03>

### 09/ POC Details

- Mediclaim Office –  
033 22141369 / 033 22505156
- Mr. Sudeb Laha, 7003958804 (for cashless services)
- Mr. Babusona Gayen, 8777257023 (for reimbursement claims)
- Dr. Sudipta Chatterjee, 8240017779 (for medical queries)
- Mr. Soumen Jana, 9932179757 (for escalations and any claim-related queries)
- Mr. Rabibhusan Paul, 9432612632 (Nodal Officer, Kolkata Police Group Mediclaim (KPGM))
- Mr. Adip Bag, 9830152109 (Inspector, KPGM)
- Mr. Bidhan Das, 7003995192 (SI, KPGM)

### 01/ Overview

#### 01.1/ About

As part of the West Bengal Kendu Leaves Collectors' Social Security Scheme, 2015, a beneficiary or any member of their family suffering from serious ailments like tuberculosis, cancer, leprosy, cardiac problems, malfunctioning of the kidney(s), thalassemia, or liver diseases requiring hospitalisation and treatment shall be allowed relief of up to a maximum of INR 20,000 per annum per beneficiary.

In cases of major surgery, additional relief up to INR 60,000 shall be allowed. So far, 35,000 beneficiaries have been brought under the scheme.

#### 01.2/ Type

- Government State

#### 01.3/ States Covered

- West Bengal

### 02/ Benefits

- Hospitalisation benefit –  
INR 20,000 per annum per beneficiary
- Surgeries benefit –  
INR 60,000 per annum per beneficiary

### 03/ Eligibility

- The Applicant must be a member of a Scheduled Tribe caste category.
- The occupation of the Applicant must be a Kendu Leaf Collector.
- Must be a Resident of West Bengal.

### 04/ Application Process

#### Online and Offline

- A Kendu Leaves Collector should apply to a Registration Officer with a Form-I. They will be informed where to submit the forms. No fees will be required to register.
- The form can also be filled out online here –  
<https://www.wbklcsss.in/WBKLC/form.php>
- If the registering authority is satisfied with the submissions made in such applications, they shall issue a registration certificate in Form-II declaring them as a beneficiary under the scheme from the date of application. The Certificate will also contain a synopsis of the benefits admissible under the scheme.
- The beneficiary shall also be provided with an Identity Card containing the full name of the beneficiary and other relevant particulars, including the name and age on the date of registration.

## West Bengal – 06 / Medical Benefit for Major Ailments to Kendu Leaves Collectors

**05/  
Claims** The actual amount of relief under this provision shall be decided by the Executive Committee in consideration of the nature of ailment and on the basis of a Certificate from the hospital where such treatment was conducted.

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**06/  
Documents  
Required**

- Caste Certificate
- Proof of Residence – Aadhaar Card, Voter ID, Electricity Bill, or Water Bill
- LAMPS Registration Document or SHG Registration and Membership Document

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**07/  
List of Empanelled  
Hospitals** Any government hospital.

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**08/  
Important Links**

- Scheme Overview – <https://wbxpress.com/west-bengal-kendu-leaves-collectors-social-security-scheme-2015/>
- Scheme Benefit Disbursement Overview – <https://adibasikalyan.gov.in/kendu-leaves-collectors-social-security-scheme-2015#:~:text=The%20Kendu%20Leaves%20Collectors%20Social%20Security%20Scheme%2C%202015&text=It%20covers%20the%20collectors%20in,of%2060%20yrs%20of%20age>
- Portal with sample forms and notifications – <https://www.wbklcsss.in/WBKLC/>

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**09/  
POC Details** For details on District Officers – <https://wbtdcc.org/WBTDCC/Page/contact>

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### 01/ Overview

#### 01.1/ About

The West Bengal State Electricity Board (WBSEB) offers several medical benefits to its employees and their dependents.

They are generally entitled to reimbursement for indoor medical treatment. Full reimbursement of admissible amounts for the employee and their family members is allowed for treatment (indoor treatment) in all Government Hospitals, Health Centres, Clinics, and a few additional Hospitals approved by the Board.

Reimbursement of medical treatment expenses in a Private Hospital or Nursing Home is allowed at par with the rates of Ramkrishna Mission Seva Pratisthan or Behala Balananda Brahmachari Hospital, whichever is beneficial to the employees.

In certain special diseases, like thalassemia, haemophilia, cancer, and other malignant diseases, reimbursement of outdoor treatment is also allowed.

#### 01.2/ Type

#### 01.3/ States Covered

- Government State      West Bengal

### 02/ Benefits

- Full reimbursement of admissible amounts for self and family members is allowed for treatment (indoor treatment) in all Government Hospitals, Health Centres, Clinics, and a few approved Hospitals of the Board.
- Reimbursement of medical treatment expenses in a Private Hospital or Nursing Home is allowed at par with the rates of Ramkrishna Mission Seva Pratisthan or Behala Balananda Brahmachari Hospital, whichever is beneficial to the employees.
- In certain special diseases, like thalassemia, haemophilia, cancer, and other malignant diseases, reimbursement of outdoor treatment is also allowed.
- The Board has two reserved beds at the Cancer Centre and Welfare Home, Thakurpukur, and one reserved bed at the Behala Balananda Brahmachari Hospital for emergencies. There is one reserved bed in the Coochbehar Cancer Centre, Coochbehar for the treatment of the Board's employees and dependants.

### 03/ Eligibility

Whole-time employees of the WBSEB.

#### **04/ Application Process**

- The employee is eligible for the benefit upon gaining employment in the WBSEB or the West Bengal State Electricity Distribution Company Limited (WBSEDCL).
- The facility is available on the employee portal of WBSEDCL – [https://www.wbsecl.in/irj/go/km/docs/internet/new\\_website/Employee\\_Information.html](https://www.wbsecl.in/irj/go/km/docs/internet/new_website/Employee_Information.html)
- Login with the User ID and password created at the time of employment and continue.
- Contact the Divisional Manager/Regional Manager/Chief Medical Officer or Director HR for queries on medical benefits/reimbursements/advances for medical treatment and follow further instructions.

#### **05/ Claims**

- The facility is available on the employee portal of WBSEDCL – [https://www.wbsecl.in/irj/go/km/docs/internet/new\\_website/Employee\\_Information.html](https://www.wbsecl.in/irj/go/km/docs/internet/new_website/Employee_Information.html)
- Claim requests should be made to the Area Manager/Manager or Assistant Manager (Human Resource and Administration).
- Claims will be forwarded to the Chief Medical Officer for approval.

#### **06/ Documents Required**

- Employee ID
- Medical Report
- Medical Treatment Estimate
- IPD/OPD Bills and Receipt Expenses

#### **07/ List of Empanelled Hospitals**

- All Government Hospitals, Health Centres, and Clinics.
- Additional Board Approved Hospitals –
- Ramkrishna Mission Seva Pratisthan
- Behala Balananda Brahmachari Hospital
- Chittaranjan Cancer Hospital
- Cancer Centre & Welfare Home, Thakurpukur
- Coochbehar Cancer Centre, Coochbehar
- AMRI Hospital
- B. P. Poddar Hospital
- HCG EKO Cancer Center
- Manorama Hospital
- DISHA Eye Hospital

**08/  
Important Links**

- WBSEB Health Benefits Overview —  
[https://www.wbsetcl.in/uploads/employee\\_info/MEDICAL%20BENEFITS%20FOR%20THE%20EMPLOYEES.pdf](https://www.wbsetcl.in/uploads/employee_info/MEDICAL%20BENEFITS%20FOR%20THE%20EMPLOYEES.pdf)
- WBSEDCL Health Benefits Overview —  
<http://www.tssawbseb.com/DCLDOC/MEDICAL%20ORDER-18-11-21.pdf>  
  
[https://www.wbsetcl.in/Compendium\\_of\\_General\\_Orders\\_&\\_Circular\\_of\\_WBSETCL\\_2023/Medical%20reimbursement%20bills%20forwarding.pdf](https://www.wbsetcl.in/Compendium_of_General_Orders_&_Circular_of_WBSETCL_2023/Medical%20reimbursement%20bills%20forwarding.pdf)

**09/  
POC Details**

Directly contact Mr. Avijit Kumar Latua, Director (Human Resources),  
West Bengal Civil Service (Exe.) —  
033 2359 1917



## 01/ Overview

### 01.1/ About

Under the West Bengal Health Scheme, a beneficiary can avail of cashless medical facilities up to INR 1,50,000 per indoor treatment.

This refers to indoor treatments in empanelled hospitals within the state of West Bengal and the cost of OPD treatment for 17 diseases, as specified by the clause of this scheme.

Additionally, treatment can also be availed in 11 enlisted hospitals outside West Bengal. A claim of only indoor treatment in non-empanelled hospitals within the state is also reimbursable subject to the compliance of guidelines.

### 01.2/ Type

### 01.3/ States Covered

- Government State      West Bengal

## 02/ Benefits

- Cashless indoor treatment facilities up to INR 1,50,000 per indoor are available, provided treatment is done in private empanelled hospitals. Reimbursement of indoor treatment costs beyond INR 1,50,000 is also available, subject to submission of a claim to DDO/PSA.
- Reimbursement of OPD treatment cost, cost of follow-up medical attendance and treatment, indoor treatment cost in non-empanelled hospitals, and cost of certain investigations are reimbursable based on OPD prescriptions of doctors, consulted in a recognised hospital, in case of any disease provided the investigations are done in empanelled hospital/diagnostic centre.
- Magnetic Resonance Imaging (MRI), CT Scans, etc.
- Reimbursement of cost of treatment in certain speciality hospitals outside the State.

## 03/ Eligibility

- Government Employees
- Government Pensioners
- Beneficiaries of Grant-in-Aid Colleges
- Beneficiaries of Grant-in-Aid Universities
  
- Income criteria for dependents –  
INR 8,500 per month for parents and INR 5,000 per month for other family members.

## 04/ Application Process

- Beneficiaries can enrol themselves online in the West Bengal Health Insurance Portal by selecting the correct beneficiary type. Enter the date of entry into the service and GPF/PRAN
- Number and continue the application process.
- Alternatively, Group D Employees and others can submit a manually filled in Application Form (available on the website) with the necessary documents from the end of Head of Office.
- Manual Application Forms for all beneficiary types can be found at the West Bengal Health Insurance Portal, Manual Application Forms.
- On successful application, the applicant and their dependents will be issued a Certificate of Enrolment which can be used to claim benefits.

### 05/ Claims

- Online claims can be done at – [https://wbhealthscheme.gov.in/Login/Emp\\_pen\\_signup.aspx](https://wbhealthscheme.gov.in/Login/Emp_pen_signup.aspx)
- Create an account with an HRMS/Unique ID. Create a User ID and password. Log in and continue the process. A Cashless Admissible Reimbursement Certificate (CARC) is to be generated from the Login of the Head of Office or Delegated Approver at the WBHS Portal for treatments beyond INR 1,50,000.
- Various forms related to the claims process can be found here – [https://wbhealthscheme.gov.in/Home/wbhs\\_download.aspx](https://wbhealthscheme.gov.in/Home/wbhs_download.aspx)
- Reimbursement for indoor treatment is to be claimed within 3 months from the date of discharge. Reimbursement for outdoor treatment is to be claimed within 3 months from each OPD.
- Prior permission from a Secretary of a Department is required for a Government Employee, Government Pensioner, or family pensioner to receive medical treatment in a specialty hospital outside the State for cancer and rare disease treatments. Such permission may be given where treatment in such a hospital is essential and referred by a recognized hospital. To determine the essentiality of the treatment outside the State, the West Bengal Health Scheme Authority should be consulted.

### 06/ Documents Required

- PRAN, G.P.F Number, or Government ID
  - Aadhaar Card or Voter ID of the employee or pensioner
  - Blood Group Report of the Applicant and all their dependents
  - Bank Account Details
  - Proof of Date of Birth or the Aadhaar Card of all dependents
  - Income Declaration of dependents, either from the employer in case of employed dependents or self in other cases.
  - HRMS, Application, or Unique ID
- For Claims –
- Beneficiary ID or Enrolment Certificate
  - Medical Report
  - Clinical Establishment Licence of the Hospital
  - Treatment Estimates

### 07/ List of Empanelled Hospitals

- All hospitals in the State – [https://wbhealthscheme.gov.in/Home/wbhs\\_empanelled\\_hco.aspx](https://wbhealthscheme.gov.in/Home/wbhs_empanelled_hco.aspx) (click the ‘Hospitals’ tab on the top right, and then ‘empanelled hospitals’)
- Specialty hospitals outside the State – [https://wbhealthscheme.gov.in/Home/wbhs\\_speciality\\_hco\\_list.aspx](https://wbhealthscheme.gov.in/Home/wbhs_speciality_hco_list.aspx)

### 08/ Important Links

- Facilities available –  
[https://wbhealthscheme.gov.in/Home/wbhs\\_facilty\\_available.aspx](https://wbhealthscheme.gov.in/Home/wbhs_facilty_available.aspx)
  - For Online Applications –  
[https://wbhealthscheme.gov.in/Online\\_Registration/wbhs\\_continue\\_registration\\_emp.aspx](https://wbhealthscheme.gov.in/Online_Registration/wbhs_continue_registration_emp.aspx)
- 

### 09/ POC Details

- Applicants should directly contact their employer or the nearest government hospital.
- For specified contact details –  
[https://wbhealthscheme.gov.in/Home/wbhs\\_contact\\_us\\_new.aspx](https://wbhealthscheme.gov.in/Home/wbhs_contact_us_new.aspx)

### 01/ Overview

#### 01.1/ About

The West Bengal Government has set up a revolving fund as part of the State Illness Assistance Fund to provide treatment services for patients below the poverty line at tertiary government hospitals, medical colleges, primary, and secondary hospitals.

Free treatment worth up to INR 1,50,000 will be provided to the patients. It covers all the diseases covered in the Rashtriya Arogya Nidhi (a Central Fund) guidelines.

#### 01.2/ Type

#### 01.3/ States Covered

- Government State      West Bengal

### 02/ Benefits

- Treatment assistance of INR 1,50,000 per patient
- Cases with estimates above INR 1,50,000 are to be referred by States for assistance from Rashtriya Arogya Nidhi by the Ministry of Health & Family Welfare

### 03/ Eligibility

- The person must be below the poverty line and is suffering from a specified, life-threatening disease.
- Assistance is admissible for treatment in a Government Hospital only.

### 04/ Application Process

- The patient shall directly visit the primary, secondary, tertiary, or government medical college. The hospital authorities will direct them on the application process.
- In case forms are not available, patients may fill out the form provided available for Rashtriya Arogya Nidhi – <https://main.mohfw.gov.in/sites/default/files/Rashtriya%20Arogya%20Nidhi%20%28RAN%29%20and%20Health%20Minister%E2%80%99s%20Discretionary%20Grants%20%28HMDG%29.pdf> (from Page 10)
- The Application, with a medical report, shall be duly signed/stamped by the treating Doctor and Head of Department and Countersigned by Medical Supdt. in original from the Government Hospital where the treatment is taken.

### 05/ Claims

The Superintendent of the District Hospital and for secondary hospitals, the CMOH (Chief Medical Officer), shall be the sanctioning authority. They shall be advised by a committee formed at a District Hospital level.

**06/  
Documents  
Required**

- Monthly Income Statement of the Patient or Parent
  - A full copy of the Ration Card (Below Poverty Line Card), along with its cover page including details of all the family members, issued by the Food and Supply Department of the State Government duly attested by a Gazetted Officer with a seal bearing the name and designation of the Officer and Department where working.
  - Medical Reports
- 

**07/  
List of Empanelled  
Hospitals**

Government hospitals of West Bengal.

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**08/  
Important Links**

- Overarching Details –  
[https://www.wbhealth.gov.in/uploaded\\_files/go/1334\\_i.pdf](https://www.wbhealth.gov.in/uploaded_files/go/1334_i.pdf)  
[https://www.wbhealth.gov.in/uploaded\\_files/go/984.pdf](https://www.wbhealth.gov.in/uploaded_files/go/984.pdf)
  - Scheme Details Reference Document –  
[https://www.wbhealth.gov.in/uploaded\\_files/go/6022.pdf](https://www.wbhealth.gov.in/uploaded_files/go/6022.pdf)
  - Scheme Details for the Rashtriya Arogya Nidhi  
<https://main.mohfw.gov.in/sites/default/files/Rashtriya%20Arogya%20Nidhi%20%28RAN%29%20and%20Health%20Minister%E2%80%99s%20Discretionary%20Grants%20%28HMDG%29.pdf>
- 

**09/  
POC Details**

- Contact the CMOH or Superintendent of the district hospitals through the details here –  
<https://www.wbhealth.gov.in/FoodSafety/pdfs/List%20of%20Designated%20Officers%20&%20Licensing%20Authority.pdf>
  - Directly contact the hospital through the details here –  
[https://www.wbhealth.gov.in/pages/search\\_hospitals](https://www.wbhealth.gov.in/pages/search_hospitals)
-

## 01/ Overview

### 01.1/ About

The Chief Minister Relief Fund, West Bengal, grants financial assistance to distressed patients, with an annual income of less than INR 1,20,000, who are undergoing treatment in government or non-government hospitals on application.

The Hon’ble Chief Minister of West Bengal sanctions financial assistance to the poor who are in distress due to reasons such as –

- Health problems that require expensive Medicare
- Financial scarcity of meritorious students for pursuing higher education.
- Loss of properties and sources of livelihood due to unforeseen incidents, natural calamities, road and fire accidents, etc.

Diseases include –

- Cancer (all types)
- Cell-related Disease
- Growth Hormone Disease

### 01.2/ Type

### 01.3/ States Covered

- |                              |             |
|------------------------------|-------------|
| - Chief Minister Relief Fund | West Bengal |
|------------------------------|-------------|

## 02/ Benefits

The benefit may be the cost of treatment, as per the hospital’s expenditure estimate.

## 03/ Eligibility

- Permanent residents of the State of West Bengal.
- Distressed patients who have undergone treatment in Government or Non-Government Hospitals or Institutions and are unable to bear the cost of treatment.
- Patients who are not eligible to get benefits from the Employee State Insurance Scheme, any other insurance scheme, or reimbursement from their employer or organisation.
- Patients whose annual family income does not exceed INR 1,20,000.

## 04/ Application Process

- Applicant’s must apply through the website – [https://cmrf.wb.gov.in/\(S\(1zctlpzghgxorympkrrn2wuqy\)\)/LogIn\\_Applicant.aspx?Type=03](https://cmrf.wb.gov.in/(S(1zctlpzghgxorympkrrn2wuqy))/LogIn_Applicant.aspx?Type=03)
- Alternatively, they can send their signed (in case of LTI it should be attested by Govt. Group-A Officer) application on plain paper, with the necessary supporting documents to –
- The Assistant Secretary,  
Chief Minister’s Office,  
‘Nabanna’  
325, Sarat Chatterjee Road  
Howrah - 711 102



**05/  
Claims**

The Fund gets directly transferred to the concerned hospital.  
The application number and financial year shall be maintained by the applicant.  
Follow the application status at –  
[https://cmrf.wb.gov.in/\(S\(lknjfanxagug0fmxl4rm10l\)\)/status\\_login.aspx](https://cmrf.wb.gov.in/(S(lknjfanxagug0fmxl4rm10l))/status_login.aspx)

**06/  
Documents  
Required**

- A prayer addressed to the Hon’ble Chief Minister for financial assistance duly signed by the patient/patient’s guardian. A complete address, mobile number, and e-mail ID (if any) might be mentioned in the application.
- Recommendation to the Hon’ble Chief Minister from local MLA / MP.
- Family Income Certificate issued by competent authority (Minister-in-Charge / Minister of State / DM / SDO / BDO / Joint BDO / Executive Officer in case of Municipality Area / Officer in the rank of Deputy Commissioner and above in case of Municipal Corporation area).
- Estimate (for present & upcoming treatment up to one year) of current date from Hospital/ Nursing Home indicating a tentative O.T. date in case of operation, if any. This estimate must be signed by the treating Doctor/Department Head along with stamp/seal and countersigned by the Superintendent/Director/Manager/Proprietor of the respective Hospital/Nursing Home along with stamp/seal.
- In the case of a kidney transplant, an affidavit from 1st Class Judicial Magistrate for Blood Related Donor or No Objection Certificate (NOC) from Health Department, Govt. of West Bengal for Non-Blood Related Donor.

**07/  
List of Empanelled  
Hospitals**

- All state hospitals are empanelled.
- Hospitals for cancer or rare disease treatment –
- Netaji Subhas Chandra Bose Cancer Hospital, 3081, Nayabad, Panchasayar, Kolkata
  - Saroj Gupta Cancer Centre and Research Institute, Mahatma Gandhi Road, Thakurpukur
  - Bankura Seva Niketan Hospital, 84/1, Jail Road, PO: Bankura, PS: Bankura, PIN: 722101, 84/1, Jail Road, PO: Bankura, PS: Bankura, PIN: 722101
  - Santiniketan Medical College and Hospital, Bolpur Palitpur Road, PO: Muluk, PS: Bolpur, PIN: 731204
  - Medica Cancer Hospital, Po Rangapani, Siliguri
  - North Bengal Medical College & Hospital, Sushrutanagar, Darjeeling
  - Apollo Gleneagles Hospital Ltd. Cancer Unit, 58 Canal Circular Road, Kolkata
  - Institute of Child Health, 11 Dr. BIresh Guha Street, Kolkata
  - Chittaranjan National Cancer Institute, Newtown- Plot No. D.J -01, Premises No 02-0321, Action Area-1D, New Town, Rajarhat, Kolkata-700156.

**08/** <http://wbcmo.gov.in/donation.aspx>  
**Important Links**

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**09/**  
**POC Details**

- Address –  
Chief Minister's Office, Nabanna  
325, Sarat Chatterjee Road Howrah, 711102
- Email –  
[wbcmrhealth2020@gmail.com](mailto:wbcmrhealth2020@gmail.com)
- Phone Number –  
033 2253 5278 / 5460 / 5113
- Applicants can also contact their local MP or MLA for more details.

## 01/ Overview

### 01.1/ About

The Employee State Insurance Scheme (ESIC) provides medical facilities to the insured person and their families. There is no ceiling on expenditure on the treatment for an insured person or their family member.

### 01.2/ Type

- Employee State Insurance Scheme

### 01.3/ States Covered

- West Bengal

## 02/ Benefits

- ESIC provides reasonable medical care for the self and family from the first day of entering into insurable employment.
- Assistance differs for medical, disability, unemployment, funeral costs, sickness, rehabilitation, and old age care.

## 03/ Eligibility

- The employee or worker's monthly salary should not be more than INR 21,000, or INR 25,000 for those with disabilities.
- The age of the employee should be between 18 years and 60 years.

## 04/ Application Process

- The bill will be submitted by the Empanelled Centre for payment to the Medical Superintendent concerned with necessary supporting documents immediately after completion of treatment in respect of Employee State Insurance (ESI) beneficiaries referred/permitted by the respective Medical Superintendents.
- The Medical Superintendents shall, however, ensure the release of payment within 3 working days after submission of the bills by the tie-up hospitals. Three days include the processing of bills by the Medical Superintendents and the release of payment by the Accounts Branch concerned.
- The Empanelled Centre shall directly charge the individuals for telephone charges and extra diet charges, so incurred by the patient or any of his family members during their stay in the Empanelled Centre.

## 05/ Claims

- Employees must show their ESIC ID card at the hospital.
- The hospital will then process the application for verification and approval.

- 06/  
Documents  
Required**
- ESIC Card (issued by the employer)
  - ID Card
  - Aadhar Card
- 

- 07/  
List of Empanelled  
Hospitals**
- List of Hospitals –  
[https://esiwb.gov.in/main/esi\\_hospital](https://esiwb.gov.in/main/esi_hospital)
  - List of Service Dispensaries –  
[https://esiwb.gov.in/main/esi\\_dispensary](https://esiwb.gov.in/main/esi_dispensary)
  - List of Super-Specialty Tie-Up Hospitals –  
<https://www.esic.gov.in/attachments/sstfile/326eb38088a33ecaf9e89e11fcb619e4.pdf>
- 

- 08/  
Important Links**
- Medical Benefit Details –  
[https://esiwb.gov.in/main/medical\\_benefit](https://esiwb.gov.in/main/medical_benefit)
  - Contact Details –  
[https://esiwb.gov.in/main/esi\\_mb\\_office](https://esiwb.gov.in/main/esi_mb_office)
- 

- 09/  
POC Details**
- Toll-free Number –  
1800 11 2526

हक़दर्शक  
Haqdarshak

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**Haqdarshak Empowerment Solutions Pvt. Ltd.**

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