MEDICAL TREATMENT FACILITIES AVAILABLE TO RETIRED
PAF PERSONNEL FROM FAUJI FOUNDATION

1. Fauji Foundation Rawalpindi letter No FF/WD/H/62 dated 14 November 2005 spells out the policy on medical treatment facilities for retired personnel (Officers / JCOs / Airmen) and their dependents (letter enclosed).

2. As per the latest policy of Fauji Foundation, the families of retired JCOs / Airmen are entitled to full medical treatment / facilities. Retired personnel (Officers, JCOs, and Airmen) are entitled for provisioning of appliances / supporting items i.e. Stent(s), Pacemakers, Balloons, Valves; Orthopedic Appliances i.e. nails, plates and screws, hearing aid, IOL and Dentures. However, only those Officers/their families are entitled who have retired from service after October, 2001 and have minimum of 10 years service to their credit.

3. The facilities available to PAF retired personnel from Fauji Foundation Hospital (FFHs) are further elaborated in the subsequent paras.

Hospital and Medical Treatment Facility

4. Fauji Foundation Hospitals (FFHs) services can be utilized for provisioning of medical treatment / facilities to PAF pensioners at locations where military hospitals do not exist within 50 KM of FFH. After prior approval of competent authority, PAF pensioners will be provided with appliances / supporting items like Stent(s), Pacemakers, Balloons, Valves; Orthopedic appliances like nails, plates and screws; Hearing aids, IOL and Denture from Fauji Foundation budget. The amount / ratio of assistance to an individual will be governed by the policies of Fauji Foundation in vogue.

5. Families of retired JCOs and Airmen are entitled for full medical treatment / facilities within the FFHs and other medical hospitals if referred by FFHs. The expenditure incurred on the treatment / tests / facilities outside FFHs will be borne by Fauji Foundation upto maximum of Rs 200,000/-. Amount exceeding Rs 200,000/- will be paid by the patient to the procedure / operation to be carried out.

Assistance to Heart Patients

6. Procedure for Assistance. The retired PAF personnel are entitled for supporting items i.e. Stent(s), Pacemakers etc from Fauji Foundation For this following procedure has to be adopted by them: -
(a) Once an officer’s diagnosis has been established and it has been determined that he / she requires either a pacemaker or stent (s), he / she will report to one of the following FF Hospitals (depending on his / her location / vis a vis the FF Hospitals):

- Karachi - Shaukat Omer Memorial Hospital SOMH (FF)
- Lahore - Fauji Foundation Hospital
- Rawalpindi - Fauji Foundation Hospital
- Peshawar - Fauji Foundation Hospital

(b) The officer will hand over all his / her case documents to the hospital, which will make a recommendation through a Board to Fauji Foundation Welfare Division (Health) for approval.

(c) After approval, the case will be returned to the forwarding Hospital that will inform the officer accordingly.

(d) In case an officer is treated in one of the stipulated facilities as an emergency case, the paperwork will follow the same channel for reimbursement of charges.

(e) All payments to be made to the treating hospitals will be through the FFH that originated the case.

7. Level of Reimbursement. The level of reimbursement shall be on a pro-rata basis as mentioned below:

<table>
<thead>
<tr>
<th>Rank</th>
<th>Percentage of Cost</th>
<th>Max Limit of Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cols / equivalent</td>
<td>60%</td>
<td>Rs 100,000/-</td>
</tr>
<tr>
<td>Lt Col / equivalent</td>
<td>70%</td>
<td>(Rs one lac only)</td>
</tr>
<tr>
<td>Maj / equivalent &amp; below</td>
<td>80%</td>
<td></td>
</tr>
</tbody>
</table>

8. Ex Post Facto Sanction of Emergency Cases Following will be the exceptions for reimbursement of cost:

(a) In case of unexpected emergency, the Cardiac Surgeon in AFIC is to take the decision and carry out necessary intervention to save the life of the patient.

(b) Ex post facto sanction of emergency Coronary Artery Bypass Graphing (CABG) /Coronary Stents / PTCA of patients who have been referred to AFIC for routine Coronary Angiography / PTMC / Colosure Device, will be given after the commandant or advisor / Head of cardiology AFIC has informed the MS FFH Rawalpindi (or any other official designated for this purpose) within 24 hours of such occurrence both verbally and in writing.

(c) The patient is to deposit his / her share and to report back to FFH Rawalpindi for necessary documentations. In case the patient does not report back after completion of procedure, his/her Registration shall be suspended till he/she makes the payment of his / her share.

9. The required information about medical treatment facilities available to retired PAF personnel from Fauji Foundation Hospitals are also being launched on the intranet.
10. Commanders are requested to circulate the contents of this letter to lower formations / units for their information and widespread publicity to all concerned.

Sd xxxxxxxxxxxxx
(ZIA UL HASSAN)
Air Commodore
for Deputy Chief of the Air Staff (Admin)
Air Headquarters Islamabad
Tel Ext: +92-051-9505101
Subject: Medical Treatment Policy-2005

1. The Central Board of Directors has approved Medical Treatment Policy 2005, The Policy comprising ten pages is enclosed.

2. Medical Treatment Policy 2005 will be effective from the date of issue of this letter.

Sd xxxxxxxxxxxxxxx
Brig Syed Muhammad Mujtaba (Retd)
Secretary Central Board of Directors

No. FF/WD/H/62 dated 14 Nov 2005

Welfare Division (Health)
c.c:
1. Dir Fin
2. Manager Fin (Health)
3. All Medical Projects
Preamble

1. Policy on medical treatment for beneficiaries is revised and updated from time to time to incorporate various corrigenda and amendments in force, supplement new procedures in treatment and provide compatible financial support. The medical science and treatment procedures/cost are undergoing constant changes. It is, therefore, imperative to reset policy paper encompassing all proven treatment standards and allied details to the best satisfaction of beneficiaries.

2. The succeeding paragraphs lay down the treatment parameters, medical procedures and scale of financial support.

Beneficiaries of Fauji Foundation

3. Beneficiaries of Fauji Foundation entitled free medical treatment include:-
   a. Pensioners to the extent of provisioning of appliances e.g. stents pacemakers, balloons, valves, orthopedic nails, plates and screws etc, Hearing Aids, IOL and Dentures.
   b. Wives, Sons (upto the age of 18 years) and daughters (till they are married) of ex-servicemen (JCOs and OR).
   c. Daughters of ex-servicemen, (JCOs & OR) who are windows/divorce and dependent on their parents. However, on re-marriage, such daughters will cease to be beneficiaries.
   d. Sons of ex-servicemen already undergoing treatment for a particular ailment will continue getting treatment for that particular ailment if treatment is required beyond 18 years but up to the age limit of 19 years.
   e. Invalid sons of ex-servicemen irrespective of age (even beyond 18 years of age) are entitled free medical treatment as stated in Para 7.
   f. Parents of Shaheeds.
      (Definition of Shaheed: - Those soldiers who attain martyrdom during war or during peace time along the Line of Control due to the enemy action in Azad Jammu Kashmir and Northern Areas).

4. All employees of Fauji Foundation are entitled free medical treatment as per terms of their contracts.

5. **Invalid Cases**, Invalidness is defined as incapacity to work because of prolonged illness. It can be of fol types:-
(a) **Development Disability.** Having a physical or mental handicap e.g. cerebral palsy that becomes apparent in childhood and prevents, impedes or limits normal development, the ability to learn or to care for oneself.

(b) **Acquired Disability.** Due to trauma, cerebrovascular accidents, mental disorders e.g. Schizophrenia, Manic Depressive illness etc.

6. **Grades of Disability**

(a) **Complete Dependence**

(1) **Grade 1 Disability** Total Assistance.
(2) **Grade 2 Disability** Maximum Assistance.

(b) **Modified Dependence**

(1) **Grade 3 Disability** Moderate Assistance.
(2) **Grade 4 Disability** Minimum Assistance.
(3) **Grade 5 Disability** Supervision.

7. Individual falling in Grades 1 to 2 will be classified as invalid cases and will continue to be entitled for treatment as ben irrespective of age. However, the specialist treating such individuals will be required to render a certificate that the particular indl is an invalid due to (case to be mentioned), and as such may be allowed treatment. Approval for such cases will be obtained from Wel Div (H). An up-to-date list of invalids will be maintained by each project, covering following heads:-

a. Name of invalid.
b. Father’s number, rank & name.
c. Age of invalid.
e. Declared invalid by Doctor_______on_______(Date, Month, Year).
f. Signature of authority declaring the individual as invalid.

**PROVISION OF FACILITIES OUTSIDE FFHs**

8. Facilities to be provided/arranged for ben outside FFHs are:-

a. Cardiac Surgery.
b. Cardiac Appliances.
c. Orthopedic Appliances.
d. Investigative Procedures:-

(1) MRI
(2) CT Scan
(3) Laboratory Investigations facilities, which are not available in FFHs.
4. These to be recommended only, if it is felt that without the above life of a patient may be at risk.

e. Surgical Procedures:

1. Plastic Surgery: Plastic surgery will be provided to cases falling in Grade-1 and Grade-2 Disability to improve functional ability only, if there is full possibility of improving the disability grade to 3, 4 or 5. The expenditure will not exceed the laid down financial limits.

2. Neurosurgery: Spinal surgery will be undertaken only in life saving cases.

3. Other surgical procedures/facilities, which are not available in FFHs.

f. Intra Ocular Lenses.

g. Hearing Aids: The cost will be restricted to Rs 20,000 and Rs 80,000 for Analog and Digital respectively. Issue will be limited to one issue only.

**Treatment Procedures**

9. These are as under:

a. Cardiac Surgery. Will include Coronary Artery Bypass Graft, Valve Replacement, and Correction of Congenital Defects like Fallots tetralogy etc.

b. Cardiac Appliances. Cardiac Appliances include stents, balloons, pacemakers, valves etc.

c. Orthopedic Appliances. These include nails, plates, screws etc.

d. MRI. Will be arranged by Fauji Foundation as per procedure stated in Para 12. Doctors of the status of Consultant/Specialist will only order MRI.

e. CT Scan. Specialist with will order CT Scan not less than five years experience after major post graduation. The facility of CT scan will be provided to ben as under: -

   1. FFH Rwp From RGH Rwp on contracted/negotiated rates
   2. FFH Psc From Hayatabad Medical Complex Peshawar on Contracted /negotiated rates
   3. FFH Kallar Will send patients to FFH Rwp for CT Scan through FFH Kahar & Jhelum Rwp
   4. FFH Lahore On Contracted rates
   5. FFH Sialkot Will send patients to FFH Lahore for CT Scan through FFH Lahore.
   6. FFH Khanewal From Nishtar Hospital Multan on contracted/Negotiated rates
The following types of dentures will be arranged:-

(1) Types
(a) Complete Denture. Will be provided only once.
(b) Partial Denture. Addition will be provided.

(2) Procedure. Necessary work will only be undertaken after approval of WD (H). The concerned Dental Surgeon will make necessary entry in the patient’s treatment book giving the date and details of dentures provided. Record of such dentures be maintained by the Dental Surgeon.

j. Provision of Artificial Limbs. Artificial limbs available in the ALC will provided by ALC Rwp. In case a ben wants a Limb/Appliance other than available, he/she will pay the cost thereof.

10. Hepatitis C Treatment. Treatment for Hepatitis C will be provided by Fauji Foundation as per Anx A to CBODs letter No. FF/WD/H/62 dated 22, Nov 2004 which is reproduced, and at as Anx ‘A’.

11. Provision of Stents and Pacemakers to Retd Offrs. Retired officers will be provided stents and pacemakers as per Anx ‘A’ to CBODs ltr no. FF/WD/Health/62 dated 08, Jan 2004 which is reproduced, and at as Anx ‘B’.

Processing and Referral System

12. Processing of cases for availing facilities/requirements listed in Para 8 above will be as under: -

a. The procedure/requirements will be advised by the specialist concerned.
b. Case summary will be prepared and forwarded to Wel Div (Health) through MS/Administrator of the hospital for approval. Board Proceedings of Board of Officers along with case summary will also be forwarded. The following documents will accompany the Board proceedings and case summary: -

1) Photocopy of National Identity Card. In case of wife/child, photocopy of National Identity Card of husband/father will also be sent.
2) Photocopy of Form ‘B’ if required.
3) Photocopy of Army Discharge Certificate/Book.
4) In case of widow, photocopy of Pension Book.
5) Estimate of expenditure from the concerned facility outside the FFH.
c. During Surgical procedure at AFIC, if requirement of additional treatment is determined at AFIC, this treatment will be provided and additional cost determined later. No life will be risked on account of cost. Such unforeseen cases will be provided financial support and details/justification will be furnished by AFIC subsequently for documentation/audit etc. Details are at Anx-C.

13. Projects auth to refer cases for medical treatment outside FFHs are:
   a. FFH Rawalpindi
   b. FFH Peshawar
   c. FFH Lahore
   d. SOMH (FF) Karachi
   e. FFH Jhelum
   f. FFH Kallar Kahar
   g. FFH Sialkot
   h. FFH Khanewal

14. **Authorized Institution for Cardiac Treatment.**
   a. AFIC/NIHD Rawalpindi
   b. PIC Lahore
   c. NICVD Karachi
   d. Liaqat National Hospital Karachi
   e. Rehman Medical Centre Peshawar

**Financial Support and Budgetary Parameters**

15. Fauji Foundation will irrespective of the cost of treatment provide a maximum of Rs 200,000.00. Amount exceeding 200,000 will be paid by the patient prior to the procedure/operation to be carried out.

16. Hospitals auth to refer cases will indicate requirement of funds for medical treatment outside FFHs in the annual budget forecast under Head “Medical Treatment outside FFHs”. Accounting for expenditure under the head will be made separately for each treatment procedure.

**Misc points**

17. Attention is drawn to following points:
   a. **Infertility cases.** Case-requiring treatment of female/male infertility will not be entertained.
   b. **Parents of Ben.** Will not be provided medical facilities except parents of shaheeds.
   c. **Blood provision.** Blood products less whole blood will be provided by all Urban and Semi Urban Hospitals. Blood required by the patients will be
arranged by relatives of the patients. FF Hospital will not provide blood or re-imburse the expenditure on purchase of blood from outside.

d. Re-imbursement claim. No re-imbursement will be allowed for any expenditure on treatment from outside without recommendations of Fauji foundation medical projects. However, cost of emergency treatment outside FFHs incurred by ben will be re-imbursed after scrutiny/approval of welfare division (Health).

e. Growth Hormone. Will not be provided by FFHs.

f. Delivery Cases. Since pregnancy is a physiological phenomenon, delivery cases will not come on the category of free treatment and will be charged as per prevalent rates for private patients.

g. Bone Marrow and Kidney Transplant. Are not authorized. Investigative procedures and medication pre and post kidney transplant are not authorized.

h. Treatment of pensioners. Pensioners will only be provided treatment at FFH med projects where military hospitals are not existing within a radius of 50KMs.

j. Issue of medicine to chronic patients. An initial issue of medicines for a period upto 15 days will be made to a patient suffering from a chronic ailment as recommended by the specialist from the referral hospital. Specialist concerned will also recommend the following:-

   (1) Period for which medicines are required to be issued subsequently by the med project on which dependent.

   (2) Number of days medicines are to be issued at a time depending upon distance of the patient’s residence from the medical project on which dependent mode of transport available in the area traveling time and expenses on traveling viz-à-viz cost of medicines being issued.

   (3) Date patient should report back to the specialist for review of the treatment.

k. Cancer cases. Cancer cases having no chance of any improvement will be provided symptomatic treatment only on the recommendations of the specialist concerned.

l. Emergency treatment. Whenever an emergency is brought to a Fauji foundation medical project, emergency life saving treatment will be provided irrespective of category of patient including non-entitled patients.

m. Panel of consultants. Be maintained for all urban FF Hospitals for referrals, if concerned specialists are not available in FF Hospitals.
n. **Misbehavior cases.** Cases of misbehavior of patients or attendants with the doctors/staff of Fauji Foundation medical projects will be referred Med Sec, Wel Div with recommendations for necessary action. Thereupon the action will be taken in the light of guidance received from Wel Div.

18. All previous letters on the subjects issued from time to time hereby cancelled.

19. Treatment policy will be reviewed after every three years.
1. Younger age and females respond better to treatment. Between the age 50-60 years response to treatment is less and treatment related side effects are more. In people who are more than 50 years, treatment will be recommended by the gastroenterologist on case to case basis.

2. Combination therapy will be started if ALT is persistently raised, hematological parameters are within normal limits, Anti HCV reactive, HCV RNA detected on PCR and there is evidence of significant necroinflammation on liver biopsy. However in selected cases liver biopsy may be omitted on the recommendations of gastroenterologist. In cases with normal ALT and fulfilling all other criteria for starting treatment, liver biopsy will be mandatory.

3. Patients with decompensated chronic liver disease will not be treated.

4. Standard treatment will be for six months with interferon alpha thrice weekly and ribavirin 800-1200 mg/day. Those who relapse or do not respond may be considered for other options like pegylated interferon, thymosin alpha or other.

5. Genotyping will be done in difficult to treat cases. In genotype 1 and 4, duration of treatment may be upto one year.

6. Patients with chronic renal failure and chronic HCV infection will be treated with pegylated interferon before undergoing renal transplant.

7. Contraindication to treatment, both absolute and relative will be as per national guidelines.

8. No evidence of portal hypertension.

9. No severe co-morbid medical condition (Diabetes Mellitus, thyroid disorder, psychiatric illness, auto immune disorders).

10. Normal hematological parameters.
Anx B

SOP-PROVISION OF STENTS AND PACE MAKERS TO OFFRS
APPROVED VIDE SECY CBODS OFFICE
NOTE NO FF/WD/HEALTH/62 DATED 8 JAN 2004

The CBODs meeting no. 4/2003 of September 03, it was decided to extend the facility of provision of stents and pacemakers to the retired Army officers of the rank of Cols and below and equivalent ranks of PAF and PN.

In order to define the procedure to be followed so that problems are obviated, the fol SOP is enunciated:-

- **Treating facilities.** The under mentioned facilities have been identified as the treatment providers:-
  
  o Karachi - NICVD, Liaqat National Hospital  
  o Lahore - Punjab institute of cardiology  
  o Rawalpindi - AFIC

- **The procedure.**
  
  o once an offr’s diagnosis has been established and it has been determined that he requires either a pacemaker or stent (S), he will report to one of the fol FF hospitals (depending on his loc/proximity to the FF Hosp):-

  Karachi - SOMH (FF)  
  Lahore - Fauji foundation hospital  
  Rawalpindi - Fauji foundation hospital  
  Peshawar - Fauji foundation hospital  

- the officer will hand over all his case documents to the hosp, which will make a recommendation through a board indicating the following and fwd the same to WD (H) for approval :-
  
  Particulars of the officer  
  Appliance required  
  Estimated expenditure  
  The facility at which the procedure is to be undertaken.

- After approval, the case will be returned to the forwarding hosp that will inform the offr accordingly.

- In case an officer is treated in one of the stipulated facilities as an emergency case, the paper work will follow the same channel for reimbursement of charges.
All payments to be made to the treating hospitals will be through the FF hospitals that originated the case.

**Level of reimbursement.** The level of reimbursement shall be on a pro-rata bases as shown below:-

- Cols - 60% of the cost
- Lt Cols - 70% of the cost
- Maj & below - 80% of the cost

(Note:- maximum limit for re-imbursement will be Rs. 100,000/- only)

**Dissemination.** Dissemination of the policy will be accomplished through :-

- AG’s Br, GHQ
- Pakistan armed service board
- FF medical projects
EX-POST FACTO SANCTION OF EMERGENCY CABG/CORONARY STENT/PRIMARY ANGIOPLASTY FOR PATIENTS WHO HAVE PERMISSION FOR CORONARY ANGIOGRAM/PTMC/CLOSURE DEVICES AT AFIC/NHID RAWALPINDI

1. The following have been decided and may be implemented:

   a. In case of unexpected emergency the operator in AFIC to take the decision and carry out necessary intervention to save the life of the patient.

   b. Ex post facto sanction of emergency CABG/Coronary Stent/PTCA of patient who have been referred to AFIC for routine Coronary angiography/PTMC/Closure device, should be given after the commandant or adviser/head of cardiology AFIC has informed the MS FFH Rawalpindi (or any other official designated for this purpose) within 24 hours on such occurrence both verbally and in writing.

   c. Patient should be explained and asked to deposit his share and to report back to Fauji foundation hospital Rawalpindi for necessary documentations. In case the patient does not report back after completion of procedure his registration shall be suspended till he makes the payment of his share.

   d. The commandant AFIC will provide details of all such cases which were referred for routine Angio/PTMC/Closure devices and they need emergency intervention like CABG/Coronary Stents/PTMC/PTCA.
SECRETARY CENTRAL BOARD OF DIRECTORS

Subject: Medical Treatment Policy-2006

Ref: Secy CBODs ltr no FF/WD/H 62 dated 14 Nov 2005

Existing para 17f : Delivery case may be deleted and substituted by the fol:-

**Delivery Case**: Since pregnancy is a physiological phenomenon, will be charged as per following package deals:-

1. Normal delivery (incl Episiotomy and Forceps Delivery) Rs 2000.00
2. Caesarian Section Rs 6500.00

Sd xxxxxxxxxxxxx
Brig Syed Muhammad Mujtaba (Retd)
Secretary Central Board of Directors

No FF/WD/H/62 Dated 25 November, 2005

Welfare Division Health

C.c:

1. Dir Fin
2. Manger Fin Health
3. All Medical projects
Subject: **Medical Treatment Policy 2005**

Ref: Secy CBODs ltr no FF/WD/H/62 dated 14 Nov 2005

Existing Para 17 g: Bone Marrow and Kidney Transplant may be deleted and substituted as under:-

**Bone Marrow and Kidney Transplant** are not authorized.

However, in case a beneficiary gets a kidney transplant done under own arrangements, the Foundation will provide post transplant investigation facility and required medication.

Sd xxxxxxxxxxx
Brig Syed Muhammad Mujtaba (Retd)
Secretary Central Board of Directors

No FF/WD/H/62 Dated 08 December, 2005

Welfare Division Health

C.c:

1. Dir Fin
2. Manger Fin Health
3. All Medical projects