

# कोल इंडिया लिमिटेड

(महारत्न कंपनी)

(उपक्रम भारत सरकार का)

“कोल भवन”

प्रेमइज नं० 04, एमएआर प्लॉट नं० ए एफ-III

एक्शन एरिया ए1-ए, न्यू टाउन, राजारहत

कोलकाता-700156 (पश्चिम बंगाल)

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A Govt. of India Enterprise

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Ref. No.: CIL/C-5B/JBCCI-X/SC/129

Dated: 08.04.2020

### OFFICE MEMORANDUM

#### Sub: Frequently Asked Questions (FAQs) for CPRMS-NE (Modified)

The Standardization Committee of JBCCI-X in its 9<sup>th</sup> Meeting held on 28.02.2020 at Raipur approved the following Frequently Asked Questions regarding Contributory Post Retirement Medicare Scheme for Non-Executives-Modified [CPRMS-NE (Modified)]: -

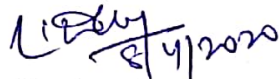
Query	Clarifications
How to reduce time lag/delay in issuing Medical Cards & extending benefits of CPRMS-NE (Modified) for on roll employees (for whom the membership contribution has been collected) post their superannuation/separation?	Employees who were on roll of CIL/Subsidiaries as on 01.07.2016 or thereafter, shall be deemed to be the member of CPRMS-NE (Modified) from the date of their separation as per the scheme. Medical card shall be issued on the date of their separation subject to fulfilling other terms and conditions of the scheme.
Members' as well as Management's Contribution for employees separated prior to 01.07.2016	Member's Contribution: Rs. 40,000/- Management's Contribution: NIL Clause 4.1 of CPRMS-NE (Modified) shall be deleted.
If members of CPRMS-NE (2014) who retired from one establishment and have been availing benefit under CPRMS-NE (2014) from another establishment, for becoming member of CPRMS-NE (Modified) and depositing the balance amount, if applicable, which establishment should (s)he approach?	Establishment from where (s)he has been availing benefit under CPRMS-NE (2014)
In above scenario, if a member of CPRMS- NE (2014) wishes to include his/her Divyang child as beneficiary under CPRMS-NE (Modified) which establishment should (s)he approach?	For membership of Self, Spouse and Divyang Child, employee shall approach the establishment from where (s)he separated
Definition of Divyang Child	As per Office Memorandum No.: 4-24/96-C&P/CGHS (P)/EHS dated 07.05.2018 of Ministry of Health & Family Welfare, Department of Health & Family Welfare, Govt. of India (copy enclosed). The Divyang Child shall include son as well as daughter.
No. of Divyang Children as beneficiary of CPRMS-NE (Modified) for one member	No limit. However, for each Divyang child separate contribution, as applicable, is to be deposited.
Any age limit for inclusion of divyang child	No limit
Inclusion of Divyang Child for on roll employees and recovery/deposition of contribution	On the date of retirement/separation
Last date of becoming member of CPRMS-NE (Modified) for employees retired prior to 01.07.2016	29.02.2020. Clause 2.1. (j) of CPRMS-NE (Modified) shall be as under: - “As a special case, employees retired prior to 01.07.2016 will be given an option to become member of CPRMS-NE (Modified) till 29.02.2020 by depositing uniform contribution of Rs. 40,000/- or the balance amount, if members of CPRMS-NE (2014), as applicable. No contribution shall be made by Management.
Last date of becoming members of CPRMS-NE (Modified) for existing members of CPRMS-NE (2014)	

Queries	Clarifications
For the Non-Executive Cadre Employees who retired during the tenure of 10th Wage Agreement for CIL and SCCL, if the arrear amount is less than the membership contribution, how should it be treated?	Arrear is to be forfeited and the balance amount of membership contribution is to be recovered from non-statutory dues. If that is not possible, retired employee is to be intimated to deposit the balance amount of contribution as per modified scheme. If the employee concerned doesn't deposit the balance amount, the amount recovered towards CPRMS-NE (Modified) may be returned and employee may be debarred from becoming member of the CPRMS-NE (Modified) in future.
Operational period of CPRMS-NE (2014)	CPRMS-NE (2014) shall only be operating for those employees who have deposited member's contribution as per old rates as prescribed in CPRMS-NE (2014) prior to 01.07.2016 and have chosen not to become member of CPRMS-NE (Modified)
If both the spouses were employees of CIL/Subsidiaries in Non-Executive Cadre and retired prior to 01.07.2016, whether for availing benefits both of them have to become member of CPRMS-NE (Modified) or one of them can become the member and the other can avail benefit as dependent of such member?	If both become member of CPRMS-NE (Modified) by making individual contribution of Rs. 40,000/- each, they can avail full benefit i.e. Rs. 8.0 lakh each as maximum amount reimbursable during their respective entire lives (excluding critical diseases). If one of them becomes member of the modified scheme, both of them can jointly avail the benefit of the scheme with maximum limit of Rs. 8 Lakhs jointly excluding critical diseases.
If one of the spouses is on roll employee in Non-Executive Cadre and the other has retired (in Non-Ex. Cadre) prior to 01.07.2016 whether the later can avail benefit as dependent of the on roll employee?	Yes. (S)he can avail benefit post separation of the existing non-executive cadre employee and his/her becoming member of the scheme subject to fulfilling all other terms and conditions
If a Members of CPRMS-NE (2014) i.e. old Scheme has spent a portion of the entitled benefit under the old scheme, whether after becoming member of the modified scheme, he would be entitled to the full benefit or the remaining amount of benefit?	Member shall be allowed to avail benefit of the balance amount only (e.g. if a member of the old scheme has spent Rs. 2 Lakhs for general diseases under the old scheme, after becoming member of the Modified scheme, he is eligible to avail the benefit of 8-2=6 Lakhs only. In case of critical diseases, there would be no limit
Modifying Clause 2.1 (i) of CPRMS-NE (Modified) for purpose of clarity	2.1 (i) of CPRMS-NE (Modified) shall be modified as under: - "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 [who was member of CPRMS-NE (2014)] is unable to pay the requisite member's contribution as per CPRMS-NE (Modified), (S)he will not be a member of the modified scheme."
Modifying Clause 2.1 (j) of CPRMS-NE (Modified) for purpose of clarity	"Management shall also contribute Rs. 18,000/- per member" is to be deleted. Clause 2.1. (j) of CPRMS-NE (Modified) shall be as under:- "As a special case, employees retired prior to 01.07.2016 will be given an option to become member of CPRMS-NE (Modified) till 29.02.2020 by depositing uniform contribution of Rs. 40,000/- or the balance amount, if members of CPRMS-NE (2014), as applicable. No contribution shall be made by Management.
Any exemption from contribution under CPRMS-NE (Modified)?	No. There is uniform member's contribution of Rs. 40,000/- each for all. In case, both of the spouses working in Non-Executive Cadre in CIL/Subsidiaries, on or after 01.07.2016, both shall separately contribute Rs. 40,000/- each.

Queries	Clarifications
Whether in case of death of an employee while in service during "10th Wage Agreement for CIL and SCCL" before recovery of full membership contribution of CPRMS-NE (Modified), is it mandatory for the spouse/widow to become member of the scheme?	As per Clause 2.1 (e) of the Scheme, in case of death of a serving Non-Executive Cadre employee, his/her spouse would be eligible for membership after depositing the balance contribution amount making it full membership contribution as per CPRMS-NE (Modified) However, the amount once deducted towards membership contribution cannot be returned other than what has been prescribed under Clause 4.10 of the Scheme
Clarification regarding the amount prescribed for payment of Outpatient/domiciliary treatment	As per the scheme already circulated
For payment of Outpatient/ domiciliary treatment, whether per annum is Calendar Year or Financial Year?	Financial Year is to be considered for payment of such amount
Whether any documentary proof would be required for payment of Outpatient/domiciliary treatment?	Yes bills need to be submitted and verified before disbursement of the amount towards Outpatient/domiciliary treatment
For members of CPRMS-NE (2014) whether new medical card shall be issued if they become member of CPRMS-NE (Modified)	Yes. A Separate medical card shall be issued to them only after depositing the card issued under CPRMS-NE (2014).
Medical Book for members of CPRMS-NE (Modified)	Medical Book for keeping Medical History of the member shall be prepared
Application form and Format of Medical Card	Application form and format shall be circulated by CIL
Who would be approving authority for reimbursements of expenses incurred due to treatment taken in non-empaneled hospital as mentioned in Clause 3.1.1 (a) (B) of CPRMS-NE (Modified), till formation of Trust or its becoming operation?	Till formation of the Trust and its being operational, following officials shall be empowered to grant approval for release of reimbursements in such cases: - i. Director (Personnel) of the Subsidiaries for cases pertaining to their respective subsidiaries ii. Director (P & IR), CIL for cases pertaining to CIL (HQ), Kolkata, RSOs, allied establishments iii. Director (Technical), CIL for cases pertaining to NEC

This is being issued for information and necessary action.

**Encl: As above**

  
 (A. K. Choudhary)  
 General Manager (MP & IR), CIL

**Distribution: -**

1. All members of Standardization Committee of JBCCI-X
2. GM (P/IR) - ECL/BCCL/CCL/WCL/NCL/MCL/SECL
3. GM (P & A) - CMPDIL
4. GM - NEC
5. CMS - ECL/BCCL/CCL/WCL/NCL/MCL/SECL
6. MS - CMPDIL
7. CMS, CIL (HQ), Kolkata
8. GM CIL, New Delhi
9. GM (System), CIL - with a request to upload on website of CIL

**Copy for kind information to: -**

1. CMD- ECL/BCCL/CCL/WCL/NCL/MCL/SECL/CMPDIL
2. Dy. GM (P)/ TS to Director (P & IR)

...3/3



No. 4-24/96-C&P/CGHS (P)/EHS  
Government of India  
Ministry of Health & Family Welfare  
Department of Health & Family Welfare  
EHS Section  
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Nirman Bhawan, New Delhi  
Dated: the 7th May, 2018

**OFFICE MEMORANDUM**

**Subject: Eligibility of Permanently Disabled Unmarried Son of a CGHS Beneficiary to avail CGHS facility - Reg.**

The undersigned is directed to refer to this Ministry's Office Memoranda of even number dated 31.05.2007, 29.08.2007 and 02.08.2010 vide which the entitlement of the son of a CGHS beneficiary beyond the age of 25 years was conveyed. As per the two Office Memoranda under reference, it was indicated that an unmarried son of a CGHS beneficiary suffering from any permanent disability of any kind (physical or mental) will be entitled to CGHS facility even after attaining the age of 25 years.

2. Since then this Ministry is in receipt of several representations for inclusion of more conditions in view of modification to the PwD Act, 1995 by "**The Rights of Persons with Disabilities Act, 2016 (Act No. 49 of 2016)**" as notified by M/o Law and Justice, Govt. of India on 27.12.2016. The matter has been reviewed by the Ministry and it is now decided that for the purpose of extending the CGHS benefits to dependent unmarried son of CGHS beneficiary beyond 25 years of age, the definition of 'Permanent Disability' shall include the following conditions :

**I. Physical disability:**

**A. Locomotor disability including**

- a) **Leprosy cured person-** suffering from loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity or suffering from manifest deformity and paresis or having extreme physical deformity as well as advanced age which prevents him/her from gainful occupation
- b) **Cerebral palsy** – caused by damage to one or more specific areas of the brain usually occurring before, during or immediately after birth.
- c) **Dwarfism-** a medical genetic condition resulting in an adult height of 147 cms or less;
- d) **Muscular dystrophy-** a group of hereditary genetic muscle diseases characterized by progressive skeletal muscle weakness
- e) **Acid attack victims** – disfigured due to violent assaults by throwing acid or similar corrosive substance

**B. Visual impairment:**

- a) **Blindness-** where a person has any of the following conditions after best correction:
  - (i) Total absence of sight or
  - (ii) Visual acuity less than 3/60 or less than 10/200(Snellen) in the better eye with best possible correction
  - (iii) Limitation of field of vision subtending an angle of less than 10 degree
- b) **"Low vision"** means any of the following conditions:
  - (i) visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 upto 10/200

- (Snellen) in the better eye with best possible corrections; or
- (ii) limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree

### C. Hearing Impairment

- (a) "deaf" means persons having 70 db hearing loss in speech frequencies in both ears;
- (b) "hard of hearing" means persons having 60 db to 70 db hearing loss in speech frequencies in both ears;

**D. "Speech and Language disability"** – permanent disability arising out of conditions such as Laryngectomy or aphasia affecting one or more components of speech and language due to organic or neuronal causes.

**II. Intellectual disability-** characterized by significant limitation both in intellectual functioning (reasoning, learning, problem solving) and in adaptive behavior, which cover a range of every day, social and practical skills, including-, social and practical skills, including-

- (a) **"Specific language disabilities"** – a heterogeneous group of conditions wherein there is deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do the mathematical calculations and includes conditions such as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia
- (b) **"Autism spectrum disorder"** – a neuro-developmental disorder typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and frequently associated with unusual or stereotypical rituals or behaviour.

### III. Mental behaviour

"Mental illness"- a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgement, behaviour, capacity to recognize reality or ability to meet the ordinary demands of life, but does not include retardation.

### IV. Mental Retardation


### V. Disability caused due to

- (a) **Chronic neurological conditions** such as
- (i) Multiple Sclerosis
- (ii) Parkinson's disease
- (b) **Blood disorder**
- (i) Haemophilia
- (ii) Thalassemia
- (iii) Sickle Cell Disease

### VI. Multiple Disabilities ( more than one of the above disabilities)- including deaf blindness

3. Bench Mark Disability- unmarried permanently disabled and financially dependent sons of CGHS beneficiaries suffering 40% or more of one or more disabilities as certified by a Medical Board shall be eligible to avail CGHS facilities even after attaining the age of 25 years.

4. This OM will be effective from the date of its issue.



(Rajeev Attri)

Under Secretary to the Govt. of India  
Tel: 011-2306 1883

To

- 1) All Ministries/Departments, Government of India

- 2) Director, CGHS, Nirman Bhawan, New Delhi
- 3) Addl. DDG(HQ), CGHS, MoHFW, Nirman Bhawan, New Delhi
- 4) AD(HQ), CGHS, R.K.Puram, Sector-12, New Delhi
- 5) All Addl. Directors/Joint Directors of CGHS cities outside Delhi
- 6) Additional Director (SZ)/(CZ)/(EZ)/(NZ)/(MSD), MCTC CGHS, New Delhi
- 7) JD(HQ), JD (Grievance)/JD (R&H), CGHS, Delhi
- 8) DDG(M) /CMO(SRA), Dte.GHS, MoHFW, Nirman Bhawan, New Delhi
- 9) Rajya Sabha/Lok Sabha Secretariat, New Delhi
- 10) Registrar, Supreme Court of India, New Delhi
- 11) U.P.S.C. Dholpur House, New Delhi
- 12) Office of the Comptroller & Auditor General of India, Pocket-9, Deen Dayal Upadhyaya Marg, New Delhi - 24
- 13) Director, Department of Pension & Pensioners Welfare, Lok Nayak Bhawan, Khan Market, New Delhi
- 14) PPS to Secretary (H&FW)/Secretary (AYUSH)/Secretary (HR)/Secretary (AIDS Control), Ministry of Health & Family Welfare
- 15) PPS to DGHS/AS&DG (CGHS)/AS&FA/AS&MD, NRHM/AS(H), MoHFW, New Delhi
- 16) MS Section, MoHFW, Nirman Bhawan, New Delhi
- 17) MG-II Section, Dte.GHS, Nirman Bhawan, New Delhi
- 18) Hospital Empanelment Cell, CGHS, MoHFW, Nirman Bhawan, New Delhi
- 19) CGHS-I/II/III/IV, Dte. Gen of CGHS, MoHFW, Nirman Bhawan, New Delhi
- 20) Estt.I/Estt.II/Estt.III/Estt.IV Section, MoHFW, Nirman Bhawan, New Delhi
- 21) Admn.I/Admn.II Section, Dte.GHS, MoHFW, Nirman Bhawan, New Delhi
- 22) Integrated Finance Division, MoHFW, Nirman Bhawan, New Delhi
- 23) All Officers/Sections/Desks in the Ministry
- 24) Deputy Secretary (Civil Service News), Department of Personnel & Training, 5<sup>th</sup> Floor, Sardar Patel Bhawan, New Delhi
- 25) Shri Umraomal Purohit, Secretary, Staff Side, 13-C, Ferozshah Road, New Delhi
- 26) All Staff Side Members of National Council (JCM)
- 27) ED(H)/Planning, Railway Board, Ministry of Railways, Rail Bhawan, Rafi Marg, New Delhi - 110001
- 28) Central Organisation, ECHS, Department of Ex-Servicemen Welfare, Ministry of Defence, New Delhi
- 29) Chairman, Employees State Insurance Corporation, Ministry of Labour & Employment, Panchdeep Bhawan, C.I.G. Marg, New Delhi-110002
- 30) UTI-ITSL, 153/1, First Floor, Old Madras Road, Ulsoor, Bengaluru-560008.
- 31) Sr. Technical Director, NIC, MoHFW, Nirman Bhawan, New Delhi with the request to upload this OM on the Ministry's website under the link of CS (MA) Rules – OMs and Circulars
- 32) Hindi Section, MoHFW, Nirman Bhawan, New Delhi for providing Hindi version of this OM.
- 33) Guard file