



Cement Corporation Of India Limited
Corporate Office
HR Department

Circular

No. PDR/4(29)/2019/ 344

Dated: 13.05.2019

Sub: Registration of option for availing benefits under proposed Contributory Post Retirement Medical Scheme (CPRMS) IPD - 2019-20 of Cement Corporation of India Limited.

It has been decided to introduce a Group Medical Insurance Scheme named Contributory Post-Retirement Medical Scheme (CPRMS) for In Patient Department (IPD) for superannuated employees (IDA Pay Pattern). The following are the details of the scheme:

1. Eligibility for CPRMS:

- (i) Date of separation from CCI Ltd of ex-employees (IDA Scales).

Sl.No.	Category of ex-employee	Separation Date (on or after)
1	Executives (IDA)	01.04.2009
2	Supervisor/Non-Supervisors (IDA)	01.04.2009

- (ii) Regular employees governed under IDA pay pattern who have separated from the service of the corporation on account of retirement on attaining the age of superannuation after rendering minimum 15 years of continuous service in the Company.
- (iii) The spouse of the deceased employee, who had died before the date of retirement (after the scheme date i.e. 01.04.2009), shall also be eligible to become a Member of the 'Scheme' on the condition that the deceased employee was otherwise eligible (based on minimum required length of service on the date of death) to become member of the 'Scheme'.
- (iv) The employee superannuated in CDA / Wage-Board pattern is not covered under this scheme and similarly the spouse of deceased employee, who was in Wage-Board or in CDA Scales, will not fall in the ambit of this scheme..
- (v) Board level appointees on attaining the age of superannuation, irrespective of years of service rendered.
- (vi) In case of death of retired employee who has been availing the benefits under the scheme, his/her spouse will be eligible to become member and continue to avail the benefits under the scheme.

2. Premium for obtaining Policy

Contribution towards Premium: CCI Ltd and eligible ex-employee shall bear the premium amount and GST in the ratio of 50% and 50% respectively. The amount of premium for the year 2019-20, is indicated as below:

Sl No.	Retiree Policy	Premium Amount
1	Premium for Single Life	Rs. 10500/- plus GST
2	Premium for Self + Spouse	Rs. 19459/- plus GST

3. Registration: All interested eligible ex-employees and surviving spouses in case of deceased ex-employees may register themselves for availing the benefits under CCI's CPRMS by applying in the prescribed format (Annexure-I) along with a Demand Draft of 50% of the amount as stated below in favor of **Cement Corporation of India Limited, New Delhi**

SI No.	Retiree Policy	Total Premium Amt.	50% amount to be paid	Total Amount to be paid by member
1.	Premium for Single Life (Widow/Widower/Unmarried)	Rs. 10500/- + 18% GST	Rs. 5250/- + 18% GST	Rs. 6195/-
2.	Premium for Self + Spouse	Rs. 19459/- + 18% GST	Rs 9730/- + 18% GST	Rs. 11481/-

Note: If both employee and spouse are alive, there is no option to take for single life.

4. Coverage/Medical Benefit:

- (i) Benefits for IPD treatment are as below:

SI No.	Retiree Policy	Coverage
1	Policy for Single Life (For Widow/Widower/Unmarried)	Rs. 3 Lakhs
2	Policy for Self + Spouse	Rs 6 Lakhs (Floater)

- (ii) In case the treatment is availed at a hospital where insurance company/TPA **does not** have cashless 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.
- (iii) If the member is admitted in the cashless approved tie-up empaneled hospital of insurance company, the hospital treatment claim shall be cash less and the eligible/entitled claims of hospital dues upto the coverage limit of Rs. 3.00 Lakh or Rs 6.00 Lakh as the case may be, will be settled by the insurance company
- (iv) Any inadmissible or excess amount incurred by the retired employee/spouse during the period of hospitalization will have to be borne by the retired employee or his/her spouse
5. Period of the policy: Group Medical Insurance Policy shall be applicable for one year and renewal as per the policy as may be notified by CCI from time to time, based on continuation with same insurance company or other insurance company, as the case may be.
6. Last date of registration: The last date of registration of ex-employees/spouses will be **10.06.2019**. After which ex-employees/spouses will not be allowed to join the membership.
7. The employees who are going to superannuate (or spouse of deceased employee) after the June'2019 will be allowed to join the policy midway. Such employees have to necessarily enroll in the month of retirement with the Demand Draft of eligible amount as stipulated in para 3 above in the name of "Cement Corporation of India Limited" payable at New Delhi.

(3)

8. Concerned HR Head of Units shall forward compiled list of interested eligible ex-employees to Corporate Office on or before 17.06.2019, for further action alongwith DD, including those who are retiring in the month of May'19 and June'19.
9. Documents (Self attested copies) required to be submitted along with registration form:
 - (i) DD and with following documents
 - (ii) Service Certificate/Superannuation Order/struck Off Order for death cases
 - (iii) Death Certificate in case of deceased ex-employee
 - (iv) Photo identity card of self and/or spouse (AADHAAR etc)
 - (v) Age proof for spouse (AADHAAR, etc)

Unit Heads/HR executives shall give this wide publicity to solicit wider response.

The likely effective date of implementation of this policy is 01.07.2019

This issues with the approval of the Competent Authority.



(Chaman Jaggi)
Dy. General Manager (HR)

Standard Distribution



Cement Corporation Of India Limited

APPLICATION FOR JOINING POST RETIREMENT MEDICAL INSURANCE SCHEME for IPD (To be submitted in duplicate to respective HR department of the Units)

Paste Photograph of
employee

Paste Photograph of
spouse

(Please fill the form in Block letters)

1.	Unit/Office from separated			
2.	Insurance cover for (Please tick)	Self & Spouse	Self (in case of widow/ widower/unmarried)	Spouse of deceased employee
3.	Ex-employee Name			
4.	Employee No.			
5.	Grade			
6.	Type of separation	Superannuation / Death		
7.	Date of Separation			
8.	Amount & DD No.			
Details of ex-employees/spouse opting for CPRMS				
		Ex-employee	Spouse	
9.	Name			
10.	Date of Birth			
12.	Correspondence Address			
13.	Mobile No.			
14.	Email Id			
15.	Bank Account details	Bank Name, branch and City		
		Account No.		
		IFSC		
16.	Documents to be submitted (Self attested photo copies)	Photo identity card of self and/or spouse (Aadhaar etc.) Service certificate/Separation order Death certificate in case of deceased employee Cancelled cheque leaf or bank pass book		

CERTIFICATION & CONSENT

- a.) I have read and understood the terms & conditions of Post Retirement Medical Insurance Scheme for IPD of CCI and hereby give my consent to join the scheme.
- b.) I agree to pay 50% of the annual premium for the Medical Insurance policy (IPD) as decided from time to time.

Date:

(Signature of the applicant)

Place:

Name:

VERIFICATION BY THE UNIT

UNIT NAME:

The information given above has been verified and found correct as per records. One copy has been kept as record and the original copy is forwarded to CO-HR

HOD (P&A)