

HEALTH SCHEME FOR THE RETIRED EMPLOYEES.

(I) OBJECT OF THE SCHEME.

The object of the Scheme is to provide financial assistance to the retired employees for medical treatment involving indoor hospitalization for self and spouse (excluding maternity).

(II) MEMBERSHIP.

- (a) Membership of the Fund would be optional for the retired employees/departmental workers as well as employees/departmental workers in service as on 31.7.99.
- (b) All new recruits in the Corporation appointed w.e.f 1.8.99 would be required to join the Scheme and contribute to the Fund from the date of joining the service of the Corporation.
- (c) In the event of death of the member on the date of implementation of present scheme, the spouse of the said member would be given an option to join the Scheme and on payment of the prescribed contribution in case the spouse is so interested.
- (d) Similarly, in case of the existing serving employees as on 31.7.99, if such employee expires in between without making the contribution to the Fund, the spouse of the said employee would be eligible to become the member of the Scheme on payment of the requisite contribution.
- (e) In case of death of retired employee, the spouse of the retired employee would be eligible to register as member of the scheme.

(III) CONTRIBUTION.

- (a) Retired employees as well as the serving employees as on date i.e. 31.7.99 would be required to make a contribution equivalent to the Basic pay and D.A drawn by them on the date of superannuation subject to a minimum of rs.3,500/- as a life time subscription towards the Medical Assistance Fund created for the purpose of medical facilities to the retired employees. The serving employees shall make payment of the subscription in equal monthly instalments from the pay during the last three years of service or left-over period of service whichever is less in case they opt to become the member of the Scheme.

(b) The new recruits will have to contribute towards the Fund at fixed amount every month commencing from the month of which they join the service of the Corporation. Presently, the contribution would be as indicated below:-

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| (i) | Category-IV/Departmental Workers- | Rs.20/- per month. |
| (ii) | Category-III employees- | Rs.30/- per month. |
| (iii) | Category-II employees- | Rs.40/- per month. |
| (iv) | Category-I- | Rs.50/- per month. |

(IV) DATE OF COMMENCEMENT OF THE FACILITIES UNDER THE SCHEME.

The members/spouses would be eligible to avail the facility under the Scheme from the date of the Superannuation/death, while in service respectively.

(V) QUANTUM OF REIMBURSEMENT.

The members of the Scheme would be eligible for reimbursement of expenditure incurred for indoor treatment either for the member or the spouse up-to an annual ceiling of Rs.50,000/- for every financial year, for both put together or as may be revised from time to time.

Further, in case a member or the spouse do not avail any benefit under the scheme for indoor treatment in a financial year, a maximum of 50% of the annual ceiling could be carried forward to the next year. However, such carry forward would be available for one single year only at a time.

As the Scheme is worked on a basis similarly to group insurance scheme, the annual ceiling would not be relaxed under any circumstances.

(VI) PROCEDURE FOR REIMBURSEMENT.

- (i) The retired employees should register with the nearest office of the Corporation for the purpose of such reimbursement.
- (ii) They should ensure that every claim for reimbursement is accompanied by the original bill from the hospital supporting vouchers and acknowledgement for receipt of payment from the hospital.

- (iii) The Unit Office of the Corporation would ensure reimbursement of the claim of the retired employees subject to their ceiling prescribed for indoor treatment. The reimbursement should, however, be subject to eligibility equivalent to the rank of official in service.

(VII) TAX LIABILITY.

Tax liability, if any, arising on account of assistance received from Fund shall be borne by the Members.

(VIII) MEDICAL ASSISTANCE FUND.

For the purpose of medical facilities to the retired employees/departmental workers, the Corporation has created a Medical Assistance Fund to which the subscriptions of the members would be credited and the expenses on account of reimbursement of medical treatment to the retired employees would be debited. In case, there is any shortfall in the operation of the Medical Scheme to the retired employees, the corporation would reimburse the shortfall to the Fund on the basis of the certificate from the Statutory Auditors of the Corporation at the end of every financial year.

BY THE ORDER OF THE BOARD.

MANAGER(P&IR)