



Contributory Post Retirement Medicare Scheme for Executives of CIL & its Subsidiaries

1.0. Title and Commencement

The scheme shall be known as “**Contributory Post Retirement Medicare Scheme for executives of Coal India Limited and its Subsidiary Companies**”^[1]. The scheme comes into force with immediate effect and supersedes earlier scheme.

- 1.1.** The scheme is to provide Medicare to the retired executives including Board Level appointees of Coal India Limited and its subsidiary companies and their spouses.
- 1.2.** Membership shall be reckoned from the date of Registration under the scheme in CIL and or subsidiary companies as the case may be.

2.0. Eligibility

- 2.1.** Membership under the Scheme will not be extended to the following categories of both Board level & below Board level Executives: ^[2]
 - i. Executives who have been dismissed/ removed/ compulsorily retired under CDA rules of the Company
 - ii. Executives who resign from the services of the Company
 - iii. Executives against whom major penalty disciplinary proceedings are pending at the time of retirement. Eligibility of such Executives will be considered based on the outcome of the said disciplinary proceedings.

Note:

1. The post-retirement medical benefits will be linked to requirement of superannuation and minimum of 15 years of continuous service for other than Board level Executives. The post-retirement medical benefits shall be allowed to Board level Executives (without any linkage to provision of 15 years of service) upon completion of their tenure or upon attaining the age of retirement, whichever is earlier. ^[3]
2. Membership under the Scheme for cases wherein both husband and wife is employed in CIL (either in Executive or non - Executive cadre) shall be governed under the Clause No. 2.6. ^[2]

¹ Approved by CIL Board in its 240th meeting held on 08.03.2008. Communicated vide letter No. CIL/C-5B/IR/Post Retirement Medical/96 dated 25.04.2008.

Amendments upto 28.12.2012 was issued, as per the approval of CIL Board in its 289th meeting held on 18.09.2012, vide OO No. CIL/C-5A(PC)/CPRMSE/207 dated 28.12.2012.

Previously administered vide OM No. CIL/C5A(vi)/50706/A/213 dated 01/09.11.1990 which was amended vide OM No. CIL/C-5A(vi)/50706/A/226 dated 07.01.2000.

² Amended vide OM No. CIL/C5A(PC)/CPRMSE/835 dated 14.12.2021.

³ Incorporated vide OM No. CIL/C5A(PC)/Pay Revision 2017/2972 dated 08.08.2018.



- 2.2. In case of death of a retired executive before becoming member, his/her spouse would be eligible for membership provided the spouse does not get similar medical facilities either as a dependant or in individual capacity.
- 2.3. In case of death of the retired executive, 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.
- 2.4. In case any of the retired Executive and/ or spouse is having Medi-claim/ Medical Insurance Policy from any Insurance Company in individual capacity for which he/ she has to pay premium can continue the said policy for getting medical benefit. Part claim/ reimbursement for any spell of treatment is allowed from CIL HQ/ Subsidiary (as applicable) subject to submission of original bills. ^[4]
- 2.5. The spouse of an executive who dies while in service is eligible for membership provided he/she is not considered for employment on compassionate ground and he/she does not get similar medical facilities either as a dependent or in individual capacity.
- 2.6. ^[5]
If both husband and wife are employees of the Company then the retired Executive, under post-retirement medicare scheme shall avail the medical benefits as dependant of the working spouse (either in Executive or Non - executive Cadre) under MAR, till the superannuation/ retirement under Executive Retirement before Superannuation Scheme/ VRS of the working spouse (as the case maybe).

When the working spouse retires, both husband and wife shall be allowed one time option:

- i. to either avail the post retirement medicare facilities as dependant of the working spouse i.e. join as co-beneficiary of CPRMSE or
- ii. join their respective post retirement medicare scheme i.e as individual beneficiary of either CPRMSE/ CPRMS-NE (as the case may be).

During the period the Retired Executive avails medical benefits under MAR as dependent of his/ her working spouse, no Domiciliary Payment shall be payable to such retired Executive (as per CPRMSE) and upon retirement of the serving spouse, the applicability of Domiciliary Payment shall be decided prospectively based on exercised option.

Note:

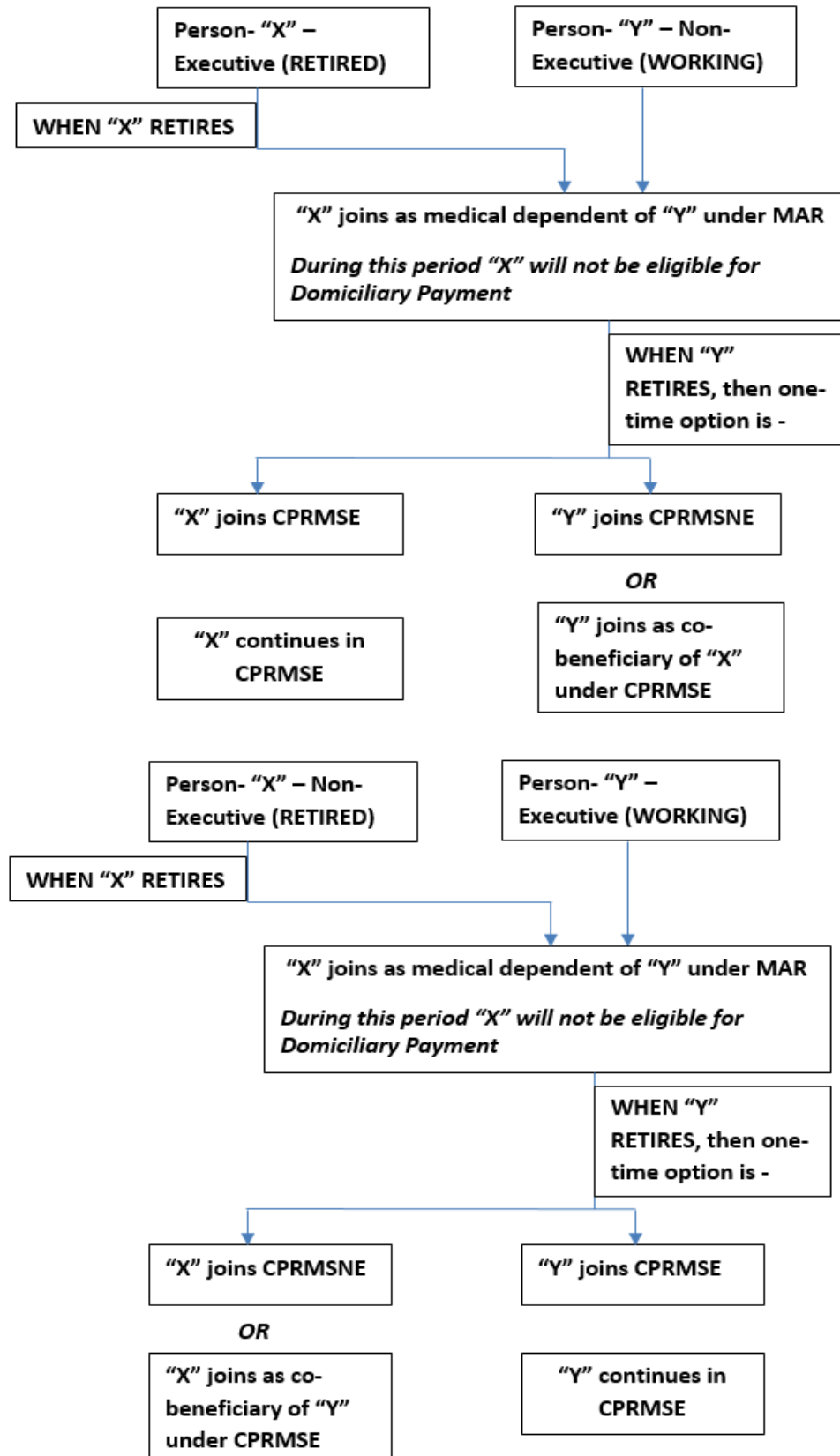
This clause is applicable for cases wherein both husband and wife are working in CIL or its Subsidiary Company. The eligibility for the same shall be governed by the Clause No. 2.0 of the Scheme.

⁴ Amended vide OM No. CIL/C5A(PC)/CPRMSE/835 dated 14.12.2021.

⁵ Amended vide OM No. CIL/C5A(PC)/CPRMSE/835 dated 14.12.2021. Earlier clarified vide letter No. CIL/C5A(PC)/CPRMSE/408 dated 09.04.2020.



Schematic matrix:





3.0. Benefits

The Medical Benefits to the retired executives and their spouses under the scheme will be admissible for the treatment taken only within India and would be regulated as under:

- 3.1.** Traveling expenses or allowance would not be admitted for journey undertaken for the purpose of obtaining Indoor or Outdoor treatment either for self or spouse. In case of non- ambulatory patient, ambulance charges will be paid in case the ambulance is provided by the Empanelled hospitals. ^[6]
- 3.2.** Reimbursement of medical expenses for indoor and outdoor treatment will be regulated on the following terms and conditions: -

3.2.1. Indoor Treatment

a.

- (i) Where there is no CIL empaneled Hospital at places where the retired executives reside/are unable to go to such empaneled hospitals/ Diagnostic Centres, the retired executives can avail the medical facilities from other PSU Hospitals/ other PSUs empaneled Hospital, ESI Hospital, NABH accredited Hospital/Government hospital including hospital under Municipal Corporation or Hospital/ Diagnostic Centres empaneled by CGHS. However, the reimbursement will be limited to CGHS rates or actuals whichever is low. ^{[7][8]}

(ii) ^[8]

In case of emergency, like Heart attack, accidents, etc., if due to non-availability of empaneled hospitals in a particular town or city, any retired Executive and/ or spouse undertake medical treatment in hospitals/ nursing homes other than mentioned in 3.2.1 (a) (i) above, the reimbursement will be admissible as per the CGHS rate.

If CGHS rates are not available in such hospitals/ Nursing homes, such payments will be released on case to case basis on obtaining approval of D(P&IR), CIL or CMDs of the Subsidiary Companies as the case may be. However, the reimbursement will be restricted to CGHS rates only.

Further in such situations if treatment is received in NABH accredited or super specialty hospital, reimbursement will be restricted to maximum CGHS rates.

In case treatment is undergone in Company's Hospitals (CIL/ Subsidiary's own Hospitals as the case may be), reimbursement will be done as per actual or CGHS rate whichever is less.

However, in case of treatment undertaken in non-empaneled hospitals in non-emergency situations or situations other than as mentioned in 3.2.1 (a) (i),

⁶ Amended vide Corrigendum No. CIL/C5A(PC)/CPRMSE/420 dated 02.07.2015.

⁷ Amended vide OM No. CIL/C-5A(PC)/CPRMSE/2005 dated 01.04.2017.

⁸ Amended vide OM No. CIL/C5A(PC)/CPRMSE/835 dated 14.12.2021.



prior intimation should be given to the respective CMS of Subsidiary Companies or Dy. CMO, CIL as the case may be. In all such cases, payment will be released on case to case basis as per CGHS rates, on obtaining approval of D(P&IR), CIL or CMDs of the Subsidiary Companies as the case may be.

- (iii) 100% Cashless Treatment shall be permitted at the empanelled hospital or hospitals notified by CIL.
- (iv) However, in case of any inadmissible amount, the same shall be adjusted in future from half-yearly payment or from any other amount payable to the retired executive/spouse as the case may be.

For the treatment obtained at company's hospitals by the members/spouses, no charges will be charged from the members/spouses. However, for the purpose of accounting under the scheme, a notional rate of 40% treatment cost will be charged to the retired executives' account.

- b. Eligibility for indoor admission will be restricted in the Ward/ Cabin as per the following entitlement:

Sl. No.	Entitlement	Grade
1	Deluxe room	Retired Board level executive and executives of E9 grade
2	Individual cabin	Retired executives of E8 and E7 grade
3	Twin sharing cabin	Retired executives E1 to E6 Grade

Explanation: ^[9]

The entitlement of Ward/ Cabin for indoor admission of retired Executives to be regulated at par with the revised grades as per CIL OM No. CIL/C-5A(vi)/005/35/1345 dated 25.01.2010 which is as under:

Pre-revised Grade	Revised Grade
E-1	E-1
E-2	E-2
	E-3 (New Grade)
E-3	E-4
E-4	E-5
E-5	E-6
M1	E-7
M2	E-8
M3	
M4	E-9

⁹ Clarified vide letter No. CIL/C5A(PC)/CPRMSE/415 dated 29.04.2020.



- c. The maximum amount reimbursable during the entire life for the retired Executives and spouse would be ₹25 lakhs jointly and/or severally on floater basis i.e., any member of the couple can avail the combined amount of ₹25 lakhs irrespective of single or couple membership. This limit should be applicable in respect of General Diseases only i.e., other than the diseases for which the upper limit is not applicable.

Cost of treatment in OPD of empaneled hospitals/ PSU hospitals/ other PSUs empaneled Hospital/ ESI Hospital/ NABH accredited Hospital/ Government hospital including hospital under Municipal Corporation or Hospital/ Diagnostic Centers empaneled by CGHS/ Company's hospital (CIL/ Subsidiary's own hospital, as the case may be) would also be permitted and the same will be adjusted against the maximum applicable limit of ₹25 lakhs.^[10]

- d. No limit will be applicable in case of the treatment of the following diseases:
- (i) Heart and Vascular diseases involving surgical or interventional therapy
 - (ii) Cancer
 - (iii) Renal disease
 - (iv) Paralysis
 - (v) AIDS &
 - (vi) Addison's disease & Adrenal Histoplasmosis.^[11]

The detailed clarification of the diseases for which there is no limit and for which medical treatment will be provided is furnished below:

- (i) **Heart disease including surgical Interventions:** This will include (1) Coronary Artery By Pass Grafting (2) Coronary Angioplasty including cost of stent (3) Pacemaker implantation including cost of Pacemaker (3) Any other surgical intervention required for heart disease. Payment may be made on actual basis or on the basis of CGHS approved rate whichever is less.
- (ii) **Cancer:** This will include (1) cost of Chemotherapy taken at home as prescribed by the concerned Oncologist of notified hospital provided the cost does not exceed the cost of Chemotherapy taken at Indoor or Day Care Centre. (2) cost of investigation 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 rate whichever is less.
- (iii) **Renal Disease:** This will include Peritoneal Dialysis including CAPD (Continuous Ambulatory Peritoneal Dialysis) taken at (1) Indoor i.e., hospital (2) Day Care (3) At home provided the cost does not exceed the cost of dialysis taken at Day Care or Indoor. Payment may be made on

¹⁰ Amended vide OM No. CIL/C5A(PC)/CPRMSE/835 dated 14.12.2021. Earlier amended vide OM No. CIL/C5A(PC)/Superannuation/341 dated 01.01.2020.

¹¹ Amended vide OM No. CIL/C-5A(PC)/CPRMSE/2005 dated 01.04.2017.



actual basis or on the basis of CGHS approved rate whichever is less. Organ failure inclusive of transplant and follow up outdoor treatment will also be included.

- (iv) **Paralysis:** The term may be defined as “Neurological Disorder” instead of Paralysis. This will include (1) Surgery – Brain & Spine Surgery (2) Cerebra Vascular Accident (3) Cost of Pacemaker in Brain Surgery (deep brain stimulation surgery) (3) 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.

The cost of treatment for the above diseases shall be dealt separately and the same will not come under the purview of normal limit meant for general diseases.

3.2.2. Outpatient/Domiciliary Treatment ^[12]

The amount payable per year for Outpatient/ Domiciliary treatment would be ₹36000/- (Rupees Thirty six thousand) for all the retired Executives irrespective of their date of retirement for couple/ single membership.

- 3.2.3. Such of the members who receive Medicare in the Company hospitals/dispensaries of the Company will not be entitled for any payment under the sub-clause 3.2.2 above.

Note: ^[13]

The Schedule rates given under Chapter 5 of Medical Attendance Rules have been replaced by CGHS rates vide OM No. CIL/C5A(PC)/MAR/2829 dated 08.05.2018 is applicable under CPRMSE also.

4.0. Contribution

- a) Executives who have retired before 01.01.1992 would be required to contribute Rs. 10000/- (Rupees Ten thousand only) for self and spouse.
- b) Executives who have retired after 01.01.1992 and before 01.01.1997 would be required to contribute Rs. 20000/- (Rupees Twenty thousand only) for self and spouse.
- c) Executives who have retired after 01.01.1997 and before 01.01.2007 will contribute Rs. 40000/- for self and spouse.
- d) *Deleted* ^[14]
- e) Executives who have retired after 01.01.2007 will have to deposit an amount equivalent to Rs. 40000/- minus the amount contributed by the employer from

¹² Amended vide OM No. CIL/C5A(PC)/Superannuation/341 dated 01.01.2020.

¹³ Clarified vide letter No. CIL/C-5A(PC)/CPRMSE(CGHS)/147 dated 28.06.2018.

¹⁴ Deleted due to OM No. CIL/C5A(PC)/Superannuation/341 dated 01.01.2020.



01.01.2007 by way of 4% of basic plus DA per month for the post superannuation medical benefit. For the single beneficiary the amount would be Rs. 20000/- minus the amount contributed by the employer from 01.01.2007 by way of 4% of basic plus DA per month for post superannuation medical benefit.

- f) The executives who will retire after issuance of the order of modification of the scheme will not be required to contribute towards the membership under the scheme as 2% ^[15] of Basic plus DA per month for post superannuation medical benefit will be contributed by the employer unless the aggregate amount contributed by the employer falls short of Rs. 40000/- in which case the officer shall be required to pay the difference.
- g) The excess amount deposited by the retired executives as contribution, if any, as per pre-revised scheme for becoming member, shall be refunded by the concerned company, where the amount has been deposited.
- h) The contribution shall have to be deposited with the Company from where the executive has retired/superannuated.

4.1. The membership amount is subject to revision from time to time.

4.2. The contribution, as above, shall be payable in advance before availing the benefits of the scheme.

4.3. Contribution once paid shall not be refunded.

5.0. Procedure

5.1. An eligible executive, who intends to avail of medical benefits under the scheme shall apply for the purpose to the Head of Executive Establishment Department of Coal India Limited or its subsidiary companies from where he/she has retired along with membership amount. Such executives will have option to get medical reimbursement either from the company where from he/she has retired or any other subsidiary company or from the Head Office of Coal India Limited, Kolkata. The retired 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. This option shall have to be submitted at the time of making application for becoming a member of the scheme.

He/she will have option of changing the subsidiary company/CIL (HQ) for getting medical reimbursement but not more than two times.

5.2. The Executive Establishment Department will, after scrutiny of the applications and verification of the eligibility conditions, as mentioned in the Scheme, shall duly register the retired executive concerned and issue a Medical Card to him/her (Annexure-‘A’), which shall permit the beneficiary/beneficiaries to avail the benefits. Intimation to this effect shall also be given to Head of Finance and Chief of Medical Services of the Company.

¹⁵ Amended due to OM No. CIL/C5A(PC)/Superannuation/341 dated 01.01.2020.



Declaration of nominee is required to be given by the retired executive/spouse as the case may be at the time of becoming member under the scheme for submitting the claim in absence of retired executive and/or spouse. In respect of the retired executives who have already become member under the scheme shall submit the name of the nominee separately, if necessary.

- 5.3.** This will be admitted on receipt of the prescribed amount of contribution from the retired executive. The amount will be remitted by Bank Draft drawn in favor of Coal India Limited or its subsidiary /North Eastern Coalfields as the case may be.
- 5.4.** All the retired Executives and/ or spouse will have to submit either a “Life Certificate” or a “Jeevan Pramaan Certificate/ Digital Life Certificate” every year in the month of November.

The “Life Certificate” may be issued by any one of the following persons:

- i) The Branch Manager of the Bank where the concerned retired Executive and/ or spouse is maintaining the single-owned Savings Bank Account.
- ii) A Gazetted Officer of Central Government or State Government
- iii) A registered Medical Practitioner
- iv) Officer of the Company from where the medical facility is obtained.

The Jeevan Pramaan Certificate/ Digital Life Certificate of Concerned Executive and Spouse or the survivor beneficiary (in case of single beneficiary) can be submitted from any Citizen Service Center/ Government Offices. ^[16]

- 5.5.** Medical Card issued will be revalidated on yearly basis on submission of either “Life certificate” or “Jeevan Pramaan Certificate/ Digital Life Certificate”. Non-submission of “Life certificate”/ “Jeevan Pramaan Certificate/ Digital Life Certificate” will make the medical card invalid. ^[17]

6.0. Claim

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

6.1. Payment of Outpatient/ Domiciliary Treatment ^[18]

The amount payable for outpatient/ domiciliary treatment for the member and spouse taken together would be as provided under Clause 3.2.2. This will be paid on an annual basis in January every year. In case the annual installment becomes due before completion of twelve months from the date of enrolment, the amount payable would be on pro-rata basis.

The payment shall be released when due subject to the condition stipulated at 5.4 above.

¹⁶ Amended vide OM No. CIL/C5A(PC)/CPRMSE/614 dated 31.03.2021.

¹⁷ Amended vide OM No. CIL/C5A(PC)/CPRMSE/614 dated 31.03.2021.

¹⁸ Amended vide OM No. CIL/C5A(PC)/CPRMSE/835 dated 14.12.2021.



6.2. Reimbursement of charges for hospitalization (Indoor treatment)

As far as possible, in the empanelled hospitals the payment will be made by the company directly and there is no need for reimbursement either for OPD or Indoor. However when the expenses are not paid by the company the following procedure will follow:

For claiming reimbursement of medical expenditure incurred by the beneficiaries covered under the scheme, the retired executives shall prefer claim on quarterly basis viz. Quarter Ending 31 March, 30 June, 30 September and 31 December to the Head of the Medical Dept. of concerned subsidiary/CIL Hqrs./NEC as the case may be in the form prescribed at **Annexure-B1 & B2** ^[19] together with a self attested photocopy of the Medical Card. The claims after scrutiny would be processed by the head of Medical Dept. and forwarded to the concerned Finance Deptt. for arranging payment. The claims shall be settled within a maximum period of 45 days from the date of its submission.

- a) Treatment and consequential charges on account of admission to a ward higher than the entitlement, for the period of stay beyond the duration specified in the package deal rates and other charges on account of telephone, cost of cosmetics, toiletries, tonics and other inadmissible items as per Medical Attendance Rules applicable to the working executives will not be reimbursed.
- b) Treatment/surgeries/procedures and room rent as admissible and levied by the concerned Govt. Hospitals or notified hospitals will only be payable.
- c) Wherever package deal rates for certain procedures/surgeries are applicable, the company's liability will be to the extent of such package deal rates only.

6.3. Other conditions

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

- i) Venereal disease, psychiatric treatment, 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.

¹⁹ Renumbered due to OM No. CIL/C5A(PC)/CPRMSE/835 dated 14.12.2021.



6.4. Notified hospitals

The hospitals empanelled by CIL and or its subsidiaries would be considered as notified hospitals. The list of the notified Hospitals shall be uploaded in CIL website and the retired executives shall follow the same.

7.0. General

In case any doubt arises regarding the genuineness or otherwise of the claims preferred by the retired executive, the company reserves the right to direct the beneficiary to present himself/herself before a Medical Board and that no-reimbursement will be made till the recommendation of the Medical Board is received in this regard.

- 7.1.** If it is found that there is misuse of the benefits under the Scheme by any beneficiary, he/she may be debarred from the benefits under the scheme.
- 7.2.** The company reserves the right to amend, modify or discontinue the scheme, in part or full. Further Chairman, CIL and/or Director (P&IR), CIL is authorized to amend, modify and approve any relaxation of minor nature in the Contributory Scheme of post retirement facility.
- 7.3.** The power to interpret these rules is reserved with the Director (P&IR), CIL and his interpretation will be final.



Annexure-A

Medical card

CIL Contributory Post Retirement Medicare Scheme for Executives

Registration No:

Photograph of the member

Photograph of the spouse

Photograph of the nominee, if any

Sr. No.	Particulars	Details
1.	Name of the retired executive with EIS no.	
2.	Name of the spouse	
3.	Date of retirement	
4.	Designation at the time of retirement	
5.	Scale of pay and basic pay as on the date of retirement	
6.	Company along with mine/ establishment/ unit from where retired	
7.	Company/Establishment where Registered for Medical Benefits under the scheme	
8.	No. and date of demand draft remitted with name of the issuing bank (If applicable)	
9.	Permanent address	
10.	Present address with telephone no. and email id	
11.	Name of the nominee with relationship, if any	



12.	Address of the nominee	
13	Company opted for claiming reimbursement	

Declaration

Certified that myself and my spouse are not availing any medical facilities from or through the Central/State Government/Public Sector Undertaking/Quasi Government body or any Medical Insurance Company either in individual capacity or as dependent. (applicable for executives who have retired prior to 01.01.07).

(Signature of the Retired executive)

(Signature of the spouse)

(Signature of the Nominee)

For office Use

Received Rs. Vide Draft No dated
.....

Date, Stamp & Signature of receiving Officer

Validity Period of the Card

From To

Date of issue

Signature of Issuing Authority with seal

**Annexure B-1****Claim form for payment of medical expenses incurred by the retired executive**

1	Name & Code	
2	Registration of medical card	
3	Present address at which cheque is to be sent	

1	Name of the patient	
2	Relationship with the retired executive	
3	Place at which patient fell ill	
4	If treatment taken at place other than place of residence, give reasons	
5	Name of the doctor & hospital from where treatment taken	
6	Qualification of the doctor	

Note:

- 1) Doctor's prescription and cash memos in original should be attached.
- 2) Receipts of amount claimed should be closed.
- 3) Separate claims should be prepared for each patient and each spell of treatment.

(To be certified by the retired executive)

I hereby declare that:

- i) The statements made in the claim are true to the best of my knowledge and belief.
- ii) I am a member of Contributory Scheme for Post-Retirement Medical Facilities and my Medical Card is valid since _____.
- iii) I continue to fulfill the conditions of eligibility for availing the benefits under the scheme.
- iv) The medical expenses were incurred for self/spouse.
- v) I fully understand that the company may refuse/terminate my membership of the scheme at any time without any notice and without assigning any reasons.
- vi) I and my spouse are not availing any medical facilities from or through the Central/ State Government/ PSU/ Quasi Government body either in individual capacity or as dependent

Date:

(Signature of the retired executive/
living spouse in case of
death of retired executive)

_____The claim has been scrutinized and recommended for payment of
Rs..... (Rupees) only

Chief of Medical Services



(To be filled in by the Accounts department)

Claim passed for payment of Rupees (in words) _____ (in figures) _____

Accountant _____ Sr. A.O./A.O. _____ Dated _____



Annexure B-2

(Details of the amount claimed)

			Hospitalization case	Amount	
	Rs.	P.		Rs.	P.
1. Consultation fees Date Amount a) b) c) TOTAL (1)			5. Accommodation charges for the period From : To : @Rs.....per day.		
2. Injection Administration Fees Date Amount a) b) c) TOTAL (2)			6. Surgical operation or confinement charges		
3. Medicines purchased from market Date Amount a) b) c) TOTAL (3)			7. Cost of medicines		
A. TOTAL (1+2+3)			C. TOTAL (5+6+7)		
4. Pathological/other tests Name of the test Amount a) b) c) B. TOTAL (4)			Total amount claimed (A+B+C)		
Date:					
(Signature of the retired executive/living spouse in case of death of retired executive)					
Details of amount disallowed					
Reasons			Amount		
1.					
2					



Life Certificate ^[20]

TO BE SUBMITTED BY CPRMSE BENEFICIARY IN NOVEMBER EVERY YEAR

- A.** This is to certify that Shri _____, and Smt. _____ holder of the Post-Retirement Medical Card Number (**Couple Membership**): _____ residing at _____ are known to me and alive at the time of issuing this certificate.

OR

- B.** This is to certify that Shri / Smt. _____ husband / wife of Shri/Smt. _____ holder of the Post-Retirement Medical Card Number (**Single Membership**): _____ residing at _____ are known to me and alive at the time of issuing this certificate.

**Strike off whichever is not applicable*

The signature/s of the above mentioned person(s) is /are attested hereunder:

(Note: In case of couple membership signature of both beneficiaries i.e. ex-employee and spouse is mandatory)

Signature of Retired executive

Name (Shri/ Smt) : _____
Contact No : _____
Aadhaar Card No : _____
Date : ____/____/____
DD / MM / YYYY

Signature of spouse

Name (Shri/ Smt) : _____
Contact No : _____
Aadhaar Card No : _____
Date : ____/____/____
DD / MM / YYYY

Signature of Registered Medical Practitioner with Reg. No OR
Gazetted Officer of Central/ State Govt. OR
The Branch Manager of the Bank where the retired executive/ spouse is holding S.B A/c OR
Any officer of the company from where the medical facility is obtained
with seal/ stamp

DECLARATION

***I/We hereby declare that I/we meet all the eligibility criteria as per the CPRMS-E Policy clause No. 02 and declare that if any facts to the contrary are detected, the Company (CIL or Subsidiary Company) shall be free to cancel said benefits without any further reference to me/us.**

Place: _____
Date: _____

Signature of the Beneficiary

²⁰Amended vide OM No.CIL/C5A(PC)/CPRMSE/694 dated 02.07.2021. Earlier amended vide OO No. CIL/C-5C/125/CPRMSE/222 dated 14.11.2013.



References

1	OM No. CIL/C5A(vi)/50706/A/213 dated 01/09.11.1990
2	OM No. CIL/C-5A(vi)/50706/A/226 dated 07.01.2000.
3	Letter No. CIL/ C-5B / IR/ Post Retirement Medical/ 96 dated 25.04.2008.
4	OO No. CIL/C-5A(PC)/CPRMSE/207 dated 28.12.2012.
5	OO No. CIL/C-5C/125/CPRMSE/222 dated 14.11.2013.
6	Corrigendum No. CIL/C5A(PC)/CPRMSE/420 dated 02.07.2015.
7	OM No. CIL/C-5A(PC)/CPRMSE/2005 dated 01.04.2017.
8	Letter No. CIL/C-5A(PC)/CPRMSE(CGHS)/147 dated 28.06.2018.
9	OM No. CIL/C5A(PC)/Pay Revision 2017/2972 dated 08.08.2018.
10	OM No. CIL/C5A(PC)/Superannuation/341 dated 01.01.2020.
11	Letter No. CIL/C5A(PC)/CPRMSE/408 dated 09.04.2020.
12	Letter No. CIL/C5A(PC)/CPRMSE/415 dated 29.04.2020.
13	OM No. CIL/C5A(PC)/VRS/447 dated 04.07.2020.
14	OM No. CIL/C5A (PC)/CPRMSE/614 dated 31.03.2021.
15	OM No. CIL/C5A(PC)/CPRMSE/694 dated 02.07.2021.
16	OM No. CIL/C5A(PC)/CPRMSE/835 dated 14.12.2021.



COAL INDIA LIMITED (A Maharatna Company) Coal Bhawan, Premise No-04 MAR, Plot No-AF-III, Action Area-1A, Newtown, Rajarhat, Kolkata-700156 Website: www.coalindia.in	  आज़ादी का अमृत महोत्सव	कोल इंडिया लिमिटेड (एक महारत्न कंपनी) कोल भवन परिसर सं.- 04 MAR, प्लॉट सं.- AF-III, एक्शन एरिया -1A, न्यूटाउन, राजरहाट, कोलकाता-700156 वेब: www.coalindia.in
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Ref No: CIL/C-5C/55125/2021/ 2322

Date: 25.11.2021

To
 G.M(EE),
 ECL, BCCL, CCL, MCL, NCL, SECL, WCL, CMPDI

ई-मेल द्वारा

विषय: Modalities for inclusion of spouse's name as co-beneficiary in the existing SINGLE Membership CPRMSE Card (where the said Spouse's Name already exists in the service file of the retired executive, while he/she was in service)

महोदय/ महोदया,

In reference to the Contributory Post-Retirement Medicare Scheme of Executives (CPRMSE), there are representations received in respect of retired executive who was issued a SINGLE MEMBERSHIP CPRMSE card, because at the time of issuance of the said card, his/her spouse was already working in another organization, and hence the spouse was availing medical benefit in individual capacity from his/her employer. Now, upon retirement of the spouse of the retired executive from his/her service, the said spouse of the retired executive is no-more availing any medical benefit in individual/dependent capacity due to cessation of his/her employment, nor any post-retirement medical benefit from his/her employer.

It is hereby clarified in above reference that the said spouse of the retired executive is now eligible to become a co-beneficiary in the existing CPRMSE card, subject to the conditions and documentation given below:

(A) The name of the said spouse is already incorporated in the service file of the retired executive (now a CPRMSE beneficiary) while the executive was in service.

(B) **The spouse's name (which already exist in the service file of the retired executive, while he/she was in service)** may be included as co-beneficiary in the existing Single Membership CPRMSE Card. To convert the Single Membership Card to Couple Membership Card, in such cases, the following documents need to be submitted:

1. Affidavit of the CPRMS-E Card holder before a first-class judicial magistrate stating that his/her spouse (Name & Aadhaar No. to be given) is not availing any post-retirement medical facility either as dependent or in individual capacity from any other organization and that the spouse (Name) is eligible for membership under CPRMSE as per the policy in vogue.
2. Surrender the original CPRMSE Card for conversion into Couple Membership.



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3. Indemnity Bond to indemnify CIL against any future liability.
4. ID Proof- Aadhaar & PAN Card of self & spouse

NOTE: This provision is only for those cases wherein the spouse's name was already mentioned in the service file of the retired executive while the said executive was in service. **Cases of re-marriage/ second marriage after the expiry of the first wife or divorce as the case may be; whose name was not incorporated in the service file of the retired executive while he/she was in service; shall not be entertained.**

The above comes to effect prospectively and old closed cases may not be reopened.

This issues with the approval of the Competent Authority.

भवदीय,

-Sd-

उप महाप्रबंधक (कल्याण)

Distribution:

- CMS, CIL(HQ), Kolkata
- G.M(F/CPRMSE), CIL(HQ), Kolkata
- All Nodal Officers(Subsidiary), CPRMSE