

Ref : MED/1074/436/2025

September 19, 2025

Sub : **Guidelines for Submission/Reimbursement of PRMB Claims.**

For any queries or clarifications related to PRMB, Claimants must contact the **designated Nodal Officer only** (Circular No. UCIL/GM(I/P&IRs/CP)/24/2023/828 dated 29.03.2023).

Certain deficiencies are repeatedly being encountered while scrutinizing the bills of PRMB subscribers which are enumerated below:

1. Delayed Submission of Claims: (PRMB Scheme Clause 6.1)
2. Non-submission of Original (Signed & Stamped) Bills.
3. Doctor Consultation Receipts.
4. Non-submission of Prescription from a qualified Medical Practitioner from Allopathic system of Medicine.
5. Video Consultations.
6. Frequency of Submission: (PRMB Scheme Clause 6.1)
7. Indoor Treatment Claims.

Since most of the deductions are done due to the above-mentioned deficiencies, the following guidelines may be circulated among PRMB subscribers.

1. Delayed Submission of Claims: (PRMB Scheme Clause 6.1)

All medical claims must be submitted **within three months** from the date of treatment/purchase. **Claims submitted after three months will not be entertained.**

2. Non-submission of Original (Signed & Stamped) Bills :

All medical claims must be submitted along with **original cash receipts**, duly **stamped and signed** by the issuing authority.

Bills of Medicines which are ordered through online portal having bill generated by Thermal Printer must be attached **in original alongwith the photocopy** of the same as the original bill may get faded over a period of time and becomes illegible.

Medicine Cash Receipt should be **clearly legible** having Details of medicine with Batch No., Expiry Date, etc.

3. Doctor Consultation Receipts:

Consultation receipts from Private Doctors/Clinic must **clearly mention the doctor's registration number**. Claims without the registration number will not be entertained.

4. Non-submission of Prescription from a qualified Medical Practitioner from Allopathic system of Medicine:

All medicines purchased, diagnostic investigations conducted, or any special procedures undertaken must be supported by a valid **prescription or written advice from the attending doctor** not older than **Six months**. In the absence of such documents, the related expenses **will not be reimbursed.**

Consultation with Doctors other than Allopathic System of Medicines is not allowed for reimbursement.

If some investigations are required to be done quarterly/half-yearly, the same may be obtained in writing from the Consulting Doctor.

Report of diagnostic investigations conducted, or any special procedures undertaken must accompany the bill to support the charges.

5. Video Consultations:

**Video consultations with doctors are not permissible.** This was a temporary measure allowed only during the COVID-19 pandemic as part of social distancing measures and is **no longer valid for reimbursement.**

However, video consultation under any Hospital for Specialist Doctors is allowed and the bill generated must be by the Hospital and not by any individual Doctor. ✓

6. Frequency of Submission: (PRMB Scheme Clause 6.1)

Claims should be submitted **only once a month** at the PRMB Cell. **Multiple submissions within the same month are not allowed.** ✓

7. Indoor Treatment Claims:

All claims related to indoor treatment must be accompanied by the following:

- **Discharge Summary** ✓
- **Bill Summary with detailed cost breakup** ✓
- **Supporting investigation reports** ✓
- **Original cash receipts** ✓

Submitted for approval before circulating among PRMB subscribers.

  
19/09/2025

DGM/HOD (Med. Services)

  
19/09/2025

Chief Manager (M.S.)