

कोल इंडिया लिमिटेड

(महारत्न कंपनी)
(भारत सरकार का उपक्रम)
"कोल भवन"

प्रेमार्ज़ ज० ०४, एमएआर प्लॉट न० ए एफ-III
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Coal India Limited
(A MAHARATNA COMPANY)
A Govt. of India Enterprise
"Coal Bhawan"

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(An ISO 9001:2015, ISO 14001:2015 and ISO 50001:2011 Certified Company)

Ref. No: CIL/C-5B/JBCCI-X/SC/CPRMS-NE (Modified)/4/61

Date: 04.10.2019

To,

Chairman-cum-Managing Director – ECL/BCCL/CCL/WCL/NCL/MCL/SECL/CMPDIL

Sub: Contributory Post Retirement Medicare Scheme for Non-Executives (Modified)

Dear Sir (s),

During the 7th meeting of Standardization Committee of JBCCI-X held on 31.08.2019 at CIL Office, New Delhi, the CPRMS-NE (Modified) was approved for its notification under following conditions:-

1. Non-Executive Cadre employees who have retired prior to 01.07.2016, as per the scheme, may be given an opportunity of becoming member of the CPRMS-NE (Modified) for six months with effect from 31.08.2019.
2. For Non-Executive Cadre employees who have separated during the tenure of "10th Wage Agreement for CIL and SCCL" Sl. No. 6 of Implementation Instruction No. 13 dated 31.07.2018 must be adhere to which is reproduced as below:-

"For those employees who have separated during the tenure of "10th Wage Agreement for CIL and SCCL", the contribution shall be recovered from payment of arrears arising out of implementation of "10th Wage Agreement for CIL and SCCL". In case of balance amount needed to be paid, they will have to deposit the same to get membership of the Scheme."

3. For employees who were on roll of the company as on 01.07.2016 and continued thereafter, the recovery of contribution must be made as per the provisions of CPRMS-NE (Modified) and its confirmation must be sent to CIL (HQ), Kolkata
4. For the members of CPRMS-NE (2014) who do not become member of the CPRMS-NE (Modified), the previous scheme, i.e. CPRMS-NE (2014) will continue. In other words, if a separated employee is unable to pay the requisite amount, he will not be a member of the modified scheme.

In view of the above, the CPRMS-NE (Modified) as approved by the Standardization Committee of JBCCI-X in its 7th meeting on 31.08.2019 is enclosed herewith for your kind information and implementation please.

With regards;

Encl: As above

Yours'Sincerely,

(Ajay Kumar Choudhary)

General Manager (MP & IR), CIL

Copy for information and needful action:-

1. Director (Personnel)- ECL/BCCL/CCL/WCL/SECL/NCL/MCL

2. Director (T/ES), CMPDIL
3. Director (P/A&W), SCCL
4. GM/TS to Chairman, CIL, Kolkata
5. GM, NEC, Margherita
6. TS to the Director (Finance)/Director (Marketing)/Director (Tech.)/Director (Pers.), CIL, Kolkata
7. Dy. Manager (P/AW), CIL

**CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME FOR NON-EXECUTIVES
OF COAL INDIA LTD & ITS SUBSIDIARY COMPANIES AND SCCL (Modified)**

1.0 TITLE & COMMENCEMENT OF THE SCHEME:

The scheme shall be known as *CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME FOR NON-EXECUTIVES (CPRMS-NE) (Modified)*.

Under the Superannuation Benefit, the medical facility is being extended to the eligible Ex-Non-Executive Cadre employees of CIL, its Subsidiary and SCCL along with their spouses. This scheme is mandatory for all the existing Non-Executive Cadre employees including the new incumbents. The scheme will be managed by the Board of Trustee (BOT) of a Trust formed for this purpose.

This will come into effect from 01.07.2016 after the issuance of Administrative Order and therefore all the provisions of the scheme, unless specifically mentioned, shall be effective from 01.07.2016.

2.0 ELIGIBILITY/ PERSONS COVERED UNDER THE SCHEME

2.1 The Scheme will apply to the Non-Executive Cadre employees of Coal India Limited, its subsidiary companies and SCCL along with their spouse. Such employees should have separated on the following grounds to become a Member of this Scheme:-

- a) on attaining the age of superannuation
- b) whose employment is ceased on medical grounds
- c) who have retired under Voluntary Retirement Scheme
- d) who resigns from the company at the age of 57 or above
- e) In case of death of a serving Non-Executive Cadre employee, his/her spouse would be eligible for membership after depositing the full contribution
- f) In case of death of a retired Non-Executive Cadre employee before becoming member, his/her spouse would be eligible for membership after depositing the full contribution
- g) In case of death of the retired Non-Executive Cadre employee who has been availing of the benefits under the Scheme, his/her spouse will continue to avail the benefits under the scheme subject to his/her spouse continuing to meet the terms and conditions of the Scheme
- h) Divyang Children, as defined under CGHS, fully financial dependent on the member will also be the beneficiary under the scheme
- i) Existing members of the scheme (circulated vide Office Order No.: CIL/C-5B/JBCCI/CPRMS (Non-executives)/52 dated 26.11.2014) will continue to get the benefit of the modified scheme
- j) As a special case, retired employees who have not become the member of the existing scheme (circulated vide Office Order No.: CIL/C-5B/JBCCI/CPRMS (Non-executives)/52 dated 26.11.2014) will be given an option to become a member of this scheme within a period of 06 (Six) months from the date of notification of this scheme by depositing the uniform contribution amount of Rs. 40000/-. No further extension shall be given in this regard. Management shall also contribute Rs. 18000/- per member. In respect of employees, who were separated from the services prior to 01/07/2016, no contribution will be made by the Management.

- 2.2 The benefit under the scheme would be available to the concerned Non-Executive Cadre employee and his/her spouse. However for the same treatment, benefit shall not be payable from any other source

3.0 BENEFITS

The Benefits under the scheme will be admissible for treatment taken only within India and would be regulated as under:

- 3.1 Reimbursement of medical expenses for indoor and outdoor treatment will be regulated on the following terms and conditions: -

3.1.1 Indoor Treatment

- a) Reimbursement of Medical expenses incurred for indoor treatment will be allowed as follows:

(A) On CGHS rate or actual basis, whichever is less in the following cases:

- i. If treatment is taken in Government Hospitals, Hospitals under Semi-Govt./Municipal Corporation or Hospitals of other PSUs.
- ii. If treatment is undertaken in Empanelled Hospitals notified by CIL & its Subsidiaries including SCCL.

(B) On the CGHS rate or actual basis, whichever is less in the following cases:

- i. During emergencies like Heart Attack and accidents.
- ii. Non-availability of empanelled hospitals in a particular town or city
- iii. Any other hospitals/nursing homes other than mentioned above.

Such reimbursement under clause 3.1.1 (a) (B) will be released on case to case basis on obtaining the approval of the Board of Trustees (BoT) or any person(s) authorized by the BoT.

(C) In case of Company's Hospital/dispensaries, the treatment will be provided to Members as applicable to them at the time of employee's superannuation

- b) Eligibility for indoor admission will be restricted in the Ward/Cabin as was applicable to the employee at the time of retirement.

- c) The maximum amount reimbursable during the entire life for the retired Non-Executives Cadre employee and spouse taken together would be Rs. 8.0 lakh (Rupees eight lakh only). In case of death of spouse, the balance amount shall be availed by the surviving member.

In case, husband and wife both are employed in Non-Executive cadre in CIL, its Subsidiaries or SCCL and have contributed full amount i.e. Rs. 40,000/- each as member's contribution, each one of them shall be entitled to avail benefit of Rs. 8.0 lakh (Rupees eight lakh only) as maximum amount reimbursable during their respective lives.

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The maximum amount reimbursable during the entire life for the divyang child would be Rs. 2.5 lakh (Rupees Two lakh fifty thousand only).

Note:- The above, 3.1.1 (c) will be excluding the reimbursement for critical diseases as per the clause 3.1.1 (d).

- d) In case of critical diseases, defined as under, the benefit will be unlimited as per CGHS rates
- i) Heart diseases involving surgical intervention which will include
 - (1) Coronary Artery By-pass Grafting
 - (2) Coronary Angioplasty including cost of stent
 - (3) Pacemaker implantation including cost of pacemaker
 - (4) Any other surgical intervention required for heart disease.Payment may be made on actual basis or on the basis of CGHS approved rates whichever is less.
 - ii) Cancer treatment including
 - (1) Cost of Chemotherapy taken at home as prescribed by the concerned oncologist of notified/empanelled hospital provided the cost does not exceed the cost of Chemotherapy taken at Indoor or Day Care Centre
 - (2) Cost of investigations for follow up treatment of Cancer patient to evaluate progress and metastasis (may be twice in a year or more) based on advice of the concerned Oncologist of the notified hospital
 - (3) Cost of Palliative treatment i.e., end stage treatment of cancer patients at home. Payment may be made on actual basis or on the basis of CGHS approved rates whichever is less.
 - iii) Renal disease which will include Peritoneal Dialysis including CAPD (Continuous Ambulatory Peritoneal Dialysis taken at
 - (1) indoor i.e. hospital
 - (2) day Care
 - (3) homeprovided the cost does not exceed the cost of dialysis taken at Day Care or Indoor. Payment may be made on actual basis or on the basis of CGHS approved rates whichever is less. Organ failure inclusive of transplant and follow up outdoor treatment will also be included
 - iv) "Neurological Disorder" which will include
 - (1) Surgery - Brain & Spine Surgery
 - (2) Cerebro Vascular Accident
 - (3) Cost of Pacemaker in Brain Surgery (deep brain stimulation surgery)
 - (4) Physiotherapy - Payment may be made on actual basis or on the basis of CGHS approved rate whichever is less.
Cost of DBS implants, intrathecal pumps and spinal stimulators cord physiotherapy (both indoor and outdoor/domiciliary) will be reimbursed as per CGHS rates or actual whichever is less.

- v) HIV-AIDS & Addison's disease/Adrenal Hitoplasmosis
- vi) Critical accidents cases of emergent nature involving head/brain/spinal injury, resulting in amputation/ fracture of long bones, injury to internal organs, etc.
- vii) Cerebral fever

In addition to the above, the case of Chemotherapy (Cancer) and Dialysis (Renal Disease) taken at Daycare Centre, it will be treated as Indoor Treatment.

3.1.2 Outpatient/Domiciliary Treatment

- a) Reimbursement of Medical expenses incurred for outdoor/domiciliary treatment will be allowed if the treatment is obtained in the following Hospitals on CGHS rate or actual basis, whichever is less:
 - i) Government Hospitals
 - ii) Empanelled Hospitals as notified by Coal India Ltd. and its Subsidiaries
- b) For the payment of Outpatient/Domiciliary treatment shall be from the amount as mentioned in 3.1.1(c), restricting an amount to Rs. 25,000/- Per Annum per beneficiary.

- 3.2 Ambulance charge will be reimbursed only if ambulance service is provided by the Empaneled hospital and the same shall be restricted to the entitlement as per TA rules applicable to the concerned member at the time of his/her retirement.
- 3.3 Travelling expenses or allowance would not be admitted for journey undertaken for the purpose of obtaining Indoor or Outdoor treatment for self, spouse or divyang child, if any.

4.0 CONTRIBUTION STRUCTURE

- 4.1 Total contribution of an amount of Rs 58000/- (Rupees Fifty Eight Thousand only) per member would be made to the scheme which shall include:-

4.2 Member's Contribution including Spouse-

The Contribution amount per non-executive, who are on the rolls of the company as on 30.06.2016 and continued/joined thereafter, shall be required to pay Rs 40,000/- (Rupees Forty Thousand only) as one-time payment or in instalments, as applicable. For the membership of the Divyang child, contribution of Rs. 20,000/- each would be required in addition to Rs. 40000/-.

4.3 Employer's Contribution per member-

Employer will contribute Rs 18000/- (Rs Eighteen Thousand only) either as one-time payment against Member's Contribution of Rs 40000/- (Rupees Forty Thousand only) or in instalments, as applicable. In case of divyang child, the contribution of the management would be Rs. 9000/- (Rupees Nine Thousand only) in addition to Rs, 18000/-. In respect of employees, who were separated from the services prior to 01/07/2016, no contribution will be made by the Management.

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- 4.4 The maximum number of equal monthly instalments for contribution amount per membership, in respect of Non-Executive Cadre employees who were on roll of the company as on 30.06.2016 and continued thereafter, shall be twenty. Therefore, for Non-Executive Cadre employees who were on roll of the company as on 30.06.2016 and continued thereafter member's contribution per member shall be Rs 2000/- (Rupees Two Thousand only) per month and Employers' Contribution would be Rs 900/- (Rupees Nine Hundred only) per month.
- 4.5 If the remaining service of the Non-Executive Cadre employee is less than twenty months, the proportionate deduction of the contribution (Employer and Member's Contribution) shall be made so as to receive the full contribution amount well before retirement. Option for lumpsum payment of employee's contribution may also be provided to the employees.
- 4.6 For new incumbents i.e. Non-Executive Cadre employees who have joined on or after 01.07.2016, contribution will be made @ Rs. 40000/- (Rupees Forty Thousand only) in forty equal monthly instalments.
- 4.7 In case, husband and wife both are employed in Non-Executive Cadre in CIL, its Subsidiaries or SCCL, both of them shall have to contribute Rs. 40,000/- each to become member of the Scheme separately. In the above scenario, both of them shall be entitled to availing full benefit of the scheme i.e. Rs. 8.0 Lakh each as maximum amount reimbursable during their respective entire lives.
- 4.8 For retired Non-Executive Cadre employees, the contribution shall have to be deposited with the Company from where the non-executive has retired/superannuated. Only after making a full contribution, they will become a member under the scheme.
- 4.9 The contribution, as above, shall be payable in advance before availing the benefits of the scheme.
- 4.10 Contribution once paid shall not be refunded. However, in case of death of a member while in service, having no dependant spouse, the contributed amount may be refunded without any interest to the legal heir of the deceased.

5.0 PROCEDURE

- 5.1 An eligible Non-Executive Cadre employee, who intends to avail of medical benefits under the scheme shall apply for the purpose to the Head of Non-Executive Establishment of Coal India Limited or its subsidiary companies from where he/she has retired along with membership amount, if not already paid.

Members will have option to get medical reimbursement either from the company from where he/she has retired or any other Subsidiary company or from the Head Office of Coal India Limited, Kolkata and SCCL, Singareni (only in case of Non-Executive Cadre employees of SCCL).

The retired Non-Executives settled in the region of North Eastern Coalfields will be served from the office of the Chief General Manager or Head of the North Eastern Coalfields, Margherita.

A member will have the option of changing the subsidiary company/CIL(HQ)/SCCL (HQ) for medical reimbursement under the scheme but for not more than twice throughout the tenure of membership.

5.2 Coal India Ltd. will finalise the agency for designing the medical card/smart card as well as maintaining the centralized database linked to the database of subsidiaries i.e.:-

- i. Online application filling, with provision to check the same at unit level (unit level login)
- ii. Auto Medical card No. generation facility
- iii. Online claim filling, or facility to Medical department to enter the details of claims
- iv. Login to Finance for entering the details of admissible reimbursements
- v. Auto generated SMS/E-mail communication for claim submission & reimbursement details etc.
- vi. Real time view of balance amount to the Member/Company (Personnel/Medical/Finance)/Hospitals (login may be provided to empanelled hospitals, or an online view may be provided with proper security features, to avoid misuse of data. & other conditions as decided by the BoT).
- vii. Obtaining approval of CMS

The respective Subsidiary including SCCL will issue the Uniform Medical Card/Smart Card linked to Aadhar Card in this regard.

5.3 All the Members (Retired non-executive and/or spouse) will have to submit a self- Certified Aadhar Linked Life Certificate every year in the month of December. As an alternative arrangement, in very special cases, Life certificate would be issued by any one of the following:

- i) The Branch Manager of the Bank where the concerned retired non-executive and or spouse is maintaining the Saving Bank Account
- ii) A Gazetted Officer of Central Govt. or State Govt.
- iii) A Registered Medical Practitioner registered with Medical Council of India (MCI)
- iv) Officer of the company from where the medical facility is obtained

5.4 The Medical Card /Smart Card issued will be revalidated on yearly basis on submission of Life-certificate including online life certificate in December every year. Non-submission of "Life-Certificate" will make the Medical Card invalid.

5.5 **Procedure for Getting Treatment:-**

- (i) In Critical Diseases:- Approval of CMS (I/C) of the concerned subsidiary would be required.
- (ii) In Emergency Cases:- Intimation to the CMS (I/C) of the concerned subsidiary during the period of treatment.
- (iii) In General Cases: Intimation to the CMS (I/C) of the concerned subsidiary during the period of treatment.



6.0 CLAIM

The following procedure will be followed for claiming benefits by the members:

6.1 Payment of Outpatient/Domiciliary Treatment

The amount payable for outpatient/domiciliary treatment for the member and spouse taken together would be as provided under clause 3.1.1 (c).

6.2 Reimbursement of charges

- a) Efforts would be made for cashless treatment in the empanelled hospitals by issuance of Smart Cards with complete details/database.
- b) However, till the arrangement as (a) above is made, reimbursement of medical expenditure incurred by the beneficiaries covered under the scheme will be as under:-

The retired Non-Executives shall submit claim on a quarterly basis viz. Quarter Ending 31 March, 30 June, 30 September and 31 December to the Head of the Medical Dept. of concerned Subsidiary HQ/Area (HQ), CIL Hqrs., NEC and SCCL wherever the member is registered, as the case may be. The reimbursement claim would be submitted in the prescribed form, with a self-attested photocopy of the Medical Card. The claims after scrutiny would be processed by the concerned Medical Dept. and would be forwarded to the concerned Finance Dept. for arranging payment. The claims shall normally be settled within a maximum period of 45 days from the date of its submission.

- c) Treatment/surgeries/procedures, room rent etc. as admissible and levied by the concerned Govt. Hospitals or empanelled hospitals will only be payable as per the clause 3.1.1 a (A)/ 3.1.1 a (B), as the case may be.
- d) Cashless Treatment in case of Hospitalization will be allowed only in the case of Empanelled Hospitals as notified by the CIL, its Subsidiaries & SCCL.

6.3 Other conditions –

The BoT shall not be liable to reimburse any expenses whatsoever incurred by the retired employee in connection with or in respect to:

- i) Intentional self-injury, intemperance or the use of intoxicating drugs or liquor or/and injury, disease or illness directly or indirectly attributable to one or more of these causes.
- ii) Charges incurred for diagnostic or Radiological or laboratory examinations or other diagnostic test not consistent with and incidental to the diagnoses and treatment of any ailment, sickness or injury and not prescribed by Authorized Treating Doctor.
- iii) Expenditure on special nursing.

- iv) Expenditure towards cosmetic surgery.
- v) Travelling expenses for outstation treatment.

7.0 MANAGEMENT OF FUND

- 7.1 Separate trusts for CIL and SCCL for CPRMS-NE (Modified) shall be formed.
- 7.2 For CIL, the control and management of the Fund shall be vested with the BoT constituted by CIL, comprising of one representatives each from five (5) Central Trade Unions (participating in JBCCI) and equal number of representatives of the Management. Director (P & IR), CIL & Director (Finance), CIL will be the permanent members of the BoT.
- 7.3 The Board of Trustees shall be responsible for and accountable to the members and/or the Company for proper investment and accounting of funds and payment of benefits, as per the provisions of the rules, to the Members/Beneficiaries.
- 7.4 The Board of Trustees may select Fund Managers to manage the Funds.

8.0 GENERAL

- 8.1 In case any doubt arises regarding the genuineness or otherwise of the claims preferred by the Member, the Board of Trustees reserves the right to direct the beneficiary to present himself/herself before a Medical Board and the settlement would be as per the final recommendation of the Medical Board in this regard.
- 8.2 If it is found that there is any misuse of the benefits under the Scheme by any Member, he/she may be debarred from availing the benefits under the scheme.
- 8.3 If any amendment in the scheme is required, the Board of Trustees (BoT) shall deliberate and decide about the same.
- 8.4 In case of any ambiguity in this scheme, the interpretation/decision of BoT will be final and binding.
- 8.5 Coal India Limited shall bear all expenses related to the administration of the scheme.

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Kidly