



PENSIONERS' RAIL SAMPARK

QUARTERLY BULLETIN OF

RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

DEDICATED TO
THE CAUSE OF
PENSIONERS
SINCE 1991

Estd. 1991, Regd. No. 1881 – Under Registration of Societies Act)

H.O 32, Phase- 6, Mohali, Chandigarh -160055

Email : rscws1991@gmail.com (M: 9316131598, 836045258, 9569631598)

Website: www.rscws.com Quarterly Journal: "Pensioners' Rail Sampark"

AFFILIATED TO BHARAT PENSIONERS' SAMAJ (BPS)

IDENTIFIED BY DOP&PW - UNDER PENSIONERS' PORTAL GOVT. OF INDIA

MEMBER, SCOVA (STANDING COMMITTEE FOR VOLUNTARY AGENCIES) (GOI)

G. S. Sethi, -CME (Retd),
Chairman, RSCWS,
142, Phase 4, Mohali -160059
M: 9417492026, Ph: 0172 2227451
Email:
gurcharansinghsethi@yahoo.co.in

Executive Editor PRS,
T. S. Kalra, CEE (Retd)
President RSCWS,
1577, Phase 3 B-2, Mohali-160059
M: 9876173490, Ph: 0172 4620289
Email: tejkalra@gmail.com

Editor PRS & Secretary General RSCWS,
HARCHANDAN SINGH, SSE (Retd) NR
32, Phase 6, Mohali, Chandigarh-160055
(PH:09316131598, 8360452584, 0172 2228306)
Email: harchandan_chd32@yahoo.co.in

Vol. 15, No. 1 JANUARY-MARCH, 2021

FOR FREE CIRCULATION AMONGST MEMBERS
RSCWS

STANDING COMMITTEE ON RAILWAYS (IN LOK SABHA) HAS RECOMMENDED MINISTRY OF FINANCE TO MEET PENSION LIABILITY OF RAILWAYS AS IS DONE FOR OTHER CENTRAL GOVERNMENT DEPARTMENTS

Standing Committee of MPs on Railways (in Lok Sabha) made the following recommendations to the Government regarding the proposals of Ministry of Railways in the Grants for 2020-21 (Part II):

"10. The Committee notes that appropriations to the Pension Fund account was nearly a quarter of the total working expense of the Railways. In just a span of one year the appropriations to the Pension Fund rose 10% from Rs.48350 cr at RE 2019-20 to Rs.53160 cr at BE 2020-21. In this context, the Committee find that Railways is the only department of the Government of India which meets the pension expenditure of its retirees from own receipts while in respect of all other Departments, the share is met by the Ministry of Finance. The Ministry, therefore, submitted that it is increasingly becoming difficult to bear the pension expenditure from Railway revenues, more so when the Social Service Obligations have crossed Rs.50,000 cr in 2018-19. Moreover, the New Pension Scheme (NPS) implemented in 2004 and intended to reduce the pension bill of the Government would start giving results around the year 2034-35. The Ministry's constraints in this regard merits due attention. The Committee desire that the feasibility of bearing at least a part of the Railways pensionary liabilities by the Ministry of Finance, consequent upon the merger of the Railway Budget with the General Budget, be explored so as to provide some relief to the Railways at least till 2034-35."

FROZEN INSTALMENTS OF DA & DR WILL BE RELEASED FROM JULY 1, 2021; ARREARS WILL NOT BE PAID

Minister of state in the Ministry of Finance Shri Anurag Thakur, gave the following reply in the Rajya Sabha to the Unstarred Question No. 1669, on 9th March, 2021:

"In view of the crisis arising out of COVID-19 pandemic, the Government has decided to freeze three installments of Dearness Allowance and Dearness Relief to Central Government employees and pensioners due from 01.01.2020, 01.07.2020 & 01.01.2021. The amount Rs.37530.08 crores saved on this account will help to tide over the economic impact of COVID-19 pandemic.

"As and when the decision to release the future installments of Dearness Allowance due from 01.07.2021 is taken, the rates of DA as effective from 01.01.2020, 01.07.2020 and 01.01.2021 will be restored prospectively and will be subsumed in the cumulative revised rates effective from 01.07.2021."

ON OTHER PAGES

List of Empanelled Pvt. Hospitals in Tri-city	2	Minutes of VGBM of RSCWS on 22/23-1-2021	7-9
Income Tax Rates & Orders on Pensioners related issues	3-5	Contributors to SWF & New Members of RSCWS	9-11
RTI Applications & Memorandums from RSCWS regarding Health Care & other Pensioners' issues	5-7	"Abhi to mein jawan hoon" - An article by Sh.TS Kalra	12

NOTICE: A Virtual Executive Committee Meeting (VECM) of RSCWS shall be held on 24-4-2021 from 11 AM to 7 PM on WhatsApp Group RSCWS VECM, due to the critical conditions of the COVID pandemic in the region.

Virtual General Body Meeting RSCWS shall be held from 11 AM on 22-5-2021 to 7 PM on 23-5-2021

Detailed Notice & Agenda for the VGBM will soon be placed on WhatsApp Group of RSCWS VGBM

President & Secretary General, RSCWS

LIST OF PVT HOSPITALS EMPANELLED BY RAILWAYS IN CHANDIGARH, MOHALI & PANCHKULA

- FOR CASHLESS TREATMENT OF RAILWAY MEDICAL BENEFICIARIES (EMPLOYEES & RELHS OPTTEES)
ON REFERRAL BY CMS NR UMB OR IN EMERGENCY ON APPROVAL OF CMS WITHIN 24 HOURS

Sl.No.	Hospital Name	Contract up to	Contact No.
1.	Ivy Super Specialty Hospital Sector 71, Mohali	15-12- 2021	9988823456 (Abhishek: 8699999914)
2.	Indus Super Specialty Hospital, Opp.old D.C. Office, Phase 1, Mohali	07-07-2021	0172-5044944, 5044945
3.	Sri Guru Harkishan Sahib Eye Institute & multispecialty Hospital, Sohana, Sector 77, SAS Nagar, Mohali	10-07-2021	0172-2295000
4.	Mukat Hospital & Heart Institute, Sector 34-C, Chandigarh	15-10-2021	9872048149
5.	Grecian Super Specialty Hospital, Sec. 69, Mohali	26-08-2021	9899649020

ENTITLEMENT OF WARDS (as per 7th CPC Pay): General Ward: Up to Rs.47600; Semi-Private Ward: Rs.47601 to 63100; Private Ward: 63101 & above

HOSPITALS EMPANELLED WITH RSCWS IN THE TRI-CITY

- FOR TREATMENT AT CGHS RATES IN OPD, IPD & DIAGNOSTICS, FOR RSCWS MEMBERS
➤ ON PRODUCTION OF MEMBERSHIP CARD OF RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

Sl. No.	Name of Hospital	EMPANELLED FOR THE SPECIALITIES	Contact No
1.	FORTIS MULTI-SPECIALITY HOSPITAL, SECTOR-62, PHASE-VIII, MOHALI	Cardiology, Cardio-thoracic and vascular surgery, Joint replacement Surgeries, Surgical Oncology, Medical Oncology, Radiation Oncology, Kidney transplantation, Urology, Endocrinology Nephrology with dialysis, Pediatric Urology, Bariatric surgery, Liver Transplant, Critical medicine and anesthesia care, Laparoscopic Surgery, Trauma Centre.	0172-4692222. 0172-5021222 9872170582 (Dr. Ajinder S.)
2.	IVY MULTI-SPECIALITY HOSPITAL, SECTOR-71, MOHALI	Cardiology & Cardiovascular and thoracic Surgery Oncology (Medical, Surgical and Radiation Oncology), Neurosurgery, Neurology, Obstetrics & Gynecology, Orthopedics (including joint and Hip Replacement), Urology, Nephrology (including dialysis and Kidney transplant), Gastroenterology, Gastro Surgery Plastic Surgery, ENT, Endocrinology, Radiology.	0172-7170000, 0172-5044333/ 0172-5044347 (Abhishek: 8699999914)
3.	MUKAT MULTI-SPECIALITY HOSPITAL, SECTOR 34 A, CHD	All Available specialties	9872048149 9872048149
	EDEN CRITICAL CARE HOSPITAL Industrial Area – 1, CHD (Near Elante Mall)	Emergency & Trauma, Internal Medicine, Cardiology, Neurosurgery and Neurology, Nephrology & Dialysis, Gastroenterology, Urology, Orthopedics & Joint Replacement, Gynecology, Obstetrics, Chest & TB, Skin, Dental, ENT, General & Laparoscopic Surgery, Breast Cancer Surgery, Dietics,	Manpreet Sharma 7528977408

These Hospitals are also approved by the Government for testing & treatment of COVID _ 19 on cash payment. Charges as fixed by the Government : are charged as Rs. 250 per Injection of Covishield or Covaxin with 2nd dose after prescribed period. Charges of each Test for Covid 19 are fixed as Rs. 900 to Rs.1000/-

INCOME TAX RATES

Individuals (Other than senior and super senior citizen)		
Net Income Range	Rate of Income-tax	
	Assessment Year 2021-22	Assessment Year 2020-21
Up to Rs. 2,50,000	-	-
Rs. 2,50,000 to Rs. 5,00,000	5%	5%
Rs. 5,00,000 to Rs. 10,00,000	20%	20%
Above Rs. 10,00,000	30%	30%
Senior Citizen (who is 60 years or more at any time during the previous year)		
Net Income Range	Rate of Income-tax	
	Assessment Year 2021-22	Assessment Year 2020-21
Up to Rs. 3,00,000	-	-
Rs. 3,00,000 to Rs. 5,00,000	5%	5%
Rs. 5,00,000 to Rs. 10,00,000	20%	20%
Above Rs. 10,00,000	30%	30%
Super Senior Citizen (who is 80 years or more at any time during the previous year)		
Net Income Range	Rate of Income-tax	
	Assessment Year 2021-22	Assessment Year 2020-21
Up to Rs. 5,00,000	-	-
Rs. 5,00,000 to Rs. 10,00,000	20%	20%
Above Rs. 10,00,000	30%	30%

a. Surcharge: Surcharge is levied on the amount of income-tax at the rates of 10%, 15%, 25% & 37% if total income of an assessee Rs.50 Lakh, Rs.1 Crore, Rs.2. Crore, Rs.5 Crore and R.10 Crore respectively.

b. Health and Education Cess : Health and Education Cess is levied at the rate of 4% on the amount of income-tax plus surcharge.

Note: A resident individual (whose net income does not exceed Rs. 5,00,000) can avail rebate under section 87A. It is deductible from income-tax before calculating education cess. The amount of rebate is 100 per cent of income-tax or Rs. 12,500, whichever is less.

SPECIAL TAX RATES

The Finance Act, 2020, has provided an option to Individuals and HUF for payment of taxes at the following reduced rates from Assessment Year 2021-22 and onwards:

Total Income (Rs)	Rate
Up to 2,50,000	Nil
From 2,50,001 to 5,00,000	5%
From 5,00,001 to 7,50,000	10%
From 7,50,001 to 10,00,000	15%
From 10,00,001 to 12,50,000	20%
From 12,50,001 to 15,00,000	25%
Above 15,00,000	30%

Conditions for opting New Tax regime.

The taxpayer opting for concessional rates in the New Tax regime will have to forgo certain exemptions and deductions available in the existing old tax regime. In all there are 70 deductions & exemptions that are not allowed, out of which the most commonly used are, Leave Travel Allowance (LTA), House Rent Allowance (HRA), Conveyance allowance, Daily expenses in the course of employment, Relocation allowance, Helper allowance, Children education allowance, Other special allowances [Section 10(14)], Standard deduction on salary, Professional tax, Interest on housing loan (Section 24), Deduction under Chapter VI-A deduction (80C,80D, 80E and so on) (Except Section 80CCD(2))

List of deductions "allowed" under new Tax rate regime :- Transport allowance for specially abled people, Conveyance allowance for expenditure incurred for travelling to work, Investment in Notified Pension Scheme under

section 80CCD(2), Deduction for employment of new employees under section 80JJAA, Depreciation u/s 32 of the Income-tax act except additional depreciation and Any allowance for travelling for employment or on transfer.

a. Surcharge: Surcharge is levied on the amount of income-tax at the rates of 10%, 15%, 25% & 37% if total income of an assessee Rs.50 Lakh, Rs.1 Crore, Rs.2. Crore, Rs.5 Crore and R.10 Crore respectively.

b. Health and Education Cess : Health and Education Cess is levied at the rate of 4% on the amount of income-tax plus surcharge.

Railway Board letter No. PC-VII/2020/HRMS/16, dated: 16.02.2021**Sub: Implementation of Settlement, PF and e-pass modules of HRMS*-reg.**

1. Eight modules of HRMS have been launched and vide Board's letter dated 22.12.2020. It was advised that the modules would be effective w.e.f. 01.01.2021.
2. However, various Railways and Production Units have raised issues like proxy errors, connectivity to server and flows of HRMS modules whereby users are experiencing difficulty in Issuance of Passes and PF.
3. This has been examined in Board. In order to avoid inconvenience to users, it has been decided that while HRMS remains the preferred option, Field Units have the option to operate the Pass, PF and Settlement activities as per the existing practice till 31.03.2021. However, from 01.04.2021 onwards all the activities relating to these modules shall only be Initiated through respective modules of HRMS as CRIS would have taken all measures to ensure seamless operation of HRMS.
4. This issue with the approval of Competent Authority.

Railway Board's letter No: 2018/Trans Cell / Health/CGHS (eOff.No.3270783) Dated: 28/12/2020

Sub: Improvement of Health Delivery System & Emergency Treatment in Railway Empanelled Private Hospitals

Several representations have been received from Railway Medical Beneficiaries including retired officials regarding problems being faced during treatment in emergency at empanelled Hospitals. In order to improve the Health Delivery System on Indian Railways and streamline the treatment in emergency at Railway empanelled hospitals, following have been approved:

1. Railway medical beneficiaries (serving/ retired) under emergency condition can get admission in any railway empanelled hospital without any prior referral. The empanelled hospital should not insist on referral from railway hospitals or demand advance in emergency conditions and the hospital will provide cashless/Credit medical facilities to patients.
2. The emergency conditions are defined in Memorandum of Understanding between CGHS empanelled hospitals and Government of India (CGHS Authorities) (Annexure-I) or as amended by CGHS from time to time and same will be applicable in Indian Railways.
3. The valid UMID Card/ CTSE Card issued will be treated as identification as Railway Medical Beneficiary. Railways have to make sure that these cards are accepted in the empanelled hospital under the jurisdiction / empanelment.
4. Situation may arise where Railway hospital, after scrutinizing admission report submitted by empanelled hospital, finds that the patient is not suffering from an emergency. In such cases the patient can continue to avail treatment at the empanelled hospital, if so desired, by paying CGHS rates or hospital rates, whichever is less on the patient's cost.
5. The nature and appropriateness of the emergency is subject to verification, which may be verified, inspected or medically audited by the nominated authority on random basis at its own discretion.
6. The Hospital will intimate all instances of patients admitted as emergencies (without prior permission) to the Railway authorities, at the earliest and within 24 hours and Railway will revert within next 24 hours, otherwise it will be treated as deemed approval. The empanelled hospital will clearly mention / certify the emergency condition as per MoU.
7. Railway Hospital as well as empanelled hospital will share the contact number and email address for communication for this purpose and will ensure to put on the website of Railways as well as of the hospital. The documents and approvals will be shared on the email to save the time and difficulties faced by the patients. The empanelled Hospital will not insist to patients to get the approval of referral / extension from the Railway Hospital. Same will be coordinated and approved on the contact number and email by the empanelled Hospital and Railway Hospital.
8. Railway hospitals shall refer to the empanelled hospital for appropriate duration as per the package. In case of additional stay for treatment, same procedure will be followed as per Para 6 & 7 above.
9. Also, the empanelled hospitals will provide the necessary treatment in OPD or otherwise to valid Railway Medical Beneficiary at the CGHS approved rates or hospital rates, whichever is less for the treatment in non-referral and non-emergency case at Railway Medical Beneficiary's cost.
10. Zonal Railways shall include provisions for conditions given from 4.1 to 4.9 above, in their MoU with the referral hospitals and also include that refusal to provide treatment to bonafide railway medical beneficiaries in emergency cases without valid ground would attract disqualification for continuation of empanelment. Also, MoU to be updated including removal of ambiguities accordingly.

This issues with the approval of Board.

Encl.: One Annexure* HRMS : Human Resources Management System

TREATMENT IN EMERGENCY

The following ailments may be treated as emergency which is illustrative only and not exhaustive, depending on the condition of the patient

1. Acute Coronary Syndromes (Coronary Artery Bye-pass Graft / Percutaneous, Transluminal Coronary Angioplasty) including Myocardial Infraction, Unstable Angina, Ventricular Arrhythmias, Paroxysmal Supra Ventricular Tachycardia, Cardiac Tamponade, Acute Left Ventricular Failure? Sever Congestive Cardiac Failure, Accelerated Hypertension, Complete Heart Block and Stoke Adam attack, Acute Aortic Dissection.
2. Acute limb Ischemia, Rupture of Aneurysm, Medical and Surgical shock and peripheral circulatory failure.
3. Cerebro-Vascular attack-strokes, sudden unconsciousness, Head injury, Respiratory failure, decompensated lung disease, Cerebro-Meningel Infections, Convulsions, Acute Visual loss.
4. Acute Abdomen pain.
5. Road Traffic Accidents / with injuries including fall
6. Severe Hemorrhage due to any cause.
7. Acute poisoning.
8. Acute Renal Failure.
9. Acute abdomen pain in female including acute Obstetrical and Gynecological emergencies.
10. Electric Shock 11. Any other life-threatening condition.

INFORMATION UNDER RTI ACT, 2005 BY SG RSCWS (IN MARCH, 2021)**- TO EXPEDITE ACTION ON VITAL HEALTH RELATED ISSUES****(REPLIES SHALL BE PUBLISHED IN THE NEXT ISSUE OF PRS ON RECEIPT THEREOF)**

1. Information sought through RTI Application, from CPIO (RTI), Railway Board, Rail Bhawan, New Delhi
Subject matter: Procedure for Referral of Railway Beneficiaries / RELHS Optee Pensioners to Private Empanelled Hospitals.
 - i) Copy / Copies of the Orders of the Railway Board regarding procedure / simplified procedure for Referral of Railway Beneficiaries / RELHS Optee Pensioners to Private Empanelled Hospitals.
 - ii) a) Copy of Schedule of Powers to different Levels of Medical Officers (i.e. ADMO (Incharge, DMO, Sr. DMO, ACMS / CMS etc.) for Referral of Railway Beneficiaries / RELHS Optee Pensioners to Private Empanelled Hospitals.
 - b) Copy of orders regarding delegation of Powers for Referral of Railway Beneficiaries / RELHS Optee Pensioners to Private Empanelled Hospitals. to procedural problems.
 - i) Copy of Noting & Orders on the Memorandum No. RSCWS/HO/CHD/Memo/RB-Med/2020-16 dated 30-12-2020 submitted by RSCWS (copy attached) - To allow RELHS Cards to continue (for getting treatment in emergency and on referral) - till UMID Cards are generated / issued to concerned Pensioners
2. Information sought through to CPIO (RTI), Railway Board,
 - a. Subject matter: To allow RELHS Cards to continue till UMID Cards are generated / issued to concerned Pensioners due to lack of knowledge / expertise of Computer Operations.
 - i) Copy of orders of Railway Board procedure for issue & generation of UMID (Unique Medical ID Cards for Railway employees who cannot generate the same due to lack of knowledge or expertise of Computers or due to procedural problems.
 - ii) Copy of orders of Railway Board procedure for issue & generation of UMID (Unique Medical ID Cards for RELHS-97 Optee Pensioners who cannot generate the same due to lack of knowledge or expertise of Computers or due to procedural problems.
 - iii) Noting & Orders on the Memorandum No. RSCWS/HO/CHD/Memo/RB-Med/2020-16 dated 30-12-2020 submitted by RSCWS (copy attached) - To allow RELHS Cards to continue (for getting treatment in emergency and on referral) - till UMID Cards are generated / issued to concerned
 3. Information sought through RTI Application to CPIO (RTI) Northern Railway DRM Office, Ambala Cantt. –
Subject matter: Treatment of Railway Beneficiaries / RELHS Optee Pensioners in Private Empanelled Hospitals –
Restriction on number of d
Copy of orders of Railway Board, PCMD / CMD NR and or CMS Ambala vide which approval / extension is given for specific number of days, if any, for Treatment of Railway Beneficiaries / RELHS Optee Pensioners in Private Empanelled Hospitals.
 4. Information sought through RTI Application to CPIO (RTI), Northern Railway, Baroda House, New Delhi
Subject matter: Implementation of Board's Orders Reg. Improvement of Health Delivery System and Emergency Treatment in Railway Empanelled Private Hospitals
 - i) regarding Implementation of Board's Orders Reg. Improvement of Health Delivery System and Emergency Treatment in Railway Empanelled Private Hospitals (issued vide Railway Board's Letter No. 2018/TransCell/Health/ CGHS (eoff. No. 3270783) Dated 28/12/2020.
 - ii) Copy of letter of CMS Ambala Divisional Railway Hospital regarding Implementation of Board's Orders Reg. Improvement of Health Delivery System and Emergency Treatment in Railway Empanelled Private Hospitals (issued vide Railway Board's Letter No. 2018/TransCell/Health/ CGHS (eoff. No. 3270783) Dated 28/12/2020)

Copy of Memorandum No. RSCWS/HO/CHD/Memo-Medical/2021-5 Dated 29-3-2021

To DRM Ambala from President RSCWS

Sub:1 Strengthening and Streamlining Rly Medical Facilities in Chandigarh Tricity

2 Providing convenient locations of the Health Unit at Chandigarh / Mohali.

On Delhi-Ambala-Kalka route, Chandigarh was earlier non-existent and Kalka used to be the main terminal for line maintenance and workshop repairs and overhaul of BG & NG rolling stock. Because of sufficient numbers of staff stationed at Kalka, a railway hospital was set up over there.

Over the years, the scenario has totally changed, with more & more repair & maintenance facilities being set up at Chandigarh, which is also now on the main line route to Amritsar, Una and Jammu/Katra. Already there are grandiose plans to make Chandigarh a world class railway station. With that, more & more staff will be posted at Chandigarh. Besides, a number of retired railway staff & officers are settled in Chandigarh and the adjoining satellite districts of Mohali and Panchkula.

But the railway medical facilities here are woefully poor. There is a namesake Health Unit here with an ADMO, a pharmacist and skeleton supporting staff. The primary functioning of this health unit is consultation from the ADMO, disbursing of medicines obtained from Ambala divisional hospital and processing of reimbursement papers. Obviously, the footfall is not much because railway medical beneficiaries prefer to go to private hospitals in the tricity where best of medical facilities are available in the region and then seek medical expenses reimbursement from the division.

It is therefore necessary and desirable to upgrade this health unit into a proper hospital with the basic OPD facilities along with some pathological testing facilities provided over here. Moreover, in due course some IPD facilities will also require to be set up for which planning should be done right now. In fact, the Health Unit building already constructed at the present existing site, did include accommodation for indoor patients also, which part of the building is (unauthorizedly) occupied by the Engineering department, simply because the HU remains in a relatively neglected state.

Another important factor is that the Health Unit is located at a forlorn place across the Chandigarh yard which area is not covered by any public transport. One has either to go to Chandigarh station, go across via the FOB and then walk a Km on the platform plus the other side road or take a taxi to the health unit, costing Rs 500/- per round trip plus taxi waiting - time charges. It is so inconvenient and discouraging to visit the health unit. It needs to be located on the main entry side of Chandigarh station.

The railway beneficiaries are spread out in UT Chandigarh, Mohali & Panchkula districts. Mohali station is also a more convenient place because many of the railway retirees are stationed in Mohali city and the adjoining developing townships. Some quarters for working railway employees are already under construction at Mohali. One of these quarters or a vacant room at Mohali station can be converted into a Lock Up dispensary.

It is, as such, suggested that for the time being the Health Unit be operated on alternate days from Chandigarh and Mohali stations.

Action needs to be taken to upgrade the Health Unit into a proper hospital with the requisite OPD facilities and planning be done to add some IPD facilities in due course.

Submitted for urgent, favorable consideration & action please.

--- Pr CMD/ HQ office, NDLS: cmd@nr.railnet.gov.in

Copy of Memorandum No. RSCWS/HO/CHD/Memo-Medical/2021-6 Dated 30-3-2021

To DRM Ambala from President RSCWS

Sub:1. Nonpayment/alleged heavy deductions from the railway medical bills of Fortis Hospital, Mohali.

2. Re- empanelment of Fortis Hospital, Mohali

Ref: CMS/Ambala's letter No. 140-Med/RTI/Information/2021 dated 21.01.2021

For quite some time we have been taking up the issue of payment of pending bills of Fortis Hospital Mohali with Ambala division. Although most of the bills have been cleared after a pendency of over two years, still lot of deductions to the tune of Rs 30 to 40 lakhs, amounting to 15 to 99% of individual bills, as reported by them, have allegedly been made while clearing payments to Fortis.

In CMS's RTI reply given to Fortis Hospital, vide reference letter above, it is simply mentioned that deductions have been made as per CGHS/NABH/2014 rates, terms and conditions of MOU. Fortis management alleges that these deductions are unauthorized.

I had the opportunity to discuss the matter with their zonal director; he firmly told me that unless the matter of alleged heavy deductions is sorted out, they are not ready to get themselves re-empanelled with Ambala division.

Fortis is one of the top hospitals; they continue to remain on the empanelment of other railway divisions in the country and also with CGHS and ECHS(Defense). If all these units do not have payment problems with Fortis, then why should Ambala division single themselves out for non-payment/alleged deductions.

Why should there be a stalemate on this account? It would be better to call their representative to Ambala and sort out deductions of individual bills; either convince them or get convinced. We have already spoken to CMS in this connection.

It may please be noted that during this Covid pandemic period, when all government hospitals OPDs are closed, Fortis are having enough of business as such, on their usual full rates. They are really not interested in adding to their workload and that too at CGHS rates. It is primarily in our(railway's) interest that we bring them back on our empanelment.

So please have the issue of their payments/deductions sorted out at the earliest to facilitate their re-empanelment with Ambala division.

Copy of Memorandum No. RSCWS/HO/CHD/Memo-Medical/2021-7 Dated 31-3-2021 to the Secretary,
Ministry of Health & Family Welfare, GOI, New Delhi from President RSCWS

Sub: Reimbursement of cost of OPD Medicines: Special Sanction in view of COVID – 19; Request for extension of period till at least 31st May, 2021.

Ref: MOH & FW OM Nos. Z 15025/12/2020/DIR/CGHS dated 29th Dec, 2020

In view of the then prevalent COVID pandemic situation, the CGHS beneficiaries getting reimbursement of medicines for chronic diseases, were further permitted to purchase medicines from the open market on reimbursement basis till 28th Feb, 2021, on the same terms & conditions as per the earlier OM dated 27th March, 2020.

Presently there is a re-surge of Covid-19 positive cases, particularly in Punjab and Maharashtra. Enclosed cuttings from today (31st March) newspapers amply highlight the rise in Covid- 19 infections as well as deaths. Citizens are being advised to take all precautions as per the earlier laid down Covid safety protocol. It is also being projected that such cases will further peak by April end, 2021.

Keeping in view the worsening Covid infections situation, it needs no emphasis that the earlier date of Feb end, 21 be further extended till at least May, 2021 end, as per the earlier terms and conditions, at least for the states of Maharashtra, Punjab and the UT Chandigarh.

Copy: Director General Health Services <dghs@nic.in

Copy to DG, RHS, Railway Board < dgrhs@rb.railnet.gov.in

It is requested that without waiting for the action to be taken in the matter by MOH & FW, the said date should be extended till 31st May, 2021 unilaterally, not only for purchase of medicines for chronic cases, from the open market, but also for getting OPD treatment from any of the nearest CGHS empanelled hospitals, - both at CGHS rates, on reimbursement basis.

MINUTES OF VIRTUAL GENERAL BODY MEETING OF RSCWS

HELD ON 22 & 23 JANUARY 2021 ON WHATSAPP

Shri T.S. Kalra, President RSCWS presided over the virtual Meeting.

1. Opening Address by the President:

In the New Year, we are *virtually* meeting for the first time. I wish you all a very happy new year. Last year, as you all know, had been a difficult one but still, we have been successful in conducting five Executive Committee meeting and one General Body Virtually. Thank you all for your cooperation.

We are in constant interaction with Ambala Division, Northern Railway, & Railway Board about pensioners' problems. A lot of time and efforts have been devoted and, in some matters, we have achieved good results. Some of RSCWS's members have also been giving personal attention from time to time as required. Hope you have received periodical Rail Sampark for the month of Oct. – Dec. 2020. It contains a lot of informative details. Copies of all the correspondence done by us are available therein. Although

There were problems when referring to Private Empaneled Hospitals. Now Railway Board has clarified that in case of emergency there is no need to go to CMS Ambala to bring referral letter/authorization. You can take the patient directly for treatment in emergency to Empaneled Hospital and from that hospital, a message will be sent to CMS Ambala to obtain permission. But for that we need to have a UMID card Or CTSE card. As it is not easy to generate these cards, we are trying to tie up with a Private Café to get these cards generated, the details of which will be conveyed to you by Secretary General. We have to manage with RELHS cards till UMID card is made available to all the pensioners.

For Chronic Cases, there was a demand that the medicine be issued for 3 months at a time. It has also been followed up and instructions have been issued for issue of 3 months medicine in Chronic Cases

Usually for OPD treatment, we are not referred to Private Empaneled Hospitals, but now Railway Board has issued instructions that pensioners can get OPD treatment facilities in Empaneled Pvt. Hospitals at CGHS rates. But this facility is only available in Hospitals Empaneled by the Railways. Railway Empaneled Hospitals are very few in Tri City. Fortis and MAX have withdrawn themselves for non-Payment of their bills by the Railways. Some of their bills have been cleared but still they are not ready to renew their empanelment due to heavy deductions by the Railways. We are in touch with DRM/UMB and GM/NR. and CMD for empanelment of more Hospitals and Diagnostic Centers in the Tri-city so that pensioners can avail treatment at their preferred/convenient Hospitals. We are also approaching Railway Board and Ministry of Health to allow our pensioners to avail OPD facilities in all CGHS Empaneled Hospitals & diagnostic centers at CGHS rates.

I urge you all to come forward with your Complaints and suggestions and volunteer your services as we need our members to assist us in Executive Committee. Please contribute with your Articles on any subject or your past experiences. We will publish them in the periodical Rail Sampark along with your photo.

As is well known to you all that we have a Social Welfare Fund, out of which we had recently donated Rs. One lakh to PM's Covid fund and also Rs. 10000/- to Pingalwara, Chandigarh.

For those members, who could not deposit their Subscription and Social Welfare Fund for last year are requested to please pay at the earliest.

Hope you have kept yourself safe from deadly CORONA. MAY GOD BLESS YOU ALL.

2. Address by Secretary General RSCWS Sh. Harchandan Singh

I welcome you all in this New Year in this virtual General Body Meeting of RSCWS. It is first General Body Meeting of the year and has been called to ratify the decisions taken by Executive Committee Meeting last month. You all are requested to ratify the decisions taken by Executive Committee and give your approval.

I want to inform you that on Health Care front some good decisions/orders have been issued by Railway Board's letter of 28/12/2020, vide which the procedure of Emergency Treatment in Private Empaneled Hospitals has been streamlined.

This was our long-standing demand. Now as a result of these orders, a pensioner or his attendant need not run from Pillar to post to get the approval to get treatment in Private Empaneled Hospitals. Approval will be issued on line. The hospital where the beneficiary is admitted will send a detailed report to CMS/UMB within 24 Hours of admission and CMS will be bound to decide within next 24 hours, otherwise it will be considered as approval.

Similarly, another order of Railway Board which allowed to draw 3months medicine at a time, for Chronic Disease and 6 months medicines in case you are visiting abroad, was not being implemented by Ambala Division. Now ADMO Chandigarh has been instructed to implement these orders of Railway Board. As a result of above decision beneficiaries will get some relief, but we are still trying that ADMO/CDG be authorized to refer the cases directly to Empaneled Hospitals And diagnostic centers after obtaining CMS's approval on phone.

We are trying to get the list of Chronic Diseases enlarged and updated as also the problems being faced in getting Reimbursement, since the FMA is not sufficient to cover the cost of medicines of Chronic Diseases.

We are also trying to persuade Railways to organize camps to generate UMID card for pensioners.

We need to have a strong organization. We cannot move forward till we strengthen RSCWS. I request you all to give your suggestions and also help enroll all Railway Pensioners residing in Tricity near your residence or outside Tricity.

Please pay your subscription on time through NEFT.

Periodical Rail Sampark for Oct.-Dec. 2020 has been dispatched to all members. If any member has not received his copy, please contact me & duplicate copy will be sent to him. The same is also available on our website and WhatsApp group.

I once again request you to contribute with your suggestions, Subscription and Social Welfare Fund to make this organization strong.

We have also donated Rs. 10000/- to Pingalwara Chandigarh recently out of our Social Welfare Fund.

Balance sheet for the year 2019-20 is presented for approval.

In the end I appeal to all to ratify the decision taken by Executive Committee Meeting on 17th Dec.2020.

3. Following proposals were unanimously approved by all the Members, as placed on the Agenda:

i) Balance sheet of RSCWS for the year 2019-20

ii) A) To constitute a "Core Committee" of RSCWS to act as Standing Committee for continuous interaction, consultation and decision on urgent and day to day important issues within the framework of the Constitution and Resolutions of the ECM & GBM comprising of a) Chairman. b) President, c) Secretary General, d) Joint Secretary General, e) Treasurer, f) Finance Secretary and g) Any other person or Member as Special Invitee.

iii) To nominate Sh. TPS Bhalla as Joint Secretary General RSCWS and to nominate Sh Navtej Singh (Site Adm. RSCWS.com) as a special Invitee to the Core Committee and the ECM/.

iv) To donate Rs.10,000/- from SWF (Social Welfare Fund) of RSCWS to the All India Pingalwara Charitable Society (Regd.) through its Branch Pingalwara at Palsora Sector 55 Chandigarh, where over 40 handicapped destitute patients are provided with proper care, treatment and separate room to each of them.

v) To intensify the campaign for better & patient friendly health care facilities for Railway Beneficiaries – especially Pensioners and Family Pensioners.

vi) To honour Shri Sorabh Singh XEN NR Chandigarh with a Shawl and a Memento for his extra ordinary and exemplary gesture to help a Pensioner Trackman by giving Rs. 3 Lakhs from his personal savings on the eve of the marriage of Trackman's daughter, as he had not been paid his settlement dues by the Railways even 9 months after his retirement (*due to officious negligence or the Lockdown etc.*).

vii) A) To appeal to the Members to pay their Subscription for 2020-21 @ Rs.300 PA & Social Welfare Fund (SWF) @ Rs.500/- PA through Internet Banking or NEFT to credit the same in the account of Railway Senior Citizens Welfare Society" in Punjab & Sind Bank, Sector 7, Chandigarh, SB Account No. 08561000100242, IFSC Code PSIB 0000856.

OR B) Members may pay their Subscription & SWF directly to the TREASURER RSCWS SH CP SINGH (MOB: NO. -98880 54477) AND GET THEIR (NEW/UPDATED) MEMBERSHIP CARD FROM HIM

4. Following suggestions were given by Shri TPS Bhalla, Sh. KP Singh & endorsed by Sh. R.K. Dutta & others

i) . A booklet containing all the important rules, processes, & procedures pertaining to Establishment, Pass and most importantly Medical orders may be compiled, got printed and distributed to all members.

ii) The names of the members, whose subscription and donations are received, during the last quarter should be published in the "Rail Sampark".

iii) Members, who have neither paid their subscription dues, nor attended GBM for long, should be contacted by sending personal letters to enquire about their welfare. If convenient they may be contacted personally as well.

iv) Possibility of having a permanent office of RSCWS may be explored.

v) The detailed medical presentations given during GBM should be published in Rail Sampark.

vi) While adding a member to a group, the admin should post brief introduction of the member/guest.

vii) . As a member of RSCWS every member must contribute in whatever field they can. We have enough talent available in RSCWS in all fields.

viii) Barring Top Decision-Making EC members, all others be assigned the work they can comfortably handle without overburdening any one. The detailed distribution of work may be circulated to all.

5. Concluding Address by Shri T. S. Kalra President:

"Thanks to all the members for actively participating and getting the GBM conducted very successfully. On my part, I have all along been exhorting members to put forward their new suggestions; this aspect has since been fulfilled in this GBM; very fine. Next part is implementation of these suggestions for which active participation of members of sub-committees is called for. We will try to constitute more such committees in the next EC deliberations. But please give your names voluntarily for working on the suggestions given. That is easier said than done; very good proposals but also enough of efforts & time are required to carry these out. Hope you all will appreciate and forward your names to SG/HS for the needful. So far very well done and please keep it up. Good Luck.

6. Concluding Address by Shri G.S. Sethi Chairman RSCWS

Thank you very much for participating in this General Body Meeting of RSCWS in good numbers and approving the proposals of the Executive Committee. Hope you will all continue to give your full cooperation in future as well.

With Best Wishes for good health and happiness in New Year.

7. Concluding and thanks giving message by the Secretary General RSCWS Sh. Harchandan Singh

I Thank you all for participating in the two-day Virtual General Body Meeting and for offering your good suggestions. We will discuss these suggestions soon in our Executive Committee Meeting and try to make arrangements to get these implemented and fix responsibilities. Suggestions are good but to implement these, we need cooperation of all of you and request you to volunteer your services in whatever way/field you can. I am thankful to Mr. Bhalla to have accepted the post of Joint Secretary General and give suggestions, and look forward to his support in implementing the same and appeal to all other members of Executive Committee and Non-Executive Committee members to come forward and volunteer themselves for implementation of these suggestions.

Only yesterday I have received a communication from CMS/UMB that ADMO/CDG has been authorized to deal with referral and Emergency cases, with the permission of CMS on phone, with post facto permission following it. We will try to pursue CMS to ensure that post facto sanction is communicated by Email to ADMO/CDG with a copy to the Patient, and private Hospital as well.

Some members have informed that they are not comfortable with internet banking. Hence, they could not deposit their subscription due and Social Welfare Fund. Such members may send their contribution through Cheque payment to Sh. C. P. Singh at his residential Address. They can also hand over the same directly to Sh. C.P. Singh who is also an Accountant at Sector 8 Gurudwara Chandigarh. All Members are advised to get their Membership Card updated from Sh. C.P. Singh to avail of the treatment at CGHS rates in Fortis, Ivy & Eden Hospitals.

NEW MEMBERS WHO JOINED RSCWS IN 2019-20 & 2020-21

SN	Name & Contact No. of Member [S/Shri/ Smt]	Last Des/ Stn	DOB	DOR	D O J RSCWS	CONTACT NO.
1.	AJAIB SINGH.	SHUNTING MASTER/ CDG	12/10/1959	31/10/2019	16/11/2019	97807-39277
2.	A.K.SINGH	XEN/C/ CDG	21/03/1941	31/03/2001	16/11/2019	
3.	JATINDER PAL SINGH	TI/CDG	11/07/1966	SERVING ANNUAL MEMBER	19/11/2019	97792-39921
4,	KAILASH RAI	DGM/Rail Tel/CDG	19/09/1959	30/09/2019	16/11/2019	97792-44115
5.	RAJEEV KUMAR SHARMA	IG/CSC/RPF/N. E.RLY	20/04/1955	30/04/2015	16/11/2019	74990-68084
6.	SWARAN DASS	Dy.CEE/C			30/04/2019	88726-60444
7.	ASHOK BHANDARI	HEAD CLERK/ DRM/FZR	01/12/1950	30/11/2010	28/08/2020	79733-70677 80540-79979
8.	AMARJEET KAUR	WIFE OF EX-GUARD	14/10/1935	31/10/1993	28/08/2020	98764-18009
9.	N.K. MALIK	ADEN/UMB	18/03/1960	31/03/2020	14/10/2020	79734-44135
10	NIRANJAN SINGH DEV	WM/RCF/KXH			PARTICULARS AWAITED	
11	S.C.AGGARWAL. KOTA	CTI/KOTA			24/07/2020	
12	E.SUNDRAMURTHY. CHENNAI	Sr. Pass. GUARD MYSORE				
13.	SMT. KRISHNA GANOTRA. UDAIPUR-[Raj]				05/09/2019	
14	DIN DAYAL BERRY	CNB			05/09/2019	
15	PUSHPINDER KUMAR SOKER. RAJPURA	SS/SBJ	15/06/1958	30/06/2018	30/05/2019	94179-41524

NEW LIFE MEMBERS (who joined RSCWS in 2019-2020 & 2020-2021)

SN	Name & Contact No. of Member [S/Shri/ Smt]	Last Des/ Stn	DOB	DOR	D O J RSCWS	CONTACT NO.
1.	RAM KUMAR	AESTE/P/UMB	29/04/1959	30/04/2019	16/11/2019	82958-28981
2.	S.S.BRAR	CSE/WR/BCT	12/09/1941	31/10/2001	16/11/2019	98888-89314
3	T.P.S. BHALLA	SSE/COFMOW	21/08/1945	31/08/2005	22/04/2019	99588-04727
4	TAESEM LAL GUPTA	SS/KLK	10/11/1958	30/11/2018	30/04/2019	82846-69827
5.	GURDIAL SINGH	CCM-TS/N.RLY	11/11/1946	30/11/2006	18/12/2020	98785-50804
6.	HARPAL KAUR SETHI	WIFE OF EX-CDO/CNB	06/02/1942		29/11/2020	99151-50196
7.	SATISH KUMAR SHARMA				21/01/2021	94636-53696
8.	VED PARKASH SHARMA	CERS/UNNAO	01/07/1958	30/06/2018	03/03/2021	97818-79991
9.	WANTI DEVI W/O Late Sh. TARA CHAND KALRA	WIFE OF EX-MCM/SID/CDG	10/07/1949		13/02/2021	98147-23887
10.	SUSHIL LAKHANI	ASSTT TEACHER/BHUSAWAL	10/11/1943	30/11/2003	12/02/2021	98722-14750
11	RAKESH KUMAR SHARMA. KALKA	GUARD/KLK				
12	SATISH KUMAR. PATIALA	CGS/DDL	18/04/1950	39/04/2010	07/12/2020	94171-85442
13	RAKESH KUMAR. DELHI	CTI[L]/DLI	09/02/1953	28/02/2013	27/11/2020	98919-19334
14	R.D.VERMA. Gwalior	LOCO PILOT/CNB	09/08/1960	31/08/2020	24/10/2020	81127-75150
15	NARESH KUMAR BHARDWAJ. DELHI	Ch. OS/DLI	20/07/1955	31/07/2015	28/08/2020	98680-92556 95601-98388
16	R,N, SHARMA. BIKANER	SSE/WS/BKN	16/02/1955	28/02/2015	28/08/2020	99504-12908
17	YOGENDRA MOHAN SHARMA.	SSE/LOCO			17/08/2020	
18	T.A. KRISHNA PRASAD SECUNDERABAD	SE			31/01/2020	
19	E.SUNDRAMURTHY . CHANNAI	Sr. Pass. GUARD MYSORE	02/09/1955	31/05/2015	19/11/2019	70229-99856
20	ASHOK BHAI. SURAT- GUJRAT	CTNL/W.RLY				

RAILWAY PENSIONERS! FOYOUR WELFARE & AWARENESS - BE ACTIVE MEMBERS OF RSCWS

SUBSCRIPTION FOR RSCWS @ RS.300/- PA OR LIFE MEMBERSHIP RS.2500

DONATE & SUBSCRIBE LIBERALLY TO "SOCIAL WELFARE FUND" (SEF)

DONATIONS & SUBSCRIPTIONS MAY BE SENT BY NEFT OR DEPOSITED IN THE BANK ACCOUNT OF RSCWS IN FAVOUR of

" Railway Senior Citizens Welfare Society" in Punjab & Sindh Bank, Sector 7, Chandigarh,

SB Account No. 08561000100242, IFSC Code PSIB 0000856 OR BE PAID TO THE

TREASURER RSCWS IN CASH OR AT-PAR CHEQUE OR DD AT HIS FOLLOWING ADDRESS:

SH. C.P. SINGH. TREASURER RSCWS, 351, SAVITRI TOWER S 1, VIP ROAD, ZIRAKPUR (PB)-140603**OR SH. C.P. SINGH. TREASURER RSCWS @ O/O ACCOUNTANT, GURDWARA, SECTOR 8 D,****CHANDIGAGARH****PRESIDENT & SECRETARY GENERAL, RSCWS**

CONTRIBUTORS TO SOCIAL WELFARE FUND (RSCWS)**IN 2019-20 & 2020-2021 - (TO HELP THE POOR, NEEDY & DESTITUTES)**

SN	NAME & ADDRESS OF MEMBERS	YEAR	YEAR
		2019-2020	2020-2021
1	SH. AJIT SINGH WALIA, 1028/46/B, CHANDIGARH.	500/-	500/-
2	SH. AJIT SINGH OLYMPION, 1066-C, SEC-71. MOHALI	500/-	---
3	SH. B.B.SHARMA,[LM] 3046,SEC-21/D. CHANDIGARH	500/-	---
4	SH. BIPIN BEHARI LAL SHARMA. 1043, SEC-42/B, CHANDIGARH	200/-	---
5	SH. ANOOP KUMAR,[LM]' BALTANA- MOHALI	---	500/-
6	SH. DIWAN SINGH NIGAH, 347; SEC-71. MOHALI	200/-	500/-
7	SH. D.P.SINGH; 688, SECTOR-7. PANCHKULA	200/-	---
8	SH. DES RAJ SHARMA, 199/5; SBP HOMES. KHARAR	500/-	500/-
9	SH. GURPREET SINGH, [LM],1168, SE-48/B. CDG	500/-	500/-
10	SH. GURMUKH SINGH, MANIMAJRA-CDG	200/-	500/-
11	SH. HARCHANDAN SINGH; [LM]; 32, PHASE-6. MOHALI	1000/-	---
12	SH. HARCHARAN SINGH,[LM]; 3331,SEC-19/D, CHANDIGARH	500/-	---
13	SMT. HARPAL KAUR SETHI, [LM]; 3711/46-C, CDG	---	500/-
14	SH. INDERJEET SINGH; 2503, PHASE-11' MOHALI	500/-	---
15	SH. JAGDISH MAGOO,3543, SEC-46/C, CHANDIGARH	200/-	---
16	SH. JAGIR SINGH; 914, SEC-79. MOHALI	200/-	---
17	SMT. JAGIR KAUR, PATIALA ROAD, ZIRAKPUR	---	100/-
18	SH. JOGINDER SINGH BHATIA; 1130, SEC-79. MOHALI	500/-	---
19	SH. JASWANT SINGH,[LM], 159/1; DESU MAJRA. KHARAR	---	500/-
20	SH. J.B. BHANDARI.[LM], 7/1-B, RAIL VIHAR, PANCHKULA	---	1000/-
21	SH. KAPIL DEV PASRICHA. PINJORE. DISTT. PANCHKULA.	---	500/-
22	SH. M.S.BHALLA, 005-F; RAIL VIHAR, PANCHKULA	500/-	1000/-
23	SH. MADAN LAL SHARMA, 2687/A, SEC-66. MOHALI	500/-	1000/-
24	SH. MAST RAM; D-102, IVORY TOWER, SEC-70. MOHALI	500/-	---
25	SH. MOHINDER SINGH; 319-C, SEC-51/A. CHANDIGARH	500/-	---
26	SH. MAM CHAND; 91, HUDA PLOTS, SEC-19, PANCHKULA	200/-	---
27	SH. M.S. SAWHNEY, 105-M;RAJDHANI ENCLAVE; KHARAR	---	200/-
28	SH. MOHINDER SINGH, VILLAGR-DURALI SEC-101, MOHALI	200/-	700/-
29	SH. N.P. MOHAN,[LM]; 1023,15/B. CHANDIGARH	1000/-	1500/-
30	SH. N.S.DEV, 3102,SEC-71. MOHALI	---	500/-
31	SH. O.S.DOGRA, E-62, GH-3, SEC-5,PKL	2650/-	2650/-
32	SH. PIARA SINGH BIRHA, 4545/A; SEC-70; MOHALI	700/-	700/-
33	SH. PRABH KIRPAL SINGH;1201, PHASE-3/B-2, MOHALI	500/-	---
34	SH. RAM DAYAL MEHMI, B-002/ 09750; NEW SWARAJ NAGAR, KHARAR	200/-	200/-
35	SH. RAKESH KUMAR SHARMA;734, 1st FLOOR, SEC-78, MOHALI	500/-	---
36	SH. S.K.DEWAN, 175-A, SADA SHIV ENCLAVE. BALTANA	500/-	---
37	SH. SOHAN LAL;1343/2, PHASE-11; MOHALI	1000/-	---
38	SH. SATPAL SINGH;VILL-NAGLA; PO-DAKOLI; DERA BASSI.	200/-	---
39	SH. T.S. THUKRAL, 1013, SEC-444/B, CHANDIGARH	5000/-	---
40	SH. TPS BHALLA;701, TOWER-Y, FALCON VIEW, SEC-66. MOHALI	500/-	---

PENSIONERS! VISIT RSCWS WEBSITE <https://rscws.com> REGULARLY

FOR VITAL INFORMATION OF INTEREST TO THE PENSIONERS, COPIES OF RELATED ORDERS &

1. COMPENDIUM OF MEDICAL FACILITIES FOR RETIRED RAILWAY EMPLOYEES – A HAND BOOK
2. <https://www.rscws.com/pdfdocs/Compendium-of-Medical-Facilities-for-Retired-Railway-Employees-&> Pensioners

Abhi To Mein Jawaan Hoon



(An article on how to stay healthy & happy in greying years) - By Tejinder Singh Kalra

Every aging senior citizen wants to feel that he is still jawaan(young). But advancing age does have its debilitating effects. From total feebleness at birth, you move on a rising curve of strength, stay young for so many years and gradually your physical and even mental faculties start taking a downward curve. That's the law of nature and we have to gracefully accept it.

Feeling young is fine but acting young has to be with lot of caution and compromise. Some very simple, basic, day-to-day living parameters may better be observed. Let us start from our bathroom routines. There have been cases of falling on the slippery bathroom floors and getting severely injured. Just three months back, our SG Sh Harchandan Singh slipped in his bathroom , got badly hurt and had to have stitches on his head. One relatively young retired CSTE friend of mine at Gurugram, got severely injured , slipping in the bathroom and finally succumbed to his injuries. It would be desirable to lay perforated rubber/synthetic mat on the bathroom floor and affix metallic handles on the wall, adjacent to your bathing and toilet seats. Another retired, again relatively young, GM friend of mine, got himself grievously hurt while quickly climbing up the staircase of FOB at New Delhi railway station and could not be saved in spite of the timely medical attention. So, while climbing up or down any staircases, it is better to move slowly while holding on to the side handle bar. While changing trousers or pyjamas, better sit on a chair or stool. No jerky motion while getting straight up from bed in the morning; better take a side turn and get up slowly and relax for a couple of minutes before leaving your bed or cot. With age, reflex actions start declining gradually. Better to avoid driving on crowded roads and preferably no driving by yourself alone at night

Oldies like to have a jogging session in the park in the morning. That's fine. But it's advisable to keep a check on your vital parameters like BP, cholesterol and heart strength. In fact, depending on your perceived bodily strengths and weaknesses, it would be better to get periodical tests – six monthly or yearly, done on a regular basis, like blood tests, LFT – RFT tests, Lipid & Thyroid profiles, Creatinine (kidney health) level test and the like. Major diseases usually do not afflict us all of a sudden; rather there is a gradual build up. We have to develop a knack to notice the warning signals and take timely action. Once you develop a major disease, you are at the mercy of the doctors. And we all know what it is in government hospitals – all the hassles & inadequate attention because of overcrowding and in private hospitals, the money meter moves at a rather rapid pace.

As per LASI (Longitudinal ageing study in India), about 75 million elderly people in India suffer from chronic diseases. About 45 million have cardiovascular diseases and hypertension; about 20 million suffer from diabetes. These are big numbers. So best course of action is Prevention which is always better than cure, as we all know. There should be a focus on physical as well as mental well-being, proper nutrition and physical exercising. Do tolerable exercises; have a recourse to Yoga and Pranayama; control your weight; keep fighting lethargy; carefully adhere to diet control as per your bodily demand and tolerance levels, avoiding pizzas, carbonated drinks etc.; keeping away from too much intoxicants, like alcohol, tobacco, gutka, paan masala etc. Try to develop strong immune system in our desi, traditional ways.

On the brainy & nervous side, doctors tell us, to keep it active to ward off diseases like Dementia, Alzheimer's & Parkinson. Develop some hobbies by way of which the brain gets exercised. On the mental side, some meditation may be helpful to keep yourself calm and composed. Anger, they say, is one letter short of danger. Caring for your assets, your children and grandkids is fine but getting too much worked up over these may not be conducive to overall well being. Tension is a great spoiler. Take life easy; heavens are not going to fall if this or that thing happens or does not happen. There is sufficient literature available on Stress Management; study and follow it as per your suitability. Imbibing Religiosity and Spirituality are desirable features, but there is no need to get crazy over these very noble elements. God Almighty, wherever He is and in whatever form He is, wouldn't like you, His children, to overstretch yourself in His (imagined)service.

Spend your greying years fully enjoying all you have but when it is time to go, quit as if nothing belongs to you, Pray to God and wish that when it is time to go, it should happen peacefully without your becoming a burden on your near and dear ones. But till then live life full size, like 'abhi to mein jawaan hoon and 'dil(spirits) hona chahidei jawaan, umraan 'ch ki rakhayi'.

INVITATION: Members are urged upon to send their views, anecdotes and articles of general interest, along with their photographs, to the Editor, PRS/RSCWS, for publication , in the "Pensioners Rail Sampark".

From: Railway Senior Citizens Welfare Society, 32, Phase 6, Mohali (Chandigarh)-160055 (Ph.9316131598)

Pensioners Rail Sampak (PRS) : Jan-Mar, 2021

BOOK POST