

CIRCULAR

**Sub: Revision of Post-retirement Medical Benefit Scheme (PRMBS)
for eligible non-executive employees**

In accordance with the provisions of Para 11.2 of the 6th Long Term Wage Settlement, various issues related to Post-retirement Medical benefit Scheme for eligible non-executive employees, who have not opted out of the Scheme, have been deliberated in a Joint Committee comprising of representatives of Management and the Recognised Unions. The report of the Joint Committee has since been examined by the Management and the following have been decided:

1. The revised Post-retirement Medical benefit Scheme, as already notified for executives and those non-executives who retired prior to 01/01/2007 vide Circular No. CHRD/RR/003.8(A)/959/2018 dated 07/04/2018, shall be applicable to all such eligible non-executive employees/ beneficiaries retiring from January, 2007 onwards, irrespective of their date of retirement.
2. Expenses towards Life time ceiling for hospitalization and Annual ceiling for OPD per family unit comprising of self and spouse will be as per the details given below:

Grade	Life time ceiling for Hospitalization	Annual ceiling for OPD	Grade	Life time ceiling for Hospitalization	Annual ceiling for OPD
SG/SG1	19 00 000	56000	T3/P3/M3/S0/W6	16 00 000	36500
T8/P8/M8/S5	19 00 000	54400	T2/P2/M2/W5	16 00 000	32500
T7/P7/M7/S4	18 00 000	47500	T1/P1/M1/W4	15 00 000	30500
T6/P6/M6/S3	18 00 000	40400	T0/P0/M0/W3	15 00 000	27500
T5/P5/M5/S2/WSG1	17 00 000	40200	W2	14 00 000	25000
T4/P4/M4/S1/WSG	17 00 000	38500	W1	14 00 000	23500

3. The above ceiling will not include In-patient (IP) expenses for five critical diseases viz. Cancer, Heart diseases, Chronic Kidney diseases, Joint replacement and Neurological/Neuro-surgical diseases/conditions. Expenses for these diseases will be borne irrespective of the ceiling. These will be reimbursed outside the said ceiling based on rates specified in NALCO Medical Attendance Rules.
4. The limits for both OPD and Hospitalization benefits, as mentioned at para 2 above, will be further subject to the following % limits based on numbers of years of service completed by the employee in the company:

Service	Benefit Level
20 years and more	100% in each grade
15 years and more up to 20 years	80% in each grade
10 years and more up to 15 years (in death/ VRS/ NEFFARS cases/ Retirement or Separation on Medical ground)	60% in each grade
Less than 10 years (in death/ VRS/ NEFFARS cases/ Retirement or Separation on Medical ground)	50% in each grade

Contd..Pg/2

नेशनल एल्युमिनियम कम्पनी लिमिटेड

(भारत सरकार का एक उद्यम)

निगम कार्यालय

नालको भवन, पि-1, नयापल्ली, भुवनेश्वर - 751 013, भारत

फोन Telephone: (EPABX) (0674) 2301988, 2301999, 2300013, 2300976, 2301550, 2303233,

फैक्स Fax-(0674) 2301290, 2300580,2300740, 2300640 & 2300246, वेबसाइट Website: www.nalcoindia.com

CIN: L27203OR1981GOI000920

National Aluminium Company Limited

(A Government of India Enterprise)

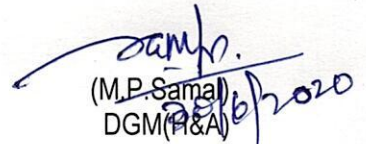
CORPORATE OFFICE

Nalco Bhawan, P/1, Nayapalli, Bhubaneswar - 751 013, India

-2-

5. The requirement of deposit of annual renewal fees under the Scheme has been done away with from the year 2020-21. In place of annual renewal fees, the eligible non-executive employees, who have not opted out in favour of additional pension contribution, will have to deposit an amount of ₹5000/- as registration fees for a period of 10 years.
6. Such retired non-executive employees/ beneficiaries who have already deposited the annual renewal fees for 2020-21, may deposit the balance out of ₹5000/- on or before 15/07/2020 to be eligible for the benefits under the scheme.
7. In order to continue with the benefits every year, the retired eligible employee/ spouse will have to submit a certificate in the attached format by 30th April of the new financial year. Any change in status during the financial year will have to be reported within 30 days of such change. Beneficiaries will also have the option of submitting on-line certificate every year once the system is put in place.
8. The option exercised by an employee earlier as per the provision of the 5th Long Term Wage Settlement to avail additional pension contribution by opting out of the PRMBS benefits continues to remain irrevocable as per the Settlement. In other words, employees who have opted out of the PRMBS benefits, will not be entitled to any medical benefit under the revised scheme.
9. Beneficiaries availing medical facilities from NALCO Hospitals at Angul/ Damanjodi may submit a written irrevocable option by 31/07/2020 to avail medical facilities as per their requirement at the available NALCO empaneled Hospitals/Nursing Homes or Government/PSU Hospital anywhere in India and claim reimbursement for the same within the defined ceiling limit and as per the rates prescribed under NALCO Medical Attendance Rules. However, in case of opting for this benefit at par with employees availing facilities at locations other than Angul and Damanjodi, the concerned retired employee/ beneficiary will not be entitled to avail any medical benefit from the NALCO Hospitals, whether in the OPD or IPD.
10. Those, who do not submit the above option by 31/07/2020, will be eligible to avail benefits only to the extent available in NALCO Hospitals, including medicines within the prescribed ceiling limit. The respective NALCO Hospital will keep record of such facilities/benefits availed in this regard.
11. However, both options, i.e. availing of medical facilities either at NALCO Hospital or outside will be available to all eligible beneficiaries once the various facilities at NALCO Hospital are monetized and recorded in the Hospital Management System/ Billing System for regulating the applicable ceiling limits.
12. Other issues like fund management, Trust formation, engagement of any third party agency/Insurance for regulation of the scheme and review of benefit ceilings based on Actuarial valuation and affordability etc. will be addressed separately.

This issues with approval of the Competent Authority.


(M.P. Samal)
DGM(P&A) 2020

Distribution:

- All GMs /RMs(Through e-mail)
- Recognized Unions (through respective HRD Deptt.)
- Other Registered Trade Unions (through respective HRD Deptt.)
- SC&ST Employees' Welfare Association of the Units/Offices (through respective HRD Deptt.)
- All Notice Boards

For kind information of:

- D(P)/D(P&T)/D(C)/D(HR)/D(F)/CVO
- All EDs
- Sr.TS to CMD for kind information of CMD

FORM OF ANNUAL DECLARATION FOR AVAILING POST-RETIREMENT MEDICAL BENEFITS

(TO BE SUBMITTED BY 30TH APRIL OF A FINANCIAL YEAR AS REQUIRED UNDER PRMB SCHEME)

01. Name of the retired employee :

02. New (SAP) Personnel Number :

03. Date of Separation : Unit from where separated:

04. Unit/Office from where availing PRMBS benefits:

05. Beneficiary details for whom benefit is to continue for the current year:

Sl. No.	Name/ Relationship with employee	Date of Birth (dd/mm/yyyy)	Mobile Number	E-mail Id.
01.				
02.				

Declaration:

- This is to declare that the beneficiary (ies) named above are alive and I intend to avail the PRMBS benefits for them (him/her) for the current year.
- I/My spouse undertake to inform NALCO about any change in the above status within a period of not later than 30 days of occurrence of such change in status.
- I/my spouse undertake to be liable for forfeiture of all future benefits under the Post-retirement medical Benefit Scheme in case of any undue claim made by me/ my spouse during any period.
- The above information are true and correct to the best of my/our knowledge and belief.

Signed /thumb impressed by:

Sign/ thumb impression :

Name(self) :

Sign/thumb impression :

Name(spouse) :

Witness (in case of thumb impression): Sign _____ Name _____

Relationship with employee _____

Place:

Date:

