

**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-IA, Newtown, Rajarhat  
KOLKATA-700156 (WB)



**एक महारत्न कंपनी**  
**A Maharatna Company**

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

संदर्भ सं: CIL/C5A (PC)/CPRMSE/835

दिनांक: 14.12.2021

## कार्यालय ज्ञापन

### **विषय: Amendments in Contributory Post Retirement Medicare Scheme for Executives of CIL & its Subsidiaries (CPRMSE)**

CIL Board in its 434<sup>th</sup> meeting held on 29.11.2021 approved the following amendments in Contributory Post Retirement Medicare Scheme for Executives (CPRMSE) for implementation with immediate effect:

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2.1	<p>The Scheme will apply to the following categories of separated Executives of Coal India Limited and its subsidiary companies:</p> <p>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 Executive Retirement before Superannuation Scheme or Voluntary Retirement Scheme formulated and made applicable from time to time.</p> <p>Membership under the scheme will not be extended to executives who resign from the services of CIL and its subsidiaries.</p> <p>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 benefits irrespective of number of years of service put in, in the company.</p>	<p>Membership under the Scheme will not be extended to the following categories of both Board level &amp; below Board level Executives:</p> <ol style="list-style-type: none"> <li>Executives who have been dismissed/ removed/ compulsorily retired under CDA rules of the Company</li> <li>Executives who resign from the services of the Company</li> <li>Executives against whom major penalty disciplinary proceedings are pending at the time of retirement. Eligibility of such Executives will be considered based on the outcome of the said disciplinary proceedings.</li> </ol> <p>Note: Membership under the Scheme for cases wherein both husband and wife is employed in CIL (either in Executive or non - Executive cadre) shall be governed under the Clause No. 2.6.</p>
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	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/

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	capacity for which he/she has to pay premium can continue the said policy for getting medical benefit.	she has to pay premium can continue the said policy for getting medical benefit. Part claim/ reimbursement for any spell of treatment is allowed from CIL HQ/ Subsidiary (as applicable) subject to submission of original bills.
2.6	<p><i>New provision</i></p> <p>Explanation:</p> <p>{Clarified vide letter No. CIL/ C5A(PC)/ CPRMSE/ 408 dated 09.04.2020}</p> <p>In case if both husband and wife are employees of the Company, then</p> <ol style="list-style-type: none"> <li>1. A One-time option would be allowed to such retired Executives whose spouse is still working to either avail medical facilities as spouse of working employee under MAR or CPRMSE till the working spouse is in service.</li> <li>2. In case of availing medical facilities under MAR as dependent spouse, their coverage will automatically come under CPRMSE on retirement of working spouse.</li> </ol>	<p>If both husband and wife are employees of the Company then the retired Executive, under post-retirement medicare scheme shall avail the medical benefits as dependant of the working spouse (either in Executive or Non - executive Cadre) under MAR, till the superannuation/ retirement under Executive Retirement before Superannuation Scheme/ VRS of the working spouse (as the case maybe).</p> <p>When the working spouse retires, both husband and wife shall be allowed one time option</p> <ol style="list-style-type: none"> <li>i. to either avail the post retirement medicare facilities as dependant of the working spouse i.e. join as co-beneficiary of CPRMSE or</li> <li>ii. join their respective post retirement medicare schme i.e as individual beneficiary of either CPRMSE/ CPRMS-NE (as the case may be).</li> </ol> <p>During the period the Retired Executive avails medical benefits under MAR as dependent of his/ her working spouse, no Domicilliary Payment shall be payable to such retired Executive (as per CPRMSE) and upon retirement of the serving spouse, the applicability of Domicilliary Payment shall be decided prospectively based on exercised option.</p> <p>Note: This clause is applicable for cases wherein both husband and wife are working in CIL or its Subsidiary Company. The eligibility for the same shall be governed by the Clause No. 2.0 of the Scheme.</p> <p><b>Schematic matrix:</b></p> <pre> graph TD     X[Person- "X" - Executive (RETIRED)] --&gt; WXR[WHEN "X" RETIRES]     Y[Person- "Y" - Non-Executive (WORKING)] --&gt; WXR     WXR --&gt; MAR["X joins as medical dependent of Y under MAR During this period X will not be eligible for Domiciliary Payment"]     MAR --&gt; WYR[WHEN Y RETIRES, then one-time option is -]     WYR --&gt; X_CPRMSE["X joins CPRMSE"]     WYR --&gt; Y_CPRMSNE["Y joins CPRMSNE"]     X_CPRMSE --&gt; X_CONT["X continues in CPRMSE"]     Y_CPRMSNE --&gt; Y_COB["Y joins as co-beneficiary of X under CPRMSE"]     X_CONT --- OR[OR]     Y_COB --- OR </pre>

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		<pre> graph TD     X[Person- "X" – Non-Executive (RETIRED)] --&gt; WXR[WHEN "X" RETIRES]     Y[Person- "Y" – Executive (WORKING)] --&gt; JMD["X" joins as medical dependent of "Y" under MAR]     WXR --&gt; JMD     JMD --&gt; DDP["During this period "X" will not be eligible for Domiciliary Payment"]     DDP --&gt; WYR[WHEN "Y" RETIRES, then one-time option is -]     WYR --&gt; JCSNE["X" joins CPRMSNE"]     WYR --&gt; JCPRMSE["Y" joins CPRMSE"]     JCSNE -- OR --&gt; JCOB["X" joins as co-beneficiary of "Y" under CPRMSE"]     JCPRMSE --&gt; CCPRMSE["Y" continues in CPRMSE"]           </pre>
3.2.1 (a) (i)	Where there is no CIL empaneled Hospital at places where the retired executives reside/ unable to go to such empaneled hospitals/ Diagnostic Centres, the retired Executives can avail the medical facilities from other PSU hospitals/ other PSUs empaneled Hospital, ESI Hospital, Government hospital including hospital under Municipal Corporation or Hospital/ Diagnostic Centres empaneled by CGHS subject to CGHS rates for the items covered under CGHS and referred by Company Doctor or other extant guidelines and claim reimbursement of expenses incurred.	Where there is no CIL empaneled Hospital at places where the retired Executives reside/ are unable to go to such empaneled hospitals/ Diagnostic Centres, the retired Executives can avail the medical facilities from other PSU hospitals/ other PSUs empaneled Hospital, ESI Hospital/ NABH accredited Hospital/ Government hospital including hospital under Municipal Corporation or Hospital/ Diagnostic Centres empaneled by CGHS. However, the reimbursement will be limited to CGHS rates or actuals whichever is lower.
3.2.1 (a) (ii)	<p>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 the MAR rate. Such payments will be released on case to case basis on obtaining approval of Dir. (P&amp;IR), CIL or CMDs of the subsidiary companies as the case may be.</p> <p>Further in such situations if treatment is received in NABH accredited or super speciality hospital, reimbursement will be restricted to maximum MAR rates.</p> <p>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</p>	<p>In case of emergency, like Heart attack, accidents, etc., if due to non-availability of empaneled hospitals in a particular town or city, any retired Executive and/ or spouse undertake medical treatment in hospitals/ nursing homes other than mentioned in 3.2.1 (a) (i) above, the reimbursement will be admissible as per the CGHS rate.</p> <p>If CGHS rates are not available in such hospitals/ Nursing homes, such payments will be released on case to case basis on obtaining approval of D(P&amp;IR), CIL or CMDs of the Subsidiary Companies as the case may be. However, the reimbursement will be restricted to CGHS rates only.</p> <p>Further in such situations if treatment is received in NABH accredited or super specialty hospital, reimbursement will be restricted to maximum CGHS rates.</p> <p>In case treatment is undergone in Company's Hospitals (CIL/ Subsidiary's own Hospitals as the case maybe),</p>



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	<p>rate is not available, payment should be made as per MAR.</p> <p>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.</p>	<p>reimbursement will be done as per actual or CGHS rate whichever is less.</p> <p>However, in case of treatment undertaken in non-empaneled hospitals in non-emergency situations or situations other than as mentioned in 3.2.1 (a) (i), 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 CGHS rates, on obtaining approval of D(P&amp;IR), CIL or CMDs of the Subsidiary Companies as the case may be.</p>
3.2.1 (c) (2 <sup>nd</sup> para)	Cost of treatment in OPD of empaneled hospitals would also be permitted and the same will be adjusted against the maximum applicable limit of ₹25 lakhs.	Cost of treatment in OPD of empaneled hospitals/ PSU hospitals/ other PSUs empaneled Hospital/ ESI Hospital/ NABH accredited Hospital/ Government hospital including hospital under Municipal Corporation or Hospital/ Diagnostic Centers empaneled by CGHS/ Company's hospital (CIL/ Subsidiary's own hospital, as the case may be) would also be permitted and the same will be adjusted against the maximum applicable limit of ₹25 lakhs.
6.1	<p>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.</p> <p>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 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. 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 B1 Form for submitting claim is enclosed accordingly.</p> <p>The concerned Finance departments of CIL and subsidiary companies as well as NEC shall develop a system of directly crediting the</p>	<p>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 on an annual basis in January every year. In case the annual installment becomes due before completion of twelve months from the date of enrolment, the amount payable would be on pro-rata basis.</p> <p>The payment shall be released when due subject to the condition stipulated at 5.4 above.</p>

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	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.	

This is for information and compliance by all concerned.

*Signature*  
14/12/21

(नीला प्रसाद)

महाप्रबंधक (का./ नीति)

ई-मेल के माध्यम से वितरण:

1. D(T)/ D(M)/ D (P&IR)/ D(F), CIL
2. CMD, BCCL/ CCL/ CMPDIL/ ECL/ MCL/ NCL/ SECL/ WCL
3. CVO, CIL
4. D(P), BCCL/ CCL/ ECL/ MCL/ NCL/ SECL/ WCL
5. D(T/CRD), CMPDIL
6. CVO, BCCL/ CCL/ CMPDIL/ ECL/ MCL/ NCL/ SECL/ WCL
7. ED (Co-ordination)/ (Community Development), CIL
8. GM(F)(I/c)/ Dy. GM(P/EE), CIL
9. Company Secretary, CIL
10. GM, NEC
11. HoD, CIL New Delhi Office
12. HoD, IICM
13. Mgr.(P/PC), CIL – for updation of HR Manual.