



**PEC LIMITED: NEW DELHI  
PERSONNEL DIVISION**

**Date: 14.06.2017**

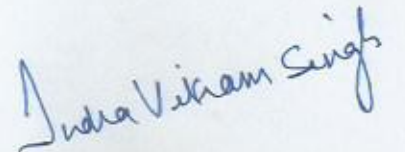
**CIRCULAR NO. -39/2017**

**Subject: PEC's Medical Policy for Retired Employees**

The Board of Directors of PEC Limited in its 301<sup>st</sup> meeting held on 03<sup>rd</sup> May, 2017 has approved amendment in Medical Policy.

Accordingly, amended and revised PEC's Medical Policy for Retired Employees is attached.

This issues with the approval of Competent Authority.

  
(INDRA VIKRAM SINGH)  
GENERAL MANAGER

**Distribution:  
All employees**



## PEC's MEDICAL POLICY FOR RETIRED EMPLOYEES

### 1.0 TITLE

This policy maybe called "PEC's MEDICAL POLICY FOR RETIRED EMPLOYEES"

### 2.0 ELIGIBILITY

- (i) The Scheme will be purely voluntary.
- (ii) The Scheme is applicable to employees who:
  - a) Retire on superannuation or
  - b) Seek voluntary retirement after putting at least 15 years of service or
  - c) Joined PEC Limited as Director/Chairman from PEC/other Public Sector Undertaking/Organisations and have served the Company for a minimum period of two years and have not joined any other Organisation after leaving PEC prior to his superannuation age.
- (iii) The medical facilities under the Policy in case of retired employee will be applicable for self & spouse only. The medical facility to retired employee under the Policy will be available only if retired employee is not gainfully employed. A retired employee shall be treated as gainfully employed if his/her income from employment, business or profession exceeds 50% of basic pay and DA drawn by the employee on the date of retirement. In case of revision of scales, the new basic and DA on the post held at the time of retirement shall be considered.

### 3.0 LIFE TIME CONTRIBUTION FOR RETIRED EMPLOYEE

The life time contribution for retired employee who intends to avail medical facilities under New Medical Policy of PEC has been revised as under:-

Designation	Life Contribution	Time
GMs and Above	Rs. 25000/-	
Asstt. Managers to JGMs	Rs. 20000/-	
Grade - I to OM	Rs. 10000/-	



The retired employee shall have to deposit the contribution immediately upon his/her retirement, in case he/she intends to avail medical facilities under the Policy.

No refund of the contribution will be allowed if the retired employee desires to opt out to avail medical facilities under the Policy.

#### 4.0 SALIENT FEATURES FOR OPD/IPD MEDICAL EXPENSES

##### 4.1 Out Patient Treatment (OPD) :

- I. Annual ceiling : The combined annual ceilings for the purpose of reimbursement of expenditure for OPD treatment, for retired employees and their spouse shall now be as under:-

S.No.	Designation	Reimbursement (with bills) (Rs.)	Ceiling
1.	Directors/CMD	30000/-	
2.	ED/CGMs/GMs	25000/-	
4.	JGMs/CMs/SMs/Managers/ Dy. Managers/Asstt. Managers	23000/-	
5.	Grade I to OMs	20000/-	

- II. In case of demise of retired employee or their dependent spouse, the entitlement for reimbursement of OPD expenses shall remain the same.
- III. Expenditure incurred by a retired employee on consultation charges, cost of medicines, physiotherapy, diagnostic tests, etc. on outdoor treatment will be reimbursed on production of bills/receipts in originals. Single cash Memo exceeding Rs. 5000/- will require the approval of Head of Personnel Division.
- IV. Outpatient care facilities in all systems i.e. Allopathy, Homeopathy, Ayurvedic, Unani, Yoga and Sidha can be availed from qualified practitioners in the above system of medicine as well as at government dispensaries, government hospitals and empanelled hospitals and can claim reimbursement of expenditure under OPD treatment
- V. There is no upper ceiling for dental treatment. However, it will be covered under OPD treatment, within the ceiling of OPD.
- VI. Charges for cleaning, polishing or orthodontic treatment will not be permissible.
- VII. Expenses for purchase of cosmetics shall not be reimbursed.

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- VIII. The retired employees can purchase medicines only for two months in one stretch on the prescription of doctor.
- IX. The PEC has empanelled a number of hospitals/eye hospitals/dental clinics, where the retired employee may go for consultation/treatment. The payments for OPD treatment will be made directly by the retired employees to hospitals/eye hospitals/dental clinics and can obtain reimbursement on the basis of the claims duly supported by authentic prescription/cash receipts in original. The prescribed medicines may be purchased from any registered chemist. Purchase of medicines should be within three days of the date of prescription.

#### 4.2 In-Patient Treatment (IPD) :

- I. Annual ceiling : The combined annual ceilings for the purpose of reimbursement of expenditure for in-patient treatment, for retired employees and their spouse shall now be as under:-

S.No.	Designation	Annual Reimbursement Ceiling (Rs.)
1.	Director/CMD	300000/-
2.	GMs/CGMs/EDs	275000/-
3.	JGMs/CMs/SMs/Managers/ Dy. Managers/ Asstt. Managers	225000/-
4.	Grade I to OMs	175000/-

In case of demise of retired employee or his/her dependent spouse/availing medical benefit for self, the annual ceiling will be 75% of admissible amount.

- II. The reimbursement in case of serious ailments such as cancer, liver failure, kidney failure, heart ailments, paralysis, HIV/AIDS, Neurological disorders and major accidents, the above mentioned annual ceiling will be allowed to exceed upto double with the approval of the CMD.
- III. Treatment/surgeries for Aesthetic/Cosmetic treatment shall not be considered for reimbursement under these rules.
- IV. The cost of implant/appliances which are used during surgical operations or other appliances shall be reimbursable as per actual within the annual ceiling as the case may be.
- V. The retired employees may be given medical advance on the basis of the estimates provided by the empanelled hospitals only in order to enable them to meet financial hardship and they have to submit receipt from the hospital within five working days of the drawal of such advance failing which Penal Interest @ 18% p.a. shall be charged from the defaulting retired employee. This facility may be given to retired employees



subject to maximum of 100% of the estimate of the empanelled hospital. The estimate issued by the empanelled hospital, must mention that the identity of Shri/Ms. \_\_\_\_\_ has been verified from PEC Medical Card No. \_\_\_\_\_.

VI. Entitlement for accommodation in the hospitals shall now be as under :

Designation	Entitlement
CMD/DIR	Suite/VIP Room
ED/CGM/GM	Super Deluxe/Deluxe Room
JGM/CMs/SMs/Managers/	Single Room
Grade-1 to OM	2/3/4 Bedded/Economy Ward/Semi-private Room

- VII. Accommodation in hospitals are allowed as per entitlement of retired employees. In case of non-availability of entitled accommodation, the hospital will issue a certificate to this effect and next higher accommodation will be allowed to the retired employee seeking in-patient treatment. In the absence of such certificate of non-availability of entitled accommodation as defined in Para (vi), difference between the room rent charges of the allotted and entitled accommodation will be payable by the concerned retired employee.
- VIII. Identity verification shall be required in case of in-patient treatment.
- IX. PEC has empanelled (i) a number of hospitals , Eye-hospitals, Dental Clinics, Diagnostic Centres who have agreed to provide In-patient and OPD treatment to the PEC employees and their dependent family members at CGHS rates (ii) hospitals who have offered 10% - 15% discount on its own rates for OPD and in-patient treatment to PEC's employees and their dependent family members. Treatment will be allowed only for cash basis for which the reimbursement shall be made to the employee as per rules.
- X. Day care treatment where the patient is admitted and discharges on the same date is included in IPD Treatment.
- XI. The reimbursement shall be restricted to the rates of Sir Ganga Ram Hospital in case treatment is undertaken in the Hospital other than the empanelled Hospitals. Where the rates of Sir Ganga Ram Hospital are not available, the rates of St. Stephen Hospital shall be referred to. Where the rates of said hospitals are not available, 90% of the bill amount and subject to entitlement shall be reimbursed for hospitals other than the empanelled ones. In case the hospital is non-empanelled and a certificate from CCIT is not enclosed, applicable taxes will be deducted.



#### 4.3 General

- I. A medical card with joint photograph of self and spouse will be issued to the retired employees for the purpose of identification at the time of retirement.
- II. The retired employee will be required to fill in prescribed form in duplicate and submit the same alongwith his/her life time contribution and two photographs each of self and spouse of passport size to the Personnel Division or Branch Manager in case of Head Office and Branch Office respectively.
- III. The retired employee whose spouse is/was employed will have to submit a certificate from the employer/ex-employer of the spouse to the effect that medical facilities available to her/him is not being availed by her/him for self and husband/wife.
- IV. All eligible retired employees who wish to avail of the benefits under Policy shall notify the place, of his/her stay after retirement for the purpose of reimbursement of medical claims.
- V. The retired employees shall furnish undertaking in approved proforma (claim form), affidavit and Form-16 (Income Tax Return)/ Service Tax Return every year in the month of April and that he/she is eligible for medical facility.
- VI. Employee can take treatment in any hospitals including the empanelled hospitals.
- VII. Expenditure for the medicines/treatment administered till the time the patient is hospitalized will be treated as in-patient expenditure and the medicines prescribed while discharging the patient after hospitalization will be covered under OPD treatment and will be regulated according to their prescribed OPD limits.
- VIII. The expenditure will have to be borne initially by the retired employee which will be reimbursed as per rules applicable from time to time.
- IX. The bills for reimbursement are to be submitted within six months of the date of bill of Doctor/Chemists. After the lapse of six months, the bill shall be treated as obsolete and no reimbursement shall be made.
- X. Income-Tax shall be deducted at source as per the Income-Tax Act.

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- XI. Claims for reimbursement of medical expenses towards OPD and IPD treatment for the month of March shall be submitted latest by 15th April in every financial year.
- XII. In case of misuse of the medical scheme, ex-employee will be liable to temporary/permanent suspension of medical facility depending upon the severity of the offence, with the approval of CMD.

**Note:** The list of empanelled hospitals and prescribed formats etc. will be reviewed/revised from time to time with the approval of CMD and will be hosted in the website accordingly.

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