



THE SINGARENI COLLIERIES COMPANY LIMITED
(A Government Company)
I.R.Wing, Corporate Personnel Department

Ref.No.CRP/PER/IR/CPRMS-NE(Modified)/ 1866

Dt.27.11.2019

CIRCULAR

All Mines & Depts.

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

In line with the "Contributory Post Retirement Medicare Scheme for Non-Executives"(Modified) received from CIL the **Contributory Post Retirement Medicare Scheme for Non-Executives(Modified) of SCCL** (CPRMS-NE-Modified-SCCL) 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.

GMs of all Areas / GM (E&M) STPP / GM(Cdn)

CMO

Heads of Corp. Depts.

PM/ERP DGM(P)/SAP-HR.

All Area Personnel Department Heads.

All Area Medical & Health Dept. Heads.

President, Telangana Boggu Gani Karmika Sangham (TBGKS) & Recognised Union
General Secretary, Telangana Boggu Gani Karmika Sangham (TBGKS) & Recognised Union
General Secretary, S.C.Workers Union (AITUC) – Representative Status Union

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**CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME
FOR NON-EXECUTIVES OF SCCL (Modified)****1.0 TITLE & COMMENCEMENT OF THE SCHEME:**

The scheme shall be known as CONTRIBUTORY POST RETIREMENT MEDICARE SCHEME FOR NON-EXECUTIVES OF SCCL (CPRMS-NE) (Modified).

Under the Superannuation Benefit, the medical facility is being extended to the eligible Ex-Non-Executive Cadre employees of SCCL along with their spouses. This scheme is mandatory for all the existing Non-Executive Cadre employees including the new incumbents. The scheme will be managed by the Board of Trustee (BOT) of a Trust formed for this purpose.

This will come into effect from **01.04.2018**.

2.0 ELIGIBILITY/ PERSONS COVERED UNDER THE SCHEME:

2.1 The Scheme will apply to the Non-Executive Cadre employees of SCCL along with their spouse. Such employees should have separated on the following grounds to become a Member of this Scheme:-

- a) On attaining the age of superannuation
- b) Whose employment is ceased on medical grounds
- c) Who have retired under Voluntary Retirement Scheme
- d) Who resigns from the company at the age of 57 or above
- e) In case of death of a serving Non-Executive Cadre employee, his/her spouse would be eligible for membership after depositing the full contribution
- f) In case of death of a retired Non-Executive Cadre employee before becoming member, his/her spouse would be eligible for membership after depositing the full contribution
- g) In case of death of the retired Non-Executive Cadre employee 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
- h) Divyang Children, as defined under CGHS, fully financial dependent on the member will also be the beneficiary under the scheme
- i) Existing members of the scheme (circulated vide circular No.CRP/PER/IR/CPRMS/375, dt.23.03.2018) will continue to get the benefit of the modified scheme. Further, for the members of CPRMS-NE (as per circular No.CRP/PER/IR/CPRMS/375, dt.23.03.2018), who do not



THE SINGARENI COLLIERIES COMPANY LIMITED
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I.R.Wing, Corporate Personnel Department

become member of the CPRMS-NE (Modified), the previous scheme. i.e. CPRMS-NE(2014) will continue. In other words, if a separated employee is unable to pay the requisite amount, he will not be a member of the modified scheme.

- j) As a special case, retired employees who have not become the member of the existing scheme (circulated vide circular no.CRP/PER/IRCPRMS/375, dt.23.03.2018) is given an option to become a member of this scheme by submitting their application to the concerned Head of the Mine/Dept/Corporate Head of Dept., together with the stipulated contribution within a period of 06 (Six) months from the date of notification of this scheme i.e. 31.08.2019 to 29.02.2020 vide circular No. CRP/PER/IR/CPRMS-NE/Modified/1728 dated 01.11.2019 as detailed below.

1. For the Non-Executive Cadre employees who exited prior to 01.07.2016/their spouse and are otherwise eligible for enrolment in the scheme but have not submitted applications by depositing uniform contribution amount of Rs.40,000/- . No contribution will be made by the Management.
2. For the Non-Executive cadre employees who exited after 01.07.2016/ their spouse and are otherwise eligible for enrolment in the scheme but have not submitted applications by depositing uniform contribution amount of Rs.40,000/-. Management shall also contribute Rs.18,000/- per member.
3. The existing members of the CPRMS-NE (circulated vide Circular No: CRP/PER/IR/CPRMS/375 dtd: 23.03.2018) will get the benefit of the modified scheme subject to depositing the difference amount between the earlier contributed amount and Rs.40,000/- (i.e., Rs.40,000 minus amount contributed earlier) . Further, those members who already contributed full amount of Rs.40,000/- will automatically become members of CPRMS-NE(Modified).
4. No further extension shall be given in this regard

- 2.2 The benefit under the scheme would be available to the concerned Non- Executive Cadre employee and his/her spouse. However for the same treatment, benefit shall not be payable from any other source

3.0 BENEFITS:

The Benefits under the scheme will be admissible for treatment taken only within India and would be regulated as under:

- 3.1 Reimbursement of medical expenses for indoor and outdoor treatment will be regulated on the following terms and conditions:-



THE SINGARENI COLLIERIES COMPANY LIMITED
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I.R.Wing, Corporate Personnel Department

3.1.1 Indoor Treatment (Read with 6.2):

a) Reimbursement of Medical expenses incurred for indoor treatment will be allowed as follows:

(A) On NIMS rate or actual basis, whichever is less in the following cases:

- i. If treatment is taken in Government Hospitals, Hospitals under Semi-Govt./Municipal Corporation or Hospitals of other PSUs.
- ii. If treatment is undertaken in Empanelled Hospitals notified by SCCL.

(B) On the NIMS rate or actual basis, whichever is less in the following cases:

- i. During emergencies like Heart Attack and accidents.
- ii. Non-availability of empanelled hospitals in a particular town or city
- iii. Any other hospitals/nursing homes other than mentioned above.

Such reimbursement under clause 3.1.1 (a) (B) will be released on case to case basis on obtaining the approval of the Board of Trustees (BoT) or any person(s) authorized by the BoT.

(C) In case of Company's Hospital / dispensaries, the treatment will be provided to Members by charging 40% of treatment cost at NIMS tariff. This amount will be charged to their account of Rs.8.00 Lakhs.

b) Eligibility for indoor admission will be restricted in the Ward/Cabin as was applicable to the employee at the time of retirement.

c) ***The maximum amount reimbursable during the entire life for the retired Non-Executives Cadre employee and spouse taken together would be Rs. 8.0 lakh (Rupees eight lakh only). In case of death of spouse, the balance amount shall be availed by the surviving member.***

In case, husband and wife both are employed in Non-Executive cadre in SCCL and have contributed full amount i.e. Rs.40,000/- each as member's contribution, each one of them shall be entitled to avail benefit of Rs. 8.0 lakh (Rupees eight lakh only) as



THE SINGARENI COLLIERIES COMPANY LIMITED

(A Government Company)

I.R.Wing, Corporate Personnel Department

maximum amount reimbursable during their respective lives.

The maximum amount reimbursable during the entire life for the divyang child would be Rs. 2.5 lakh (Rupees Two lakh fifty thousand only).

- d) In case of critical diseases, defined as under, the benefit will be unlimited as per NIMS rates. However, the benefit will be extended after exhausting the limit of Rs.8.00 Lakh for member and spouse taken together.
- i. Heart diseases involving surgical intervention which will include
- (1) Coronary Artery By-pass Grafting
 - (2) Coronary Angioplasty including cost of stent
 - (3) Pacemaker implantation including cost of pacemaker
 - (4) Any other surgical intervention required for heart disease. Payment may be made on actual basis or on the basis of NIMS approved rates whichever is less.
- ii. Cancer treatment including
- (1) Cost of Chemotherapy taken at home as prescribed by the concerned oncologist of notified/empanelled hospital provided the cost does not exceed the cost of Chemotherapy taken at Indoor or Day Care Centre
 - (2) Cost of investigations 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 NIMS approved rates whichever is less.
- iii. Renal disease which will include Peritoneal Dialysis including CAPD (Continuous Ambulatory Peritoneal Dialysis taken at
- (1) indoor i.e. hospital
 - (2) day Care
 - (3) home



THE SINGARENI COLLIERIES COMPANY LIMITED

(A Government Company)

I.R.Wing, Corporate Personnel Department

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 NIMS approved rates whichever is less. Organ failure inclusive of transplant and follow up outdoor treatment will also be included

iv. "Neurological Disorder" which will include

- (1) Surgery - Brain & Spine Surgery
- (2) Cerebro Vascular Accident
- (3) Cost of Pacemaker in Brain Surgery (deep brain stimulation surgery)
- (4) Physiotherapy - Payment may be made on actual basis or on the basis of NIMS 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 NIMS rates or actual whichever is less.

v. HIV-AIDS & Addison's disease / Adrenal Hitoplasmosis

vi. Critical accidents cases of emergent nature involving head/brain/ spinal injury, resulting in amputation/ fracture of long bones, injury to internal organs , etc.

vii. Cerebral fever

In addition to the above, the case of Chemotherapy (Cancer) and Dialysis (Renal Disease) taken at Daycare Centre, it will be treated as Indoor Treatment.

3.1.2 Outpatient/Domiciliary Treatment:

- a) The outpatient medical treatment will be extended at free of cost to all the members in company's hospitals and dispensaries only.

3.2 Ambulance charge will be reimbursed only if ambulance service is provided by the Empanelled hospital and the same shall be restricted to the entitlement as per TA rules applicable to the concerned member at the time of his/her retirement.

3.3 Travelling expenses or allowance would not be admitted for journey undertaken for the purpose of obtaining Indoor or Outdoor treatment for self, spouse or divyang child, if any.



THE SINGARENI COLLIERIES COMPANY LIMITED
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I.R.Wing, Corporate Personnel Department

4.0 CONTRIBUTION STRUCTURE:

4.1 Total contribution of an amount of Rs 58000/- (Rupees Fifty Eight Thousand only) per member would be made to the scheme which shall include:-

4.2 Member's Contribution including Spouse - CPRMS-NE(Modified):-

The Contribution amount per non-executive, who are on the rolls of the company as on 30.06.2016 and continued/joined thereafter, shall be required to pay Rs 40,000/- (Rupees Forty Thousand only) as one-time payment or in installments, as applicable. For the membership of the Divyang child, contribution of Rs. 20,000/- each would be required in addition to Rs. 40000/-.

4.3 Employer's Contribution per member:-

Employer will contribute Rs 18000/- (Rs Eighteen Thousand only) either as one-time payment against Member's Contribution of Rs 40000/- (Rupees Forty Thousand only) or in instalments, as applicable. In case of divyang child, the contribution of the management would be Rs. 9000/- (Rupees Nine Thousand only) in addition to Rs, 18000/-. In respect of employees, who were separated from the services prior to 01/07/2016, no contribution will be made by the Management.

4.4 The maximum number of equal monthly installments for contribution amount per membership, in respect of Non-Executive Cadre employees who were on roll of the company as on 30.06.2016 and continued thereafter, shall be twenty. Therefore, for Non-Executive Cadre employees who were on roll of the company as on 30.06.2016 and continued thereafter member's contribution per member shall be Rs 2000/- (Rupees Two Thousand only) per month and Employers' Contribution would be Rs 900/- (Rupees Nine Hundred only) per month.

4.5 If the remaining service of the Non-Executive Cadre employee is less than twenty months, the proportionate deduction of the contribution (Employer and Member's Contribution) shall be made so as to receive the full contribution amount well before retirement. Option for lumpsum payment of employee's contribution may also be provided to the employees.

4.6 For new incumbents i.e. Non-Executive Cadre employees who have joined on or after 01.07.2016, contribution will be made @ Rs. 40000/- (Rupees Forty Thousand only) in forty equal monthly installments.



THE SINGARENI COLLIERIES COMPANY LIMITED
(A Government Company)
I.R.Wing, Corporate Personnel Department

- 4.7 In case, husband and wife both are employed in Non-Executive Cadre in SCCL, both of them shall have to contribute Rs. 40,000/- each to become member of the Scheme separately. In the above scenario, both of them shall be entitled to availing full benefit of the scheme i.e. Rs. 8.0 Lakh each as maximum amount reimbursable during their respective entire lives.
- 4.8 For retired Non-Executive Cadre employees, the contribution shall have to be deposited with the Company from where the non-executive has retired / superannuated. Only after making a full contribution, they will become a member under the scheme.
- 4.9 The contribution, as above, shall be payable in advance before availing the benefits of the scheme.
- 4.10 Contribution once paid shall not be refunded. However, in case of death of a member while in service, having no dependant spouse, the contributed amount may be refunded without any interest to the legal heir of the deceased.
- 4.11 **The membership amount is subject to revision from time to time.**

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:
- 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.
 - Superannuation or termination letter indicating the mode of exit from the service.
 - 4 Copies of Passport size photographs
 - Self attested photo Identity of spouse and nominee (PAN card/Aadhar card)
 - Copy of the Bank Account Book containing the Account No. and IFSC Code.



THE SINGARENI COLLIERIES COMPANY LIMITED
(A Government Company)
I.R.Wing, Corporate Personnel Department

- 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'.
- 5.4 All the Members (Retired non-executive and/or spouse) will have to submit a Life Certificate every year in the month of December issued by any one of the following:
- The Branch Manager of the Bank where the concerned retired non- executive and or spouse is maintaining the Saving Bank Account
 - A Gazetted Officer of Central Govt. or State Govt.
 - A Registered Medical Practitioner registered with Medical Council of India (MCI)
 - Head of the concerned mine/dept where the ex-employee worked.
 - Head of the Area Personnel Dept. / Incharge, AEPATB Cell of the concerned area.
- 5.5 **Procedure for Getting Treatment:-**
- 5.5.1 The ex-employees/spouse who intend to avail medical treatment shall approach the SCCL Hospital/Govt. Hospital/empanelled hospitals mentioned in the SCCL website (<https://www.scclmines.com>) alongwith the medical card.
- 5.5.2 The hospital authorities in turn based on the ailment of the ex-employee/spouse shall submit an estimate to Chief Medical officer (CMO), SCCL for approval to extend necessary treatment.
- 5.5.3 CMO in turn, based on their eligibility will accord approval for extending treatment.
- 5.5.4 *The Special Cell consisting of Dy.CMO., PM & Sr.AO for monitoring CPRMS-Executives shall also monitor the CPRMS-NE by functioning from Main Hospital, KGM and also maintain Centralized data/repository with respect to CPRMSE-NE apart from the authorities mentioned below.*
- 5.5.5 *The CPRMS Cell, Corporate shall also monitor the CPRMS-NE (Modified) by functioning from Head Office also maintain Centralized data/repository with respect to CPRMSE-NE (Modified) apart from the authorities mentioned above.*
- 5.5.6 Reimbursement of claims shall be processed as enumerated at Clause No.6.0 and reimbursement claims shall be submitted in **Annexure-B1 / B2.**



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I.R.Wing, Corporate Personnel Department

6.0 CLAIM:

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

6.1 Outpatient/Domiciliary Treatment:

The Outpatient/Domiciliary treatment for the member and spouse would be as provided under clause 3.1.2 (a).

6.2 Reimbursement of charges:

- a) As far as possible, in the empanelled hospitals, the payment will be made by the company directly and there is no need for reimbursement for indoor treatment. However, when the expenses are not paid by the company, then the following procedure will be followed.
- b) For claiming reimbursement of medical expenditure incurred by the beneficiaries covered under the scheme, the retired non-executives shall submit 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.-
- c) ***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.***
- d) 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.



THE SINGARENI COLLIERIES COMPANY LIMITED
(A Government Company)
I.R.Wing, Corporate Personnel Department

6.3 Other conditions:-

The BoT 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.

7.0 MANAGEMENT OF FUND:

- 7.1 Trust for CPRMS-NE (Modified) shall be formed.
- 7.2 The control and management of the Fund shall be vested with the BoT constituted by SCCL, comprising of Two representatives from Recognised Union and representatives of the Management consisting of Director (PA&W), Director (Finance), GM (Personnel) Welfare & CSR, GM(F&A), CMO, DGM(P) CPRMS. Director (PA&W) and Director (Finance) will be the permanent members of the BoT.
- 7.3 The Board of Trustees shall be responsible for and accountable to the members and/or the Company for proper investment and accounting of funds and payment of benefits, as per the provisions of the rules, to the Members/Beneficiaries.
- 7.4 The Board of Trustees may select Fund Managers to manage the Funds.



THE SINGARENI COLLIERIES COMPANY LIMITED
(A Government Company)
I.R.Wing, Corporate Personnel Department

8.0 GENERAL:

- 8.1 In case any doubt arises regarding the genuineness or otherwise of the claims preferred by the Member, the Board of Trustees reserves the right to direct the beneficiary to present himself/herself before a Medical Board and the settlement would be as per the final recommendation of the Medical Board in this regard.
- 8.2 If it is found that there is any misuse of the benefits under the Scheme by any Member, he/she may be debarred from availing the benefits under the scheme.
- 8.3 If any amendment in the scheme is required, the Board of Trustees (BoT) shall deliberate and decide about the same.
- 8.4 In case of any ambiguity in this scheme, the interpretation/decision of BoT will be final and binding.
- 8.5 SCCL shall bear all expenses related to the administration of the scheme.

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Date: 27.11 .2019.