



THE SINGARENI COLLIERIES COMPANY LIMITED

(A Government Company)

I.R.Wing, Corporate Personnel Department

Ref.No.CRP/PER/IR/**CPRMS/375**

Dt. 23.03.2018.

CIRCULAR

All Mines & Depts.

Sub:- Introduction of Contributory Post Retirement Medicare Scheme (CPRMS) for Non-Executives of SCCL – Reg.

In line with the “Contributory Post Retirement Medicare Scheme for Non-Executives” implemented in CIL and as approved by the Board of Directors of SCCL, the **Contributory Post Retirement Medicare Scheme for Non-Executives in SCCL** (CPRMS-SCCL for Non-Executives) is hereby introduced **w.e.f 01.04.2018** and the same is enclosed herewith for implementation.

It is requested to arrange wide publicity of the Scheme to enable the eligible NCWA employees to avail Medicare facilities as mentioned therein. Detailed procedural guidelines for implementation will be issued in due course.

This issues with the approval of the Competent Authority.

DIRECTOR (P,A&W).

Encl: Detailed Scheme.

cc.
All Directors.
ED/STPP.
GMs of all Areas
GM(Cdn) CMO
Heads of Corp. Depts.
PM/ERP DGM(P)/SAP-HR.
All Area Personnel Department Heads.
All Area Medical & Health Dept. Heads.



THE SINGARENI COLLIERIES COMPANY LIMITED

(A Government Company)

I.R.Wing, Corporate Personnel Department**CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME FOR
NON-EXECUTIVES OF THE SINGARENI COLLIERIES COMPANY LIMITED**

1.0 The Scheme shall be known as “**Contributory Post Retirement Medicare Scheme (CPRMS) for Non-executives of SCCL.**” This Scheme shall come into force with effect from **01-04-2018.**

- 1.1 The Scheme is to provide Medicare to the retired Non-executives and their spouses.
- 1.2 Membership shall be reckoned from the date of payment of contribution under the Scheme.
- 1.3 This is a temporary scheme and will be reviewed after receipt of Implementation Instructions with regard to CPRMS for Non-Executives as agreed under 10th Wage Agreement for CIL & its Subsidiaries and SCCL subject to the approval of the Competent Authority.

2.0 Eligibility:

- 2.1 The Scheme will apply to the following categories of separated Non-Executives:
 - Non-Executives, who separate/separated from the company on account of retirement on attaining the age of superannation or are separated by the company on Medical grounds or retirement under 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 In case any of the retired non-Executive or spouse is having Medi-claim/Medical Insurance Policy from any Insurance Company in individual capacity for which he/she has to pay premium, they can continue the said Policy for getting medical benefit. However, reimbursement will be limited only to the extent not covered by the said Insurance Policy.
- 2.5 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 (Certificate to that effect to be enclosed).

3.0 Benefits:

The Medical Benefits to the retired non-executives and their spouses, as the case may be, 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.
- 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 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 SCCL as per actual or rates applicable and reimbursed to working non-executives as per NIMS rate or otherwise, 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 Non-executive and / or spouse undertake medical treatment in hospitals/nursing homes other than mentioned above, the reimbursement will be admissible as per Clause 3.2.1(a)(i) above. Such payments will be released on case to case basis after due verification of genuinity and on obtaining approval of Director (PA&W).

In case of treatment undertaken in non-empanelled hospitals in non-emergency situations, prior intimation should be given to the Chief Medical Officer, Main Hospital, Kothagudem or ACOMO, Corporate. In all such cases, payment will be released on case to case basis as admissible as per clause 3.2.1(a) (i) above on obtaining approval of Director (PA&W).

iii) However, in case of any inadmissible amount, the same shall be adjusted against the available balance of the ex-employee.



THE SINGARENI COLLIERIES COMPANY LIMITED

(A Government Company)

I.R. Wing, Corporate Personnel Department

- 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 diseases listed below, an additional amount of Rs.5.0 Lakhs (Rupees Five Lakhs) would be allowed.**
- i. Heart diseases involving surgical intervention
 - ii. Cancer
 - iii. Renal disease
 - iv. Paralysis
 - v. AIDS & Addison's disease/Adrenal Histoplasmosis
 - vi. Critical accidents cases of emergent nature
 - vii. Cerebral fever

3.2.2 Outpatient/Domiciliary Treatment:

The payment of Outpatient/Domiciliary treatment at empanelled hospitals shall also be from the amount as mentioned at 3.2.1(c) above.

4.0 Contribution:

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

- Rs.40,000/- who have already superannuated during the period of NCWA-IX and also cover employees superannuated or would superannuating under 10th Wage Agreement till further instructions.
- 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.



THE SINGARENI COLLIERIES COMPANY LIMITED

(A Government Company)

I.R. Wing, Corporate Personnel Department

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 installments of Rs.10,000/- each.

The contribution shall have to be deposited with the Company.

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 retired non-executive, who intends to avail of Medical benefits under the scheme shall apply for membership to the Head of the Mine / Department / Corp. Head of Department from where he / she has retired in the prescribed application and format (Annexure-I) along with the following documents:

- a) Demand Draft towards membership amount as per their eligibility slot towards contribution to the scheme and based on the advice of the HOD regarding his/her eligibility under the scheme.
- b) Superannuation or termination letter indicating the mode of exit from the service.
- c) 4 Copies of Passport size photographs
- d) Self attested photo Identity of spouse and nominee (PAN card/Aadhar card)
- e) Copy of the Bank Account Book containing the Account No. and IFSC Code.

5.2 The Head of Mine/Department/Corp Head of Department shall scrutinize the service particulars furnished in the application and certify regarding the authenticity of the particulars furnished therein and follow the due procedure for processing and issuance of medical card .

5.3 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'.



THE SINGARENI COLLIERIES COMPANY LIMITED

(A Government Company)

I.R.Wing, Corporate Personnel Department**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)

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 treatment. However, when the expenses are not paid by the company, then the following procedure will be followed:

- 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 through Nodal Officer to the Area Head of Medical Department / Chief Medical Officer, Main Hospital, Kothagudem, in the form prescribed at Annexure-B1 and B2 together with a self attested photocopy of the Medical Card. The claims after scrutiny would be processed by the Nodal Officer and forwarded to CMO and thereafter for further processing to G.M(F&A) for arranging payment. The claims shall be settled within a maximum period of 45 days from the date of its submission.
- b) ***Actuals of treatment/surgeries/procedures and room rent as admissible and levied by the concerned Govt. Hospitals will be reimbursed. For treatment obtained in notified hospitals or for treatment taken in non-notified hospitals in case of emergencies, reimbursement will be as per NIMS tariff.***
- c) 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 will be as per Medical Attendance Rules of the Company applicable to the working non-Executives and will not be reimbursed.

**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 diagnosis 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 SCCL would be considered as notified hospitals. The list of Notified Hospitals shall be uploaded in SCCL 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-executives, 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 Company reserves the right to amend, modify or discontinue the scheme in part or full.
- 7.4 The power to interpret these rules is vested with Director (PA&W) and his interpretation will be final.

Date: 23.03.2018.