



COAL INDIA LIMITED
"COAL BHAWAN"
10 NETAJI SUBHASH ROAD
KOLKATA – 700001

No. CIL/C-5A (PC)/CPRMSE/ 207

Date: 28.12.2012

OFFICE ORDER

Sub: CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME FOR EXECUTIVES OF CIL AND ITS SUBSIDIARIES (CPRMSE)


The Board of Directors of CIL in their 289th Meeting held on 18.09.2012 has approved the modifications/additions in the **Contributory Post Retirement Medicare Scheme for Executives of CIL and its Subsidiaries (CPRMSE)**.

The payment of outpatient/domiciliary treatment as per clause 6.1 will be effective from 01.01.2013. The payment of outpatient/domiciliary treatment for the period 01.07.2012 to 31.12.2012 will be as per the pre-revised rates.

The reimbursement of charges for hospitalization (indoor treatment) as per CPRMSE has been enhanced to Rs.25 lakhs or Rs.12.5 lakhs as the case may be with immediate effect. There will be no limit for specified diseases as mentioned in clause 3.2.1. (d) of the Scheme, which will not be accounted against the amount of Rs.25 lakhs or Rs.12.5 lakhs as the case may be.

The Contributory Post Retirement Medicare Scheme for Executives of CIL and its Subsidiaries (CPRMSE) as modified is published in website www.coalindia.in. A copy of the same is enclosed for vide circulation.

This issues with the approval of Competent Authority.


(R. Mohan Das)
Director (P&IR)

Distribution:

1. CMD, ECL/BCCL/CCL/SECL/WCL/NCL/MCL/CMPDIL
2. D(F)/D(T)/D(Mktg)/, CIL, Kolkata
3. D(P)/D(F) ECL/BCCL/CCL/SECL/WCL/NCL/MCL
4. D(RD&T), CMPDIL, Ranchi
5. CVO, CIL, Kolkata
6. ED, IICM, Ranchi/ED(Medical Services), CIL Camp : CCL, Ranchi
7. ED(Corporate Services)(Internal Audit), CIL, Kolkata
8. CGM/TS to Chairman, CIL, Kolkata
9. CGM, NEC, Margherita
10. GM(P/EE), ECL/BCCL/CCL/SECL/WCL/NCL/MCL/CMPDIL/CIL
11. GM (Telecom), CIL: with a request to upload the same in CIL website internet under Circulars/Internet under info – Circulars. The existing Contributory Post Retirement Medicare Scheme for Executives of CIL and its Subsidiaries (CPRMSE) be removed and the rule with the said modification be uploaded in CIL website. Soft Copies e-mailed.
12. GM(F)/GM(F)(I/C), CIL, Kolkata
13. GM(P)MP&IR/Recruitment/Admn, CIL, Kolkata
14. GM, CIL, New Delhi
15. Company Secretary, CIL, Kolkata
16. Chief Medical Officer, CIL, Kolkata
17. Sr. Officer (Secretarial), D(P&IR), CIL
18. Guard file.

Contributory Post Retirement Medicare Scheme

For

Executives

Of CIL and its Subsidiaries

(Including Modifications/Additions issued upto 28.12.2012)



A Government of India Enterprise)

(A Maharatna Company)

“COAL BHAWAN”

10 NETAJI SUBHASH ROAD, KOLKATA – 700001



CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME FOR EXECUTIVES OF COAL INDIA LIMITED & AND ITS SUBSIDIARY COMPANIES

- 1.0 The scheme shall be known as '**CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME FOR EXECUTIVES OF COAL INDIA LIMITED AND ITS SUBSIDIARY COMPANIES**'. This 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 The Scheme will apply to the following categories of separated Executives of Coal India limited and its subsidiary companies:

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 under Common Coal Cadre or Voluntary Retirement Scheme formulated and made applicable from time to time.

Membership under the scheme will not be extended to executives who resign from the services of CIL and its subsidiaries.

The Board Level appointees, who are separated from the company after completion of the full tenure as per terms of appointment or before, are eligible to become member under the scheme. However, in case of leaving the company prior to completion of tenure, they are eligible to become member under the scheme after attaining age of superannuation and in case of death prior to superannuation, their spouse may become member, provided they do not get similar facilities either in individual capacity or as dependant in any other PSU. The Board level appointees are eligible for benefit irrespective of the number of year of service put in, in the company.

- 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.
- 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 dependant or in individual capacity.



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 ambulatory patient, ambulance charges will be paid in case the ambulance is provided by the Empanelled hospitals.

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) Reimbursement of Medical expenses incurred for indoor treatment will be allowed on actual basis, subject to the condition that the treatment is obtained in Company hospitals, Government hospitals including hospitals under Municipal Corporation and all other PSUs. Besides, Medical expenses will also be reimbursed for treatment undertaken in hospitals notified by Coal India Ltd. as per actual or CGHS rate whichever is less.

ii) In case of emergency, like Heart attack, accidents, etc., or due to non-availability of empanelled hospitals in a particular town or city, if any retired executive and/or spouse undertake medical treatment in hospitals/ nursing homes other than mentioned above, the reimbursement will be admissible as per prevailing MAR rate. Such payments will be released on case to case basis on obtaining approval of Dir. (P&IR), CIL or CMDs of the subsidiary companies as the case may be.

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

However, in case treatment is undergone in Company approved Hospitals or Nursing Homes, reimbursement will be done as per actual or CGHS rate whichever is less. Where CGHS rate is not available, payment should be made as per MAR.

In case of treatment undertaken in non- empanelled hospitals in non-emergency situations 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 MAR, on obtaining approval of Dir. (P&IR), CIL or CMDs of the subsidiary companies as the case may be.

iii) 100% Cashless Treatment shall be permitted at the empanelled hospitals 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 executive 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 Executives & Executives of E9 Grade
2	Individual Cabin	Retired Executives of E8 & E7 Grade
3	Twin Sharing Cabin	Retired Executives E1 to E6 Grade

- c) The maximum amount reimbursable during the entire life for the retired executives and spouse taken together would be Rs. 25 lakhs and in case of single membership the limit would be Rs. 12.5 lakhs. 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 empanelled hospitals would also be permitted and the same will be adjusted against the maximum applicable limit of Rs. 25 lakhs or Rs. 12.5 lakhs as the case may be.

- 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

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 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

The amount payable per year for Outpatient/Domiciliary treatment would be Rs. 15000/- (Rupees Fifteen thousand) for all the retired executives irrespective of their date of retirement for couple membership i.e., taken together retired executive & spouse and for single membership i.e., either retired executive or spouse, the amount payable per year will be Rs. 7500/- (Rupees Seven thousand five hundred) irrespective of date of retirement. Further, in case of Couple membership, in the event of death of the retired executive or spouse, the amount payable per year will be reduced to Rs. 7500/- and for the half year in which the death of the retired executive or spouse occurs, payment shall be made on prorata basis in respect of the deceased.

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.

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) In case of single beneficiary whose benefit will be limited to Rs. 12.5 lakhs, the contribution would be 50% of the amount mentioned against each.
- 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 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 4% 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.

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 a 'Life Certificate' every year in the month of December. 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.

5.5 The Medical Card issued will be re-validated 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 3.2.2. This will be paid in two equal



installments on half yearly basis in July and January every year. In case the first installment becomes due before completion of six months from the date of enrolment, the amount payable would be on prorata basis.

The first half-yearly claim on prorata basis of the amount so fixed shall be submitted by the retired executive/spouse as the case may be in **Annexure-B1** Form to Chief of Medical Department of concerned subsidiary/CIL Hqrs./NEC as the case may be who would process the same for payment through Finance department. The subsequent half-yearly payments for Outpatient/Domiciliary Treatment i.e., 50% of Rs. 15000/- (Rupees Fifteen thousand) or Rs. 7,500/- (Rupees Seven thousand five hundred) as the case may be, shall be released directly by Finance department and the amount shall be credited to the Savings Bank Account of the retired executive and or spouse as per their declaration. The retired executive/spouse while submitting the first claim in **Annexure-B1** Form shall mention the name of Bank and Branch together with Savings Bank Account Number and a copy of the self attested Pass Book of the said Savings Bank Account shall also be submitted. The modified B 1 Form for submitting claim is enclosed accordingly.

The concerned Finance departments of CIL and subsidiary companies as well as NEC shall develop a system of directly crediting the account of the concerned retired executives/spouse for releasing the payments half-yearly for Outpatient/Domiciliary Treatment. So long such system is not developed, A/C Payee Cheque should be issued for releasing payment and the same should be sent to the address of the concerned retired executives/spouse by registered post. The claim will be settled and payment released within 30 days of First submission. The subsequent installment would be released when due subject to the condition stipulated at 5.4 above.

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 then 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-B2 & B3** 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

6.4 Notified hospitals

The hospitals empanelled by CIL 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.



Medical Card
Contributory Scheme for Post Retirement Facilities for Executives

Annexure A

Registration No:

Photograph of the Retired Executive

Photograph of the spouse

Photograph of the nominee, if any

Name of the Retired 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 (applicable for executives who have retired prior to 01.01.07)

(Signature of Retired Executive)

(Signature of the Spouse)

(Signature of the nominee)

Received Rs. Vide Draft No..... For office Use 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

Contributory Scheme for Post Retirement Medical Facilities for Expenses (Clause 6.1)

CLAIM FORM FOR PAYMENT OF OUTDOOR TREATMENT EXPENSES

Period of Claim: Half year ending 30th June _____ / 31st December _____

1. Name & grade of the retired executive/spouse :
2. PIS No. _____ :
3. Registration No. of Medical Card _____ :
4. Fixed Amount for Outdoor/Domiciliary treatment :
Based on date of retirement (Rupees)
5. Amount Claimed (Rupees/Paise) _____ :
6. Name of Bank and Branch with single-owned :
Savings Bank Account Number where the amount
Shall be credited AND
Present Address at which Cheque is to be sent _____ :

(To be certified by the retired executive)

- 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 reason.
- vi. 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

Date :

Signature of the retired executive/spouse

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

Chief of Medical Service

(To be filled in by the Accounts Department)

Claim passed for payment of Rs. _____ Rupees (in words) _____

Accountant

Sr. A.O./A.O.

Date :



A Maharatna Company

Annexure-B/2

CLAIM FORM FOR REIMBURSEMENT OF MEDICAL EXPENSES INCURRED BY THE RETIRED EXECUTIVE

Name & Code :

Registration of Medical card :

Present address at which the 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 rather 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 enclosed.
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 :

- The statements made in the claim are true to the best of my knowledge and belief.
- I am a member of Contributory Scheme for Post Retirement Medical Facilities and my Medical Card is valid since _____.
- I continue to fulfill the conditions of eligibility for availing the benefits under the scheme.
- The Medical expenses were incurred for self/spouse.
- 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.
- Myself and my spouse are not availing any medical facilities from or through the Central/State Govt/Public Sector Undertaking/Quasi Govt. 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/3

(DETAILS OF THE AMOUNT CLAIMED)

		HOSPITALIZATION CASE		AMOUNT	
		Rs.	P.		
		Rs.	P.	Rs.	P.
1. CONSULTATION FEES Date Amount a) b) c) d) TOTAL 1.				5. ACCOMMODATION CHARGES FOR THE PERIOD FROM : TO : @Rs.....per day.	
2. INJECTION ADMINISTRATION FEES Date Amount a) b) c) d) TOTAL 2.				6. SURGICAL OPERATION OR CONFINEMENT CHARGES	
3. MEDICINES PURCHASED FROM MARKET Date Amount a) b) c) d) TOTAL 3.				1. 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) d) 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					
Reason		Amount			
1.					
2.					
3.					



A Maharatna Company

LIFE CERTIFICATE

To whom it may concern

This is to certify that Shri _____ son of
_____ / Smt _____ wife of
_____ residing at _____
_____ is known to me.

Shri/Smt _____ is alive at the time of issuing this certificate. This certificate is issued for release of payment for outdoor/domiciliary treatment under CPRMSE of CIL. The signature of Shri/Smt _____ is attested hereunder.

Signature

Signature Attested

*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*

Date:

Registration No. of Medical Card : CPRMSE/ _____



COAL INDIA LIMITED
"COAL BHAWAN"
10, NETAJI SUBHAS ROAD
KOLKATA – 700001

No. CIL/C-5A/125/CPRMSE/222

Date: 14.11.2013

OFFICE ORDER

Sub: **CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME FOR EXECUTIVES OF CIL AND ITS SUBSIDIARIES (CPRMSE)**

The Board of Directors of CIL in their 289th Meeting held on 18.09.2012 approved the modifications/ additions in the **Contributory Post Retirement Medicare Scheme for Executives of CIL and its Subsidiaries (CPRMSE)**. The same is also communicated as per the Office Order No. CIL/C-5A (PC)/CPRMSE/207 dated 28.12.2012.

As per Clause 5.4 of the **Contributory Post Retirement Medicare Scheme for Executives of CIL and its Subsidiaries (CPRMSE)**, "Life Certificate" is required to be submitted annually. The same is revised in order to accommodate the nature of membership (single/ couple).

The revised format of the **Life Certificate** is published in website www.coalindia.in. A copy of the same is enclosed for wide circulation.

This issues with the approval of Competent Authority.

(Bhagwan Pantay) 11/13
GM (P&IR/ Welfare)

Distribution:

1. D(F)/D(T)/D(Mktg)/D(P&IR), CIL, Kolkata
2. D(P)/D(F) ECL/ BCCL/ CCL/ SECL/WCL/ NCL/ MCL
3. D(RD& T), CMPDIL, Ranchi
4. CVO, CIL, Kolkata
5. ED, IICM, Ranchi/ ED (Medical Services), CIL Camp : CCL, Ranchi
6. ED (Corporate Services) (Internal Audit), CIL, Kolkata
7. CGM/TS to Chairman, CIL, Kolkata
8. CGM, NEC, Margherita
9. GM(P/EE), ECL/ BCCL/ CCL/ SECL/WCL/ NCL/ MCL/ CMPDIL/CIL
10. GM (Telecom), CIL: with a request to upload the same in CIL website
11. GM (F), CIL, Kolkata
12. GM(P)(Policy Cell): with a request to facilitate the soft copy to Telecom Department
13. GM(P) Recruitment/ Admin, CIL, Kolkata
14. GM, CIL, New Delhi
15. Company Secretary, CIL, Kolkata
16. Chief Medical Officer, CIL, Kolkata
17. Guard file.



A Maharatna Company

LIFE CERTIFICATE

To whom it may Concern

This is to certify that Shri _____
son of Shri _____ and Smt. _____
wife of _____ residing at _____
_____ are/is known to me and alive at the time of
issuing this certificate. The certificate is issued for release of payment for outdoor/
domiciliary treatment under CPRMSE of CIL.

The Signature/s of the above mentioned person/s is/are attested hereunder.

Signature of Retd executive Shri/Smt _____ : _____

Signature of spouse : _____ : _____

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

Date: _____

Registration No. of Medical Card: CPRMSE/ _____

Note: Please note that in case of couple membership, signature of the executives and their spouse is mandatory.

Ramp

कोल इण्डिया लिमिटेड

(भारत सरकार का उपक्रम)

COAL INDIA LIMITED

(A Govt. of India Enterprise)

कोल भवन "COAL BHAWAN"PREMISE NO: 04, MAR, PLOT NO: AF-III
ACTION AREA-1A, NEW TOWN, RAJHARHAT
KOLKATA-700156 (WB)**एक महारत्नकंपनी**
A Maharatna Company**PERSONNEL DIVISION****POLICY CELL**

CIN:L23109WB1973GOI028844

E-MAIL: policycell.cil@coalindia.in

TEL: 033-7110 4282

FAX: 033-2324 4140

WEBSITE: www.coalindia.in

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

संदर्भ सं: CIL/C5A (PC)/Superannuation/ 34

दिनांक: 01.01.2020

कार्यालय जापन**विषय: Re-appropriation of Contribution towards Superannuation Benefit Funds and subsequent amendments in CPRMSE**CIL Board in its 396th meeting held on 19.12.2019 approved the following:

1. Revised allocation of Employer contribution towards Superannuation Benefit Funds w.e.f 01.10.2017 as under:

Sl. No.	Superannuation Benefit	Existing Contribution		Revised Contribution w.e.f 01.10.2017
		Before 01.10.2017	From 01.10.2017	
1	Contributory Provident Fund (CMPF)	10.84% of Basic & DA	12% of Basic & DA	12% of Basic & DA
2	Coal Mines Pension Scheme (CMPS)	1.16% of Basic & DA	7% of Basic & DA	7% of Basic & DA
3	Gratuity	4.16 % of Basic & DA	4.16% of Basic & DA	2.01% of Basic & DA
4	Post Superannuation Medical Benefit (CPRMSE)	4 % of Basic & DA	4% of Basic & DA	2.0% of Basic & DA
5	Superannuation Pension Benefit (CIL EDCPS 2007)	9.84% of Basic & DA	2.84% of Basic & DA	6.99% of Basic & DA
Total		30% of Basic & DA		


2. Contribution of additional ₹121.11 Crores to the centralized corpus for benefit of the Executives retired before 01.01.2007.
3. Subsequent amendments under Contributory Post Retirement Medicare Scheme for Executives of CIL & its Subsidiaries (CPRMSE) w.e.f. 01.01.2020 as under:

Cl. No	Existing provision	Amended provision
3.2.1 (c)	<p>The maximum amount reimbursable during the entire life for the retired executives and spouse taken together would be ₹25 lakhs and in case of single membership the limit would be ₹12.5 lakhs. 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.</p> <p>Cost of the treatment in OPD of empaneled hospitals would also be permitted and the same will be adjusted against the maximum applicable limit of ₹25 lakhs or ₹12.50 lakhs as the case may be.</p>	<p>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.</p> <p>Cost of the treatment in OPD of empaneled hospitals would also be permitted and the same will be adjusted against the maximum applicable limit of ₹25 lakhs.</p>
3.2.2	<p>Outpatient/ Domiciliary Treatment</p> <p>The amount payable per year for Outpatient/ Domiciliary treatment would be ₹15000/- (Rupees fifteen thousand) for all the retired executives irrespective of their date of retirement for couple membership i.e., taken together retired executive & spouse and for single membership i.e., either retired executive or spouse, the amount payable per year will be ₹7500/- (Rupees seven thousand five hundred) irrespective of date of retirement. Further, in case of Couple membership, in the event of death of the retired executive or spouse, the amount payable per year will be reduced to ₹7500/- and for the half year in which the death of the retired executive or spouse occurs, payment shall be made on prorata basis in respect of the deceased.</p>	<p>Outpatient/ Domiciliary Treatment</p> <p>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.</p>
6.1 (2 nd para)	<p>Payment of Outpatient/ Domiciliary Treatment</p> <p>The first half-yearly claim on prorata basis of the amount so fixed shall be submitted by the retired executive/</p>	<p>Payment of Outpatient/ Domiciliary Treatment</p> <p>The first half-yearly claim of the amount shall be submitted by the retired executive/ spouse as the case may be in Annexure-B1</p>



<p>spouse as the case may be in Annexure-B1 Form to Chief of Medical Department of concerned subsidiary/ CIL Hqrs./ NEC as the case may be who would process the same for payment through Finance department. The subsequent half-yearly payments for Outpatient/ Domiciliary Treatment i.e., 50% of ₹15000/- (Rupees fifteen thousand) or ₹7500/- (Rupees seven thousand five hundred) as the case may be, shall be released directly by Finance department and the amount shall be credited to the Savings Bank Account of the retired executive and or spouse as per their declaration.</p>	<p>Form to Chief of Medical Department of concerned subsidiary/ CIL Hqrs./ NEC as the case may be who would process the same for payment through Finance department. The subsequent half-yearly payments for Outpatient/ Domiciliary Treatment i.e., 50% of the amount as per the Policy shall be released directly by Finance department and the amount shall be credited to the Savings Bank Account of the retired Executive and/ or spouse as per their declaration.</p>
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This is for information and compliance by all concerned.


 01/01/2020
 (पी.वी.के.आर.एम. राव)
 महाप्रबंधक (कार्मिक/नीति)

ई-मेल के माध्यम से वितरण:

1. D(T)/ D (P&IR)/ D (F)/ D(M), CIL
2. CMD, BCCL/ CCL/ CMPDIL/ ECL/ MCL/ NCL/ SECL/ WCL
3. CVO, CIL
4. D(P)/D(F), BCCL/ CCL/ ECL/ MCL/ NCL/ SECL/ WCL
5. D(T/ES), CMPDIL
6. CVO, BCCL/ CCL/ CMPDIL/ ECL/ MCL/ NCL/ SECL/ WCL
7. GM/TS to Chairman, CIL
8. GM/ HoD (P/EE), CIL/ BCCL/ CCL/ CMPDIL/ ECL/ MCL/ NCL/ SECL/ WCL
9. GM/ HoD (Finance), CIL/ BCCL/ CCL/ CMPDIL/ ECL/ MCL/ NCL/ SECL/ WCL
10. Company Secretary, CIL – this is issued in reference to letter No. CIL/XI(D)/04112/2019/24384 dated 31.12.2019.
11. GM, NEC
12. GM, NDLO
13. GM/ HoD, IICM
14. DGM/TS to D(P&IR), CIL
15. HoD (System), CIL – with a request to please upload the same in CIL website for information and compliance by all concerned.