



COAL INDIA LIMITED  
COAL BHAWAN  
10, NETAJI SUBHAS ROAD,  
KOLKATA-700 001

Ref.No. CIL/C-5B <sup>JBCCI</sup> /CPRMS (Non-executives/ <sup>52</sup>

Dated: 26.11.2014

The Chairman-cum-Managing Director ECL Sanctoria  
The Chairman-cum-Managing Director BCCL Dhanbad  
The Chairman-cum-Managing Director CCL Ranchi  
The Chairman-cum-Managing Director WCL Nagpur  
The Chairman-cum-Managing Director SECL Bilaspur  
The Chairman-cum-Managing Director MCL Sambalpur  
The Chairman-cum-Managing Director NCL Singrauli  
The Chairman-cum-Managing Director CMPDIL Ranchi

**Sub: Contributory Post Retirement Medicare Scheme for Non-executives**

Dear Sir (s),

Board of Directors of CIL in its 310<sup>th</sup> meet held on 08.11.2014, under Item No.310:4( R), has approved the Contributory Post Retirement Medicare Scheme for Non-executives, subject to the following:-


"This is a temporary scheme and will be reviewed during the next wage revision/NCWA-X, including revision of the contribution amounting to Rs.40,000/- (Rupees Forty Thousand only) which will be taken into account based on actuarial valuation at this time".

This communication has been received from Company Secretary, CIL, vide his Noting-sheet No. CIL/XI(D)/04112/2014 dated 24.11.2014.

A copy of the Scheme is enclosed for its wide circulation and its implementation.

Encl: (as above)

Yours faithfully,

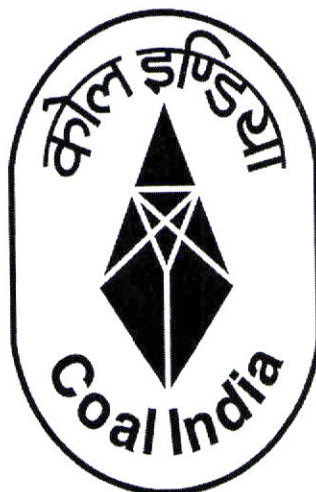
  
(R MOHAN DAS)  
Director (P&IR)

**Distribution:**

1. Director (Personnel), ECL/BCCL/CCL/WCL/SECL/MCL/NCL
2. Director (RD & T), CMPDIL, Ranchi
3. Director (Tech.)/Director(Fin.)/Director (Mktg.), CIL, Kolkata
4. CVO, CIL, Kolkata
5. CGM/TS to Chairman, CIL, Kolkata
6. Executive Director, IICM, Kanke Road, Ranchi
7. G M, NEC, Assam / General Manager (Fin.) I/C, CIL, Kolkata
8. General Manager (E&T), CIL – with a request to kindly arrange to upload the above Circular on the website of CIL under section for non-executives. Scanned copy is being mailed separately.
9. General Manager, CIL, New Delhi
10. All Regional Sales Manager, CIL
11. All the Members of Standardization Committee of JBCCI-IX
12. Manager (P/AW), CIL / Finance Manager (Esttbb./Bills), CIL, Kolkata

**Contributory Post Retirement Medicare Scheme**  
**for**  
**Non-Executives**  
**of CIL and its Subsidiaries**

*(As approved by the Board of Directors of CIL in its 310<sup>th</sup> Meeting)*



**(A Public Sector Undertaking under Control of  
Ministry of Coal, Govt. of India)**

**(Maharatna Company)**

**“Coal Bhawan”  
10, Netaji Subhash Road, Kolkata-700001**



**CONTRIBUTORY POST RETIREMENT MEDICARE**  
**SCHEME FOR NON-EXECUTIVES OF COAL INDIA LTD.**  
**AND ITS SUBSIDIARY COMPANIES.**

- 1.0 The scheme shall be known as '**CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME FOR NON-EXECUTIVES OF COAL INDIA LTD. AND ITS SUBSIDIARY COMPANIES.** This will come into effect from date of notification.
- 1.1 The scheme is to provide Medicare to the retired non-executives of Coal India Limited and its subsidiary companies and their spouses.
- 2.0 ELIGIBILITY**
- 2.1 The Scheme will apply to the following categories of separated Non-Executives of Coal India Limited and its subsidiary companies:
- Non-Executives, who separate from the company on account of retirement on attaining the age of superannuation or are separated by the company on Medical grounds or retirement under Voluntary Retirement Scheme or Voluntary Retirement Scheme formulated and made applicable from time to time.
- 2.2 In case of death of a retired non-executive before becoming member, his/her spouse would be eligible for membership.
- 2.3 In case of death of the retired non-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 The spouse of a non-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.

### 3.0 BENEFITS

The Medical Benefits to the retired non-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 Travelling expenses or any other 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 ambulatory patients, ambulance charges will be paid in case the ambulance is provided by the Empanelled hospital.

- 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) Reimbursement of Medical expenses incurred for indoor treatment will be allowed; subject to the condition that the treatment is obtained in Government hospitals or other hospitals notified by the Coal India Ltd. or its subsidiaries on CGHS rates.
- b) Eligibility for indoor admission will be restricted in the Ward/Cabin as was applicable to him/her at the time of retirement.
- c) The maximum amount reimbursable during the entire life for the retired non-executives and spouse taken together would be Rs.5.0 lakh (Rupees Five Lakhs) only. In case the membership is limited to single beneficiary the limit would be Rs.2.5 lakhs (Rupees Two Lakhs Fifty Thousands) only.
- d) In case of critical disease, an additional Rs. 5.0 Lakhs (Rupees Five Lakhs) would be allowed.



### 3.2.2 Outpatient/Domiciliary Treatment

For the payment of Outpatient/Domiciliary treatment shall also be from the amount as mentioned in 3.2.1 of (c).

## 4.0 CONTRIBUTION

Eligible retired non-executives who intend to avail of benefits under the Scheme for self and spouse shall be required to pay one time contribution of as under;

- Rs.40,000/- who have already superannuated or would superannuate during the period of NCWA-IX
- Rs.20,000/- who have superannuated during the period of NCWA-VIII
- Rs.15,000/- who have superannuated during the period of NCWA-VII
- Rs.10,000/- who have superannuated during the period of NCWA-VI & before

In case the membership is for single beneficiary the contribution required to be paid would be half of the amount mentioned only. Non-Executives already in service may, however, contribute this amount prior to their retirement in lump sum or in four quarterly instalments of Rs.10,000/- each.

The contribution shall have to be deposited with the Company from where the non-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 non-executive, who intends to avail of medical benefits under the scheme shall apply for the purpose to the Head of Non-Executive Establishment Department of Coal India Limited or its subsidiary companies from where he/she has retired along with membership amount. Such non-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 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. 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 Non-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 non-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 Medical Services of the Company. Declaration of the nominee is required to be given by the retired non-executive/spouse as the case may be, at the time of becoming member under the scheme for submitting the claim in absence of retired non-executive and/or the spouse.
- 5.3 This will be admitted on receipt of the prescribed amount of contribution from the retired non-executive. The amount will be remitted by Bank Draft drawn in favour of Coal India Limited or its subsidiary / North Eastern Coalfields as the case may be.





5.4 All the retired non-executives and/or spouse will have to submit a life-certificate every year in the month of December. The life certificate may be issued by anyone of the following persons;

- I. The branch manager of the Bank where the concerned retired non-executive and/or spouse is maintaining the single-owned Saving Bank Account.
- II. A Gazetted Officer of Central Govt. or State Govt.
- III. A registered Medical Practitioner
- IV. Officer of the company from where the medical facility is obtained.

5.5 The Medical Card issued will be revalidated on yearly basis on submission of life-certificate. Non-submission of 'Life Certificate' will make the Medical Card invalid.

#### **6.0 CLAIM**

The following procedure will be followed for claiming benefits to 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 3.2.1(c) & (d) as the case may be.

#### **6.2 Reimbursement of charges for hospitalization (Indoor Treatment)**

- a) For claiming reimbursement of medical expenditure incurred by the beneficiaries covered under the scheme, the retired non-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 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.

- 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.

### **6.4 Notified hospitals**

The hospitals empanelled by CIL would be considered as notified hospitals. The list of Notified Hospitals shall be uploaded in CIL Website and the retired non-executives shall follow the same.





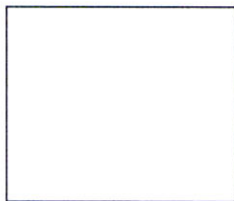
## 7.0 GENERAL

- 7.1 In case any doubt arises regarding the genuineness or otherwise of the claims preferred by the retired non-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.
- 7.2 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.
- 7.3 The Standardization Committee reserves the right to deliberate and suggest any amendment or modification in the scheme, if required.
- 7.4 The Scheme will be reviewed in all spheres after 06 (six) months from its implementation.
- 7.5 In respect of any matter not covered herein, specific reference will be made to Director(P&IR), CIL for clarification.

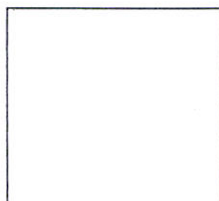
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**Medical Card****Contributory Scheme for Post Retirement Facilities for Non-Executives****Annexure A**

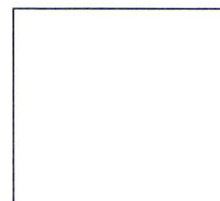
Registration No:



Photograph of the Retired Non-Executive



Photograph of the spouse



Photograph of the nominee, if any

Name of the Retired Non-Executive with Employee No. :

Name of spouse :

Date of retirement :

Designation at the time of Retirement :

Scale of pay and basic pay as on the date of retirement :

Company along with /Mine/Establishment/Unit from where Retired :

Company/Establishment where Registered for Medical Benefits under the scheme :

No. and date of Demand Draft remitted with name of the Issuing bank :

Permanent Address :

Present Address with telephone No. :

Name of the nominee with relationship, if any :

Address of the nominee :

Company opted for claiming reimbursement :

**Declaration**

Certified that myself and my spouse are not availing any medical facilities from or through the Central/State Govt/Public Sector Undertaking/Quasi Govt. Body or any Medical Insurance Company either in individual capacity or as dependent)

(Signature of Retired Non-Executive)

Date : .....

(Signature of the Spouse)

Date: .....

(Signature of the nominee)

Date: .....

For office Use

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

Date, Stamp &amp; Signature of receiving Officer

**Validity Period of the Card :**

From ..... for lifetime of members subject to revalidation of card by submission of life-certificate every year in December.

Date of issue .....

**Signature of Issuing Authority with seal**