



दामोदर घाटी निगम/ DAMODAR VALLEY CORPORATION

कार्यपालक निदेशक (मा.सं.) का कार्यालय/ OFFICE OF THE EXECUTIVE DIRECTOR(HR)

डीवीसी टावर्स : वीआईपी रोड/ DVC TOWERS : VIP ROAD

कोलकाता-700054/ KOLKATA-700054

No.PL-IR/ Post Retirement Medical Benefit/2021/-563

Date: July 01, 2021

OFFICE CIRCULAR

Sub: Contributory Post-Retirement Medical Assistance Scheme.

1. The issue of increase in benefits/ contribution/ inclusion of CPF/ NPS/ lateral entry retirees also etc. under "pensioner medical indoor policy" introduced by the Corporation vide OC No. Medical/ Pensioner Indoor Medical Policy/57 dated 01.06.2016 has been under active consideration of the Management for quite few years.
2. After careful consideration of the representations received from a number of regular employees as well as from pensioners the Corporation is pleased to introduce a comprehensive "Contributory Post-Retirement Medical Assistance Scheme (CPRMAS) covering the executives and non-executives of DVC and their spouses, who have retired/ separated from the services of the Corporation under any of the GPF, CPF and NPS establishments (Annexure-I). The Corporation is also pleased to decide:
 - i. To enhance the ceiling limit for the cashless treatment/ reimbursement of Post-Retirement Medical Benefit from the existing Rs. 7.5 Lakh (Rupees Seven Lakh Fifty Thousand) to Rs. 10 Lakh (Rupees Ten Lakh) for Group 'A' category DVC pensioners and their spouse including family pensioners and from the existing Rs. 5 Lakh (Rupees Five Lakh) to Rs. 7.5 Lakh (Rupees Seven Lakh Fifty Thousand) for Group 'B', 'C' & 'D' category DVC pensioners and their spouse including family pensioners for each financial year.
 - ii. To allow reimbursement of the cost of the diagnostic tests undertaken as per advice of the attending Doctor/ Hospital for pre-operative/hospitalization period of 15 (fifteen) days prior to the date of admission and post-operative/hospitalization period of 30 (thirty) days from the date of discharge, within the above limit.
 - iii. To extend the benefit of cashless treatment and/or reimbursement of the cost of treatment including pre-operative and post-operative tests up to a total ceiling amount of Rs. 20 Lakh (Rupees Twenty Lakh) per year, if the treatment is related to any of the diseases listed as critical disease as per Annexure - A of the Policy. The list of critical diseases would be subject to notification by DVC from time to time.
 - iv. To extend the Post-Retirement Medical Benefit to the NPS/CPF/Lateral entry retirees including voluntary retirees and their spouses also, subject to the condition that they have served the Corporation for at least 10 (ten) years.

3. The detailed modalities in this regard will be communicated to all concerned shortly, however, existing beneficiaries can draw benefits as per the revised scheme.

→ 4. This supersedes the pensioner medical indoor policy issued vide Office Circular No. Medical/ Pensioner Indoor Medical Policy/657 dated 14.06.2016. →

30/6/21

→ 5. This issues with the approval of the competent authority and comes into force with immediate effect.

Encl: As stated

(दीपक बिस्वास / Dipak Biswas)

कार्यपालकनिदेशक(मा.सं.)/Executive Director (HR)

Distribution:

1. As per List 'C'.
2. Employee's Portal/ Pensioner's Portal.

**Contributory Post-Retirement Medical Assistance Scheme (CPRMAS)****1. Introduction-**

This Scheme aims to provide medical benefits to the Executives and Non-Executives of DVC and their spouses, subsequent to their retirement/ separation, on contributory basis. The Scheme shall be known as "*Contributory Post Retirement Medical Assistance Scheme (CPRMAS)*". The Scheme covers and is applicable to the Executives and Non-Executives of DVC and their spouses, who have retired /separated from the services of the Corporation under any of the GPF, CPF & NPS establishments.

2. Purpose and Coverage-

2.1 The Scheme is intended to extend Annual Medical Assistance cover for hospitalization / in-patient treatment/ reimbursement of the cost of diagnostic tests for the pre-operative and post-operative periods to Executives and Non-Executives who retired/ separated from the service of the Corporation on account of Superannuation, Specified Retirement date, Voluntary Retirement, Permanent or Partial Disablement, Death etc.

2.2 The spouse of such employee will continue to avail benefits under the scheme even after the death of the retired/ separated employee.

3. Eligibility to avail the benefit under the Scheme-

3.1 A retired/ separated employee should have put in a minimum of 10 years' service rendered in continuity at the time of Normal Retirement/ Specified Retirement date/ Voluntary Retirement. The spouse of such separated employee is also eligible to avail the benefits under the scheme.

3.2 In case of death of an employee before putting in 10 years' service, the spouse of such deceased employee will be eligible to avail the benefits under the Scheme.

3.3 In case of Permanent Total or Partial Disablement of an employee leading to cessation of service before putting in 10 years' service rendered in continuity prior to Normal Retirement Date or Specified Retirement Date, the disabled employee will be given the benefits as admissible under the Scheme.

3.4 The spouse of an employee who dies while in service is eligible for benefits under the Scheme 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.

3.5 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 / she has to pay premium can also opt for this Policy for getting medical benefits.

- 3.6 Deputation service which is immediately followed by absorption without any gap will be considered as service for the purpose this scheme.
- 3.7 For lateral entrants, service rendered with Central/ State Governments and/or in CPSEs immediately before joining DVC will be counted for the purpose of service in respect of the eligibility criteria.
- 3.8 The membership of the scheme would be restricted to either husband or wife, where both are ex-employees of the Corporation, as opted by them.
- 3.9 The membership of the scheme can be availed only if the retired/ separated employee has opted for the Scheme within a year from the date of retirement/ separation from the service of the Corporation. However, CPF and NPS subscribers, already separated, may also opt for this scheme as one time measure within a **period of six months** from the date of issuance of the executive order in this regard.
- 3.10 Employees who are dismissed or whose service have been terminated by the Corporation as a measure of punishment for misconduct shall not be eligible for the benefits contemplated under this scheme. Similarly, employees unauthorizedly abandoning the service of the Corporation shall also not be eligible for benefits under the scheme.
- 3.11 Employees who have been separated by way of tendering resignation on own volition would not be eligible for this scheme.

4. Annual Contribution to the Scheme-

The facility of post-retirement medical benefit Scheme will be operated on a contributory and optional basis. An employee, depending upon the category to which he belongs to at the time of separation of service, is required to make contribution as indicated below, so as to become eligible for the benefits under this Scheme-

4.1 For employee who are covered under the establishment of NPS:-

The Executives and Non-Executives who will be retired/ separated from the establishment of NPS are required to pay one-time contribution (Non-refundable) equivalent to half of last serving month's Basic Pay plus DA drawn before retirement /superannuation / separation. There will be no provision for annual contribution in such cases. This will also be applicable in case of eligible surviving spouse of deceased employees who died while in service.

4.2 For employee who are covered under the establishment of GPF: -

The Executives and Non-Executives who will be retired/ separated from the establishment of GPF are required to pay **Annual Contribution of Rs 4,000 and Rs 3,000** respectively, irrespective of age. This will also be applicable in case of eligible surviving spouse of deceased employees who died while in service. The one-time contribution should be deducted from Pension bill of April every year.




4.3 For employee who are covered under the establishment of CPF: -

The Executives and Non-Executives who have/ will be retired/ separated from the establishment of CPF are required to pay Annual Contribution of Rs 4,000 and Rs 3,000 respectively. This will also be applicable in case of eligible surviving spouse of deceased employees who died while in service.

4.4 Where both husband and wife are employees of the Corporation, the contribution towards membership under the Scheme would be payable by any one of them only. The amount of contribution would depend on the category of the employee (GPF or CPF or NPS as the case may be) joining the scheme. It is only after joining the scheme by any of them, the benefits of the scheme can be availed by his/her spouse (being also a DVC employee).

4.5 The one-time contribution iro NPS retirees would be deducted from the final settlement of dues, subject to the same being authorized by the retiring/ separating employee, vide the application / enrolment form, which is to be submitted by the employee.

5. *Benefits under the Scheme-*

5.1 Under the scheme, the eligible retired/ separated employee and his / her spouse can avail the facility of hospitalization subject to laid down ceilings.

5.2 The CPRMAS will be broadly administered within the overall framework of the rules and regulations of the Medical rules of the Corporation applicable to serving employees in the matter of medical attendance under allopathic system pertaining to hospitalization, but within laid down ceilings and restrictions under the CPRMAS.

5.3 The reimbursable ceiling limits includes consultation fees, room charges on hospitalization, charges for various test / investigations etc including the expenses on various test conducted **15 days prior to the date of admission and post-operative period of 30 days from the date of discharge** should also be counted within the overall ceiling limit as set for Executives and Non-Executives. Admissibility will be in terms of the Medical Rules for a serving employee of similar rank.

5.4 The Hospitals which have been Approved / Empanelled by the Corporation for providing medical facilities to serving employees shall also be the Approved / Empanelled Hospitals under CPRMAS.

5.5 Traveling expenses or allowances would not be admitted for journey undertaken for the purpose obtaining Indoor treatment either for self or spouse.

6. *Annual Medical Assistance*

6.1 An eligible retired/ separated employee and his / her spouse will be entitled to Annual Medical Assistance of **Rs 10.00 Lakhs for the Executive and Rs 7.50 Lakhs for the Non-Executive** payable by way of hospital billing or through

reimbursement every year irrespective of the entry of an employee in the Scheme.

- 6.2 In addition to the 6.1 above, Eligible retired/ separated employee and his / her spouse will be entitled to the benefit of cashless treatment or reimbursement of cost of treatment upto a total ceiling limit amount of Rs. 20 Lakhs, if the treatment is related to any of the diseases listed as critical disease as per **Annexure-A**. This ceiling amount will be applicable for both executive and non-executive retirees. The list of critical diseases would be subject to notification from DVC from time to time.
- 6.3 The quantum of Annual Medical Assistance is subject to revision from time to time depending upon the size of the fund / availability of the fund and the same will be notified by the Corporation from time to time.
- 6.4 Reimbursement of Medical expenses incurred for indoor treatment will be allowed on actual basis or DVC rate, whichever is less, subject to prescribed ceiling limits.
- 6.5 The Medical Benefits to the retired/ separated employees and their spouse under the Scheme will be admissible for the treatment taken within India.

7. Procedure for Registration and Renewal for availing benefits

- 7.1 A separated / retired employee, who intends to avail the CPRMAS under this scheme, shall apply to the Director of Health Services, DVC Kolkata after surrendering the Medical Treatment Booklet of the Corporation at the time of separation/ retirement.
- 7.2 The Medical Department, Kolkata in consultation with the IT Cell, Kolkata will arrange to explore issuing Smart Medical Card (Medical Identity Card) for a period of one year to all such Retirees and/ or their Spouse on receipt of their option along with supporting document/ papers (e.g. copy of PPO Book) to avail this benefit. Medical Department will issue standard form for this purpose detailing the required information therefore.
- 7.3 Declaration of family members is required to be given by the retired/ separated employee at the time of becoming member under the scheme for payment of dues/ claims after the death of beneficiaries.
- 7.4 The Medical Identity Card issued will be re-validated on yearly basis on submission of 'Life Certificate on payment of a fee of Rs.100 (Rs. One hundred only). Non-submission of 'Life Certificate' will make the Medical Identity Card invalid.

8. Management of the Post-Retirement Medical Assistance Scheme-

- 8.1 The Trust on behalf of the Corporation shall administer the Fund of CPRMAS who on behalf of the Corporation shall invest the contributions received from the Corporation.

8.2 The multi members Trustee Board will be authorized by the Corporation for management/ investment of fund and shall comply with and carry out all such directions from time to time in relation to any matter in respect of its investment. Trustee Board will have members from Medical, HR, Finance & Pensioners representative body.

9. *Power to decide, amend, alter provisions and benefits-*

9.1 The Corporation's decision regarding the eligibility of a separated employee, his / her spouse for the purpose of the scheme shall be final and binding on all the employees/ retirees concerned.

9.2 The Corporation reserves the right at any time to alter, modify, amend or discontinue the Scheme, in part or full and the quantum of benefits under the scheme.

9.3 Interpretations / Modifications of any of the Clause / provisions of the scheme vests with the Corporation and with the Authority as empowered by the Corporation.

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List of Critical Diseases

Sl. No.	Name of Diseases
1.	Malignancy of any organ
2.	AIDS/ HIV Positive Cases
3.	Malignant Malaria, Hepatitis B/C, Rabies
4.	Brain Tumor, CVA, Head Injury, Coma, Encephalitis, Meningitis, SSPE, Multiple Sclerosis
5.	Acute M.I. Cardiogenic Shock, Ventricular Fibrillation Ventricular Tachycardia, Complete Heart Block, Operative Procedures of <ol style="list-style-type: none">Valvular Heart DiseaseCongenital Heart DiseaseIschaemic Heart Disease
6.	Pneumothorax
7.	Thalassaemia Major, Aplastic Anemia, Leukemia of all variety, Disease requiring Bone Marrow Transplantation
8.	Road Traffic Accident supported by F.I.R., Crush Injury, More than 40% Burn
9.	Chronic Renal Failure requiring either Peritoneal or Haemodialysis, Renal Transplantation
10.	Acute phase of M.D.P.
11.	Myasthenia Gravis, Alzheimer's Disease
12.	S.L.E. (Systemic Lupus Erythromatosus)

V.A.