

CIRCULAR**Subject : CCI Post retirement Medical Benefit scheme**

Post Retirement Medical Benefit Scheme has been introduced by the Corporation for the employees who have retired on or after 01.04.2009 and the spouse of the employees who have died on or after 01.04.2009 .

Accordingly, the enclosed "CCI Post retirement Medical Benefit scheme" is hereby notified for information and necessary action of all the concerned employees/ Ex. Employees/spouse of deceased employees.

In pursuance to above, the following decisions/actions have been taken :-

1. Corporate Office has appointed New India Assurance Co Ltd as the Insurance agency to operate the Scheme with the approval of Competent Authority .
2. The Policy coverage is as per terms and conditions of The Group Mediclaim Policy 2007 of the agency with waiver of clause 4.1, 4.2 and 4.3. The detailed Policy along with the salient feature of the policy is enclosed herewith.
3. The annual premium per family (on floater basis - including spouse) for the first year is Rs 19580/- out of which 50% shall be borne by the Corporation and 50% by the member.
4. The policy is proposed to become operational from 01.02.2014 for those members who submit their application along with the premium amount by the cutoff date of 25.01.2014.
5. New India Assurance Company Ltd has proposed Raksha TPA Pvt Ltd as the Third Party Administrator (TPA) for providing the cashless facility and / or reimbursements etc. The detailed list of empanelled hospital and other details in this regard is available on the website www.rakshatpa.com .

In order to implement the scheme the following actions may be taken up at the unit level immediately in a timebound manner:

1. Unit may arrange to get the application form filled up from the eligible retired employees/spouse of deceased employees who were posted at their respective Units along with DD for the 50% of the annual premium amounting to Rs 9790/- per member. The Application and Consent Form is annexed with the scheme.
2. The consolidated list of the members who are willing to join the scheme and have submitted the application may be sent to Corporate Finance before 25.01.2014 along with the credit advice for the premium amount collected for onward submission to Insurance agency for preparation of their membership cards.

3. The unit may also collect the application along with the premium amount from the retiring employees at least one month prior to their date of retirement and send it to Corporate Office for inclusion of their name in the policy.

This issues with the approval of the competent authority.

(SAJU S DOMINIC)
GENERAL MANAGER(HR)

- Encl:- 1) "CCI Post retirement Medical Benefit scheme"
2) Mediclaim Policy(2007) of New India Assurance Co. Ltd.
3) Salient features of the Policy.

To:-

1. GM- RJO/TDO/BKO/GM-I/c NOU- The Circular alongwith its enclosures may please be circulated amongst the employees. This may also be sent all the eligible Ex. employees/ spouse of the deceased employees.

2. All Notice Boards at Units/C.O.

CC: PS to CMD
D(HR)/ D(F)
CVO/ ED(Mktg.)
AGM(Oprns)/ (MM)
SM(Fin.)/ SM(Admn.)/ SM(M&CS)/ Dy. Co. Secy.



**CEMENT CORPORATION OF INDIA LTD
NEW DELHI**

CCI POST RETIREMENT MEDICAL BENEFIT SCHEME

1. OBJECTIVE

To extend medical benefits through contributory mediclaim insurance cover to the employees separated from Cement Corporation of India Ltd. (CCI) on or after 1.4.2009 and their spouse who are categorized/covered under Clause-2 below of this scheme.

2. COVERAGE

- (i) Regular employees governed under IDA pay pattern who separated from the service of the Corporation on account of retirement or attaining the age of superannuation after rendering minimum 15 years continuous service in the Company.
- (ii) Board level appointees on attaining the age of superannuation/completion of tenure.
- (iii) The spouse of the deceased employee, who dies before the date of retirement, shall also be eligible to become a Member of the "Scheme" subject to payment of prescribed contribution and also with the condition that the deceased employee was eligible (based on minimum required length of service) to become member of the "Scheme" and the spouse of employee was wholly dependent upon the deceased employee.
- (iv) In case of death of retired employee who has been availing of the benefits under the scheme, his/her spouse will continue to avail the benefits under the scheme till death or remarriage, subject to his/her continuing to meet the terms & conditions of the scheme.

3. SCHEME

The members will be covered through a Corporate Group Mediclaim Insurance policy of the Insurance Company with family floater, salient feature of which are given below:-

- 1. The members covered under the scheme can get themselves admitted in any of the registered network nursing homes/hospitals anywhere in India including company's (CCI) Empanelled Hospitals as per the terms of the Insurance Company for all types of treatment, i.e. general, critical or accidental.
- 2. The sum insured for each family unit (1+1) shall be Rs. 4.00 lakhs with family floater. Under floater cover, the member(s) of the family shall be able to avail of treatment upto limit of coverage. Any excess expenditure beyond sum assured will be borne by the retired employee.
- 3. The policy will provide reimbursement of OPD expenses upto Rs. 4000/- per annum.
- 4. The policy covered pre-existing diseases.
- 5. The upper age limit for enrolment in the scheme in respect of ex-employees covered under Clause 2 above and renewal thereof will be

as per the policy as may be notified by Insurance Company from time to time.

6. In case of in-patient treatment in Hospital and other networking hospitals, the coverage will be as per Medi-claim Policy of the Insurance Company.
7. The Insurance Company will appoint a Third Party Administrator (TPA) who will monitor admission of the member in hospital, treatment, settlement of claims and other formalities.
8. Any change/inclusion/exclusion made in the medi-claim policy by the insurance Company from time to time will also be incorporated in the Scheme.

4. PROCEDURE FOR TREATMENT

- a) TPA will provide to the insured person documents like photo identity card for each insured person (i.e. separately for each member of the family), specifying therein the name and age of respective person, policy number and period of insurance along with guide book explaining therein the procedure for submission of claim if any and a list of net-working hospitals/nursing homes all over India.
- b) The Insurance Company has tie-ups with large numbers of big Hospitals/Nursing Homes where members can get admitted. List of such hospitals will be given initially with the prospectus of the policy. Any inclusion or exclusion will be intimated subsequently.

5. SETTLEMENT OF CLAIM

- a) This is a cashless medi-claim policy. All claims of the hospital dues upto coverage limit for Rs. 4,00,000 (Rupees four lakhs) will be settled by the Insurance Company through the TPA only if the member is admitted in the networking hospital. In case of treatment at hospitals where insurance company does not have tie-up the member has to bear expenditure of treatment of his own and submit medical claim through TPA for reimbursement. The norms provided by the Insurance Company for getting treatment in a non-tied-up hospital/nursing home are to be followed by the members.
- b) The OPD treatment claim shall be submitted by the retired employee to the TPA and the TPA will process and get the claim reimbursed from Insurance Company within 15 days of the submission of the claim.
- c) The hospital treatment claim shall be cash less and all the claims of hospital dues upto the coverage limit of Rs. 4,00,000/- is to be settled by the Insurance Company only if the member is admitted in the empanelled hospital.
- d) The inadmissible or excess amount incurred by the retired employee during the period of hospitalization will be borne by the retired employee or her spouse.

6. PAYMENT OF PREMIUM FOR THE POLICY

The member(s) enrolled in the scheme will bear 50% of the annual premium charged by Insurance Company as revised from time to time, in advance i.e. one month before the commencement of the insurance

coverage. The CCI Corporate Office will make payment of the lump sum premium determined on the basis of actual number of members enrolled in each unit and will raise appropriate debits against the units concerned.

7. EXPENSES OF TREATMENT BEYOND INSURANCE COVERAGE

The hospitalization expenses of retired employee and his/her eligible spouse during the period of Insurance coverage will be limited to the sum insured and any inadmissible expenses or expenses beyond admissible sum insured, will be borne by him/her.

8. PROCEDURE FOR ENROLMENT

1. The employee wishing to join the scheme shall submit the application in the prescribed format at least one month prior to the date of superannuation to G M of the unit.
2. The application shall be accompanied with the DD payable at the concerned unit for the annual premium amount as prescribed from time to time.
3. The unit P&A department shall verify the application and send it to Corporate Finance dept after getting it vetted by Finance dept of the unit and signed by GM.
4. The eligible employees posted or retired from Corporate Office shall submit their application to Corporate personnel dept for verification along with payment for premium amount.
5. In case of death during service of eligible employee covered under clause 2 above, the spouse can submit the application within two months of death of the employee.
6. The medical insurance policy under the scheme shall be finalised by the Corporate office which shall be valid for one year and thereafter the policy shall be renewed every year. The renewal premium equivalent to last premium amount shall be submitted by the members at least one month prior to date of renewal of the policy. The renewal premium amount may change from year to year depending upon the terms of the insurance agency and finalised after negotiation by the Corporate Office. The difference of the renewal premium shall be borne by the members and shall be subject to adjustments. The policy of those members who do not submit their share of the premium at least one month prior to the date of renewal, shall not be renewed.
7. The employees who have retired after 01.04.2009 or the spouse of the employees who have died after 01.04.2009 are also eligible to become member of the scheme. These retired employees/spouse of the employees shall submit their application at the unit from where retired.
8. No membership shall be allowed midway to the policy period except for the employees retiring after the start of the policy. For such employees joining after the start of the policy, the premium shall be calculated on pro-rata basis.

The details of the Mediclaim policy and nominated Insurance agency shall be notified separately.

