



## PEC LIMITED

3<sup>rd</sup> Floor, F Block, Flattered Factory Complex, Jhandewalan, New Delhi, India-110055

### Tender Enquiry

Tender No.: PEC/PERS/Medical/Tender/2021

Dated: 06<sup>th</sup> December, 2021

Sealed Tenders are invited from Medical Insurance Companies (Licensed and Registered with IRDA) dealing with Medical/Health Insurance for implementation of **“PEC Group Health Insurance Scheme”**.

The Technical Bid (along with Earnest Money Deposit: Exempted. Bid Security Declaration to be submitted as per Annexure-II) and Financial Bid (containing the amount of the premium along with break up of taxes & any other charges) should be sealed by the bidder in separate envelopes duly super-scribed and both these sealed envelopes are to be put in a bigger envelop which should also be sealed and duly super-scribed with “Tender for PEC Group Health Insurance Scheme”. The Technical bids will be evaluated by the Technical Bid Evaluation Committee duly constituted by PEC. A Criteria for evaluation of the Technical bid is available at Annexure-I. Following schedule will be observed in this regards:

1. Last date and time for submission of bid documents : 3:00 p.m. 4<sup>th</sup> Jan, 2022
2. Date and time of opening of Technical : 3:30 p.m. 4<sup>th</sup> Jan, 2022
3. Date and time of opening Financial bids : To be informed to all successful bidders in advance

Complete bid document should be

Submitted to:

The Joint General Manager(HR),  
PEC Limited,  
3<sup>rd</sup> Floor, F Block,  
Flattered Factory Complex,  
Jhandewalan, New Delhi, India-110055

Bids received later than the prescribed date and time will not be considered for evaluation. In this regard no request, whatsoever, shall be entertained in any manner.

### Annexure-I

(Please fill in all details. Profile will be used for technical evaluation and is part of the eligibility criteria)

Sr. No.	Required information	Details to be given by the agency / firm / company	
1	Name of the firm / company		
2	Address of the Head Office of firm / company (Submit proof).		
3	Address of the firm / company of Delhi office (Submit proof).		
4	Legal status - (limited company, corporation, LLP etc.-Submit proof)		
5	Name, designation, and telephone nos. of the contact person. Fax No. E-mail id		
6	Date of establishment of firm / company (Submit proof)		
7	Period from which accredited with Insurance Regulatory Development Authority of India (IRDAI)		
8	Annual Turnover for last 3 years	Financial Year	Annual Turnover
		2018-19	
		2019-20	
		2020-21	
9	Cancelled Cheque (to be enclosed)		
10	List of the Clients (with Contact persons, Mobile/Tel No, email) being served during the last three years		
11	Statutory details (Photocopies to be submitted ):		
	a] IRDA Registration number of the firm.		
	b] Registration number issued by Registrar of Companies (if any) -		
	c] PAN		
	d] GST – Registration number.		

## TECHNICAL BID QUALIFICATION CRITERIA

### **1. Qualifying Requirements for the Insurance Companies**

The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a valid license to carry out Medical Insurance business on a Pan India basis.

The Insurance Company shall be in the Medical Insurance business in India at least for Seven years as on the scheduled date of tender opening.

The Insurance Company should be having Medical Insurance participation in a minimum of three major Government companies/PSUs/institutions/organizations etc. (Documentary evidence to be furnished).

Tenderer has to submit declaration along with Technical Bid stating that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/ Government Department /Public Sector Undertaking in the last three years. In case of being blacklisted by any of the Institutions, details of the same be furnished. Moreover, certification that no restraint order has been passed by the competent court of law may also be furnished.

2. They should be able to cover medical insurance on PAN India basis.
3. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
4. PEC shall have absolute right to consider or reject any of the offer / Insurance Company.
5. The Technical bids of all the prospective bidders should also contain the list of empanelled hospitals.
6. The application should be unconditional in all respects.
7. The participants to the tender should be registered under GST laws.
8. **Scope of Work:** For providing “**PEC Group Health Insurance Scheme**”. The details of beneficiaries, entitlement and policy as per Annexure-IV,V,VI .  
The effective date of commencement of policy shall be the date on which a communication is made to the selected insurer.

- 9. Payment of Performance Guarantee:** The Successful bidder shall furnish a bank Performance Bank Guarantee @ 10% of the premium payable for the Group Medclaim Policy which shall remain valid for a period of sixty days beyond the expiry of the overall contract from a nationalized bank to ensure the satisfactory performance for risk covered. The Performance Bank Guarantee is to be submitted at the time of award of contract. In case the performance of service is not found satisfactory, the amount of Performance Bank Guarantee will be forfeited.

## **SALIENT FEATURES OF THE MEDICAL INSURANCE POLICY**

1. Coverage type: Family Floater plus OPD
2. Sum Insured:-As per medical policy of PEC.Details of beneficiaries as per Annexure -IV
3. Critical Care rider:- As per medical policy of PEC (Annexure- V & VI)
4. Room type:-As per medical policy of PEC.
5. Diseases excluded :-As per medical policy of PEC.
6. The Policy shall cover employees of PEC and their dependents as per Annexure -IV.  
The same shall be reviewed from time to time
7. For the prospective bidders of the companies, it is mandatory that they must submit the bifurcated quotation containing the amount of premium along with the taxes & any other charges separately against the Group Mediclaim Insurance coverage as per the PEC medical policy.
8. One dedicated executive along with contact details to be earmarked for PEC to deal/ guide the members.
9. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility (List of empanelled hospitals should be enclosed).
10. It is clarified that depending on the satisfactory performance, the contract can be renewed at the discretion of PEC for a period of one year and subsequently followed for maximum of three years. Renewal will be decided by PEC on a year-to-year basis for a total of three years after initial one year.
11. New employees and or their dependents shall be included in policy from the date of joining and resigned/ terminated/ expired employees shall be deleted from the date of resignation/ termination/ death. Pro rata premium to be charged/ refunded in case of addition/ deletion.
12. In case, the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed under this policy scheme.
13. For all claims (other than cashless ones), the claim would be expected to be submitted to the Insurance Company directly by the beneficiaries within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2%p.m. on the reimbursement amount has to be paid by Insurance Company to the beneficiaries for any delay beyond this on reimbursement.

14. The Insurance Company shall arrange to issue membership card to each beneficiaries directly at their cost.

15. Exclusions if any, should be clearly specified by the Insurance Company as part of the Technical Bid.

16. In continuation to S.No.13, please explain the "Claim settlement procedure" in detail including maximum period of time required for settlement in the Technical Bid.

### **Disputes**

In respect of all tender conditions, and/or any matter connected there with the decision of PEC shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the New Delhi only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and PEC will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

Finally, all disputes or difference arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through arbitration. The Director of PEC or his nominee shall be sole arbitrator who will decide the dispute as per the provision of "The Arbitrator & Conciliation Act 1996".

**“Exempted Bid Security Declaration Form”**

Date: \_\_\_\_\_ Tender No. \_\_\_\_\_

To (insert complete name and address of the purchaser)

I/We, the undersigned, declare that:

1. I/We understand that, according to your conditions, bids must be supported by a Bid Securing Declaration.
2. I/We accept that I/We may be disqualified from bidding for any contract with you for a period of one year from the date of notification if I am /We are in a breach of any obligation under the bid conditions, because I/We
  - a) Have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid;
  - Or
  - b) Having been notified of the acceptance of our Bid by the purchaser during the period of bid validity(i) fail or reuse to execute the contract, if required, or(ii)fail or refuse to furnish the Performance Security, in accordance with the Instructions to Bidders.
3. I/We understand this Bid Security Declaration shall cease to be valid if I am/we are not the successful Bidder, upon the earlier of(i) the receipt of your notification of the name of the successful Bidder; or (ii) thirty days after the expiration of the validity of my/our Bid.

Signed:  
(Signature of person whose name and capacity are shown)

Name:  
(Complete name of person signing the Bid Security Declaration)

Duly authorized to sign the bid for and on behalf of (insert complete name of Bidder)

Dated on \_\_\_\_\_ day of \_\_\_\_\_ (insert date of signing)

Corporate Seal (where appropriate)

**Annexure III**

**Financial Bid**

**Name of work; tender of group medical insurance policy for PEC regular and retired employees and their dependent family members**

**Name of agency:**

**Address:**

<b>S.No.</b>	<b>Particulars</b>	<b>Amount of Premium per family (Rs.)</b>	<b>Taxes (Applicable As per Govt. norms (Rs.)</b>	<b>Grand Total (Rs.)</b>
1	"PEC retired employees"			
2	"PEC retired employees with 75% entitlement"			
3	PEC regular employees			
	Grand total			

Total amount of premium (in words):

.....  
.....

Place:-

Date:-

signature of authorized signatory with seal

## Regular Employees

CMD			
Regular - Eligibility- IPD-Rs.8,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
Total : 0 Beneficiaries			
Director			
Regular - Eligibility- IPD-Rs.8,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
Total : 0 Beneficiaries			
Executive Director			
Regular - Eligibility- IPD-Rs.6,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
Total : 0 Beneficiaries			
Chief General Manager			
Regular - Eligibility- IPD-Rs.6,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
1	Employee	M K Bainiwal	29/03/1969
	Spouse	Manju Bainiwal	25-Jan-68
	daughter	Kamakshi	07-Apr-95
2	Employee	Vijay Kuradagi	03/04/1967
	Spouse	Dr. Nagarathna Kuradagi	15-Aug-71
	son	Shreyas Kuradagi	08/06/1998
3	Employee	P.K.Jain	04/01/1965
	Spouse	Seema Jain	16-Jan-68
Total : 8 Beneficiaries (3 families)			
General Manager			
Regular - Eligibility- IPD-Rs.6,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
1	Employee	S F Ahmed	19-Jul-67
	son	Abid	26-Jul-01
	daughter	Zoya	11-Oct-97
Total : 3 Beneficiaries (1 family)			
Joint General Manager			
Regular - Eligibility- IPD-Rs.5,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
1	Employee	Ashok Kumar Singh	17-Nov-76
	spouse	Anita	15-Jul-73

	daughter	Vashasvi	15-Feb-05
	son	Rudrapratap singh	02-Jun-06
2	Employee	Atul Taneja	12-Mar-70
	spouse	Ruchi Taneja	25-Jul-75
	son	Tanishq	25-Nov-00
	daughter	Kashvi	15-Mar-09
	father	Prem prakash Taneja	10-Apr-40
	mother	Neena Taneja	24-Oct-44
3	Employee	Monisha Lakra	19-Jul-82
	spouse	Vincent SS Lakra	22-Jan-76
	daughter	Marilyn Vania Lakra	07-Jun-12
<b>Total : 13 Beneficiaries (3 families)</b>			

<b>Cheif Manager</b>			
<b>Regular - Eligibility- IPD-Rs.5,00,000/- OPD-Rs. 45,000/- (per family)</b>			
S.No.	Category	Name	DOB
1	Employee	Dhananjay Kumar	16-Jul-78
	spouse	Anshu Kashyap	07-Nov-79
	daughter	Radhika	22-Nov-04
<b>Total : 3 Beneficiaries (1 families)</b>			

<b>Senior Manager</b>			
<b>Regular - Eligibility- IPD-Rs.5,00,000/- OPD-Rs. 45,000/- (per family)</b>			
S.No.	Category	Name	DOB
1	Employee	Vishwanath Anand Chanekar	03-Apr-81
	spouse	Neha	04-Jan-89
	mother	Amita Chanekar	05-Dec-50
	son	Paarush	24-Jun-15
2	Employee	Jitesh Aggarwal	20-Jul-83
	spouse	Ruchi Aggarwal	01-Jul-83
	daughter	nehal aggarwal	11-Jan-10
	daughter	chavhi aggarwal	04-Aug-13
3	Employee	Jatinder Verma	01-Aug-85
4	Employee	Ram Kumar Prasad	31-Dec-80
	spouse	sneha gupta	01-Sep-90
	mother	Urmila Devi	01-Apr-57
	daughter	Swastika Gupta	11-Dec-14
	son	Baby of/Sneha	04/06/2020
5	Employee	Lalit Kain	29-Jan-85
	spouse	Jyoti Kapil	01-Jul-86
	son	Lakshya Anand	05/06/2016
<b>Total : 17 Beneficiaries (5 families)</b>			

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Manager			
Regular - Eligibility- IPD-Rs.5,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
1	Employee	Anand mohan	08-Jan-87
	spouse	prerna whig	26-Oct-89
	son	Avyah	05-Sep-15
2	Employee	Daman Preet Singh	10-Jan-86
	spouse	Madhusmita singh	20-May-84
3	Employee	T.Pradeep	21-Jan-87
	spouse	K. Aarti Niveditha	21-Mar-87
	daughter	Aaradhya Thota	21-Oct-14
	daughter	Aadhya	15-Jun-20
4	Employee	Ankur Periwal	15-Feb-84
	spouse	Sakshi Periwal	17-Mar-87
	daughter	devisha periwal	28-Jun-16
5	Employee	aman jain	05-Jan-88
6	Employee	kamal kumar	02-Sep-84
	spouse	subhi gupta	04-Aug-88
	daughter	b/o subhi	13-Jan-17
7	Employee	vinod kumar	25-Nov-88
	spouse	Kanchan	17-Feb-89
Total : 18 Beneficiaries (7 families)			

Deputy Manager			
Regular - Eligibility- IPD-Rs.4,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
1	Employee	Sarla	06-Oct-75
	spouse	Harish Kumar	27-Jul-76
	Son	Rishvanjas Som	25-Nov-08
	Son	Utkarsh Som	27-Sep-02
2	Employee	Abhinav Yadav	27-Jul-89
3	Employee	vikul tyagi	07-Jul-88
Total : 6 Beneficiaries (3 families)			

Assistant Manager			
Regular - Eligibility- IPD-Rs.4,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
1	Employee	Suresh Kumar	07-Jun-66
	spouse	Geeta	01-Jan-72
	Son	nikhil pawar	19.10.1993
	Son	Siddharth Pawar	04-Sep-91
2	Employee	Jai Prakash	07-Mar-63
	spouse	Sushma	15-Apr-69
	son	Arun	15-Dec-91
3	Employee	Gian Chand	14-Nov-68
	spouse	Vipen	30-Jul-73

	daughter	Rinchan	06-Dec-97
	son	Utkarsh	25-Jan-02
4	Employee	Girish Joshi	06-Feb-70
5	Employee	Pramesh Bhatt	01-Aug-68
	spouse	Kusum Bhatt	01-Sep-65
<b>Total : 14 Beneficiaries (5 families)</b>			

<b>Office Manager</b>			
Regular - Eligibility- IPD-Rs.3,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
<b>Total : 0 Beneficiaries</b>			

<b>Execitue Assistant /Steno</b>			
Regular - Eligibility- IPD-Rs.3,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
1	Employee	Radhey Shyam	02/11/1966
2	spouse	Lata	13-Feb-69
<b>Total : 2 Beneficiaries (1 family)</b>			

<b>Junior Assistant / Junior Steno</b>			
Regular - Eligibility- IPD-Rs.3,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
<b>Total : 0 Beneficiaries (0 employees)</b>			

<b>Messenger/Driver</b>			
Regular - Eligibility- IPD-Rs.3,00,000/- OPD-Rs. 45,000/- (per family)			
S.No.	Category	Name	DOB
<b>Total : 0 Beneficiaries</b>			

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## Retired Employees

CMD			
Retired- Eligibility (If both Alive) - IPD -Rs.3,00,000/- OPD-Rs.30,000/- (per family)			
S. No.	Category	NAME	D.O.B
1	Employee	A.K. Srivastava	25/06/1947
	Spouse	Mrs Renuka Srivastava	12/12/1951
2	Employee	A.K Mirchandani	12/09/1957
	Spouse	Asha Mirchadani	21/08/1960
Total : 4 Beneficiaries (2 families)			
Director			
Retired- Eligibility (If both Alive) - IPD -Rs.3,00,000/- OPD-Rs.30,000/- (per family)			
S. No.	Category	NAME	D.O.B
1	Employee	M.K.Vinayak	02/02/1942
	Spouse	Dr.Kiran Vinayek	08/07/1947
2	Employee	T.P.S. Narang	14/09/1948
	Spouse	Smt.Shammi Narang	26/02/1951
Total : 4 Beneficiaries (2 families)			
Executive Director			
Retired- Eligibility (If both Alive) - IPD -Rs.2,75,000/- OPD-Rs.25,000/- (per family)			
S. No.	Category	NAME	D.O.B
1	Employee	Naresh Sethi	23/09/1947
	Spouse	Anupama Sethi	12/09/1950
2	Employee	Jayanta Kumar Sanyal	04/03/1957
	Spouse	Purba Sanyal	17/08/1963
3	Employee	R S Harnwal	15/08/1950
	Spouse	Rashi Harnwal	23/11/1958
Total : 6 Beneficiaries (3 families)			
Chief General Manager			
Retired- Eligibility (If both Alive) - IPD -Rs.2,75,000/- OPD-Rs.25,000/- (per family)			
S. No.	Category	NAME	D.O.B
1	Employee	R.K. Jain	19/06/1933
	Spouse	Smt. Renu Jain	10/08/1936
2	Employee	Ram Kumar Gupta	15/07/1940
	Spouse	Mrs Urmil Gupta	21/03/1943
3	Employee	A.K. Roy	01/01/1941
	Spouse	Mrs Sutantra Roy	01/10/1951
4	Employee	Malay Chatterji	23/09/1941
	Spouse	Mrs Chandana Chatterji	20/05/1950
5	Employee	Ashok Kumar Ganguli	23/06/1944
	Spouse	Smt Maitreyi Ganguli	09/08/1948
6	Employee	M.D. Amrohi	15/05/1943
	Spouse	Smt. Dhanwanti	04/06/1946
7	Employee	Prem Kumar Amar	11/12/1946
	Spouse	Mrs Satya Amar	06/09/1952

8	Employee	N.P. Chauhan	25/10/1947
	Spouse	Mrs Rajkumari Chauhan	12/10/1955
9	Employee	Y P Chhabra	01/04/1952
	Spouse	Kiran Chhabra	06/02/1956
10	Employee	S.K.Majumdar	13/04/1956
	Spouse	Alokananda majumdar	10/05/1962
11	Employee	Swapan Kumar Saha	09/03/1957
	Spouse	Sumita Saha	20/12/1963
12	Employee	Rajiv Chaturvedi	05-May-59
	Spouse	Shashi	05-Dec-61

**Total : 24 Beneficiaries (12 families)**

### **General Manager**

**Retired- Eligibility (If both Alive) - IPD -Rs.2,75,000/- OPD-Rs.25,000/- (per family)**

S. No.	Category	NAME	D.O.B
1	Employee	Ajit Pant	12/07/1946
	Spouse	Smt Geeta Pant	26/08/1951
2	Employee	S.C. Mahajan	05/03/1941
	Spouse	Smt Suman Mahajan	10/06/1950
3	Employee	T.S. Saluja	05/05/1938
	Spouse	Smt Raman Saluja	24/12/1945
4	Employee	B.H. Mamtani	11/12/1944
	Spouse	Mrs Minal Mamtani	05/06/1951
5	Employee	Sunil Kumar	24/02/1940
	Spouse	Mrs Asha Kumar	30/10/1945
6	Employee	D.K. Datta	05/11/1942
	Spouse	Mrs Bharat Datta	25/08/1952
7	Employee	Vikram Dhar	25/04/1945
	Spouse	Smt Meena Dar	18/09/1949
8	Employee	K. Sharan	01/12/1946
	Spouse	Mrs Mithlesh Bansal	14/03/1948
9	Employee	Arun Harkauli	21/12/1946
	Spouse	Ms.Preeti Harkauli	07/08/1950
10	Employee	S.M. Gupta	21/10/1940
	Spouse	Mrs Shashi P Gupta	25/08/1944
11	Employee	A.N. Kalra	02/02/1943
	Spouse	Smt. Veena Kalra	09/09/1955
12	Employee	U.S.Tawakley	24/07/1944
	Spouse	Smt Pushpa Tawakley	29/06/1943
13	Employee	S.S. Rekhi	19/12/1945
	Spouse	Mrs Saroj Rekhi	18/07/1951
14	Employee	S.M. Mohapatra	22/08/1946
	Spouse	Mrs Pramita Mohapatra	11/09/1956
15	Employee	H.C. Kapoor	18/01/1947
	Spouse	Mrs C.M. Kapoor	20/12/1951
16	Employee	Bipan C Pal	05/10/1947
	Spouse	Dr Mrs Kiran Pal	27/08/1952
17	Employee	D.K. Gupta	01/01/1952
	Spouse	Archana Gupta	08/04/1956

18	Employee	S C Bhandari	04/08/1952
	Spouse	Rakesh Bhandari	27/11/1954
19	Employee	S K Mamtani	10/12/1952
	Spouse	Rajni Mamtani	05/07/1955
20	Employee	S.C Khurana	05/04/1954
	Spouse	Parveen Bala Khurana	15/07/1960
21	Employee	A.K. Monga	27/07/1954
	Spouse	Devki Abichandni	17/07/1954
22	Employee	R.C Gilani	09/12/1954
	Spouse	Amita Gilani	08/02/1963
23	Employee	Reshma Dadhwal	10/03/1956
	Spouse	Pradeep Singh Dadhwal	16/06/1957
24	Employee	Sunil Chawla	14/03/1956
	Spouse	Indu Chawla	18/12/1961
25	Employee	Naresh Kumar Malhotra	29/03/1956
	Spouse	Sweety Malhotra	26/09/1960
26	Employee	S.K.Kochhar	08/05/1956
	Spouse	Sarita Kochhar	10/05/1959
27	Employee	Y.K.Gautam	03/06/1956
	Spouse	Manju Gautam	19/09/1959
28	Employee	Usha Hazrati	01/08/1956
	Spouse	Narinder Kumar	04/03/1952

**Total : 56 Beneficiaries (28 families)**

### **Joint General Manager**

**Retired- Eligibility (If both Alive) - IPD -Rs.2,25,000/- OPD-Rs.23,000/- (per family)**

S. No.	Category	NAME	D.O.B
1	Employee	Reshma Dadhwal	10/03/1956
	Spouse	Pradeep Singh Dadhwal	16/06/1957
2	Employee	Sunil Chawla	14/03/1956
	Spouse	Indu Chawla	18/12/1961
3	Employee	Naresh Kumar Malhotra	29/03/1956
	Spouse	Sweety Malhotra	26/09/1960
4	Employee	S.K.Kochhar	08/05/1956
	Spouse	Sarita Kochhar	10/05/1959
5	Employee	Y.K.Gautam	03/06/1956
	Spouse	Manju Gautam	19/09/1959
6	Employee	Usha Hazrati	01/08/1956
	Spouse	Narinder Kumar	04/03/1952

**Total : 12 Beneficiaries (6 families)**

### **Cheif Manager**

**Retired- Eligibility (If both Alive) - IPD -Rs.2,25,000/- OPD-Rs.23,000/- (per family)**

S. No.	Category	NAME	D.O.B
1	Employee	S.C. Chitkara	11/10/1946
	Spouse	Mrs Usha	08/02/1953
2	Employee	R.N. Bhattacharya	28/11/1948
	Spouse	Smt.Deepti Bhattacharya	05/02/1954

3	Employee	V. K. Bhatia	11/08/1951
	Spouse	Sushma Bhatia	20/08/1956
4	Employee	H.K. Choudhri	30/10/1949
	Spouse	Rabina Choudhry	02/09/1959
5	Employee	Surinder Narang	14/10/1950
	Spouse	Geeta Narang	07/09/1957
6	Employee	V K Sabharwal	10/11/1950
	Spouse	Parveen Sabharwal	31/01/1955
7	Employee	B.K Malhotra	05/12/1950
	Spouse	Sunita Malhotra	26/03/1960
8	Employee	Kiran Sarna	14/10/1951
	Spouse	M K Sarna	07/03/1954
9	Employee	S. C. Sachdeva	20/12/1951
	Spouse	Janak Sachdeva	01/03/1956
10	Employee	Bableesh Kumar	10/02/1952
	Spouse	Sushma Sofat	24/02/1954
11	Employee	Veena Bhatia	18/03/1953
	Spouse	P.P. Bhatia	27/08/1950
12	Employee	Kavinder Sharma	30/03/1953
	Spouse	Tripta Sharma	17/09/1958
13	Employee	C P Monga	10/04/1953
	Spouse	Anju Monga	04/07/1959
14	Employee	Devi Ram	07/07/1953
	Spouse	Usha Kumari	12/04/1956
15	Employee	P.K. Bhatia	02/07/1953
	Spouse	Shashi Bhatia	14/08/1958
16	Employee	Ishwar Tahiliani	03/07/1953
	Spouse	Shobha Tahiliani	18/08/1957
17	Employee	A S Rajourya	05/12/1953
	Spouse	Prem Lata Rajourya	20/05/1955
18	Employee	R K Arora	06/01/1954
	Spouse	Veena Arora	17/03/1957
19	Employee	B D Sharma	09/12/1953
	Spouse	Kiran Sharma	13/03/1958
20	Employee	V.K Kathuraia	19/04/1954
	Spouse	Nareesh Kathuraia	02/01/1955
21	Employee	S.K.Virmani	18/04/1954
	Spouse	Usha Virmani	01/03/1955
22	Employee	P.P.Vanjani	11/05/1954
	Spouse	Veena Vanjani	15/04/1959
23	Employee	R.P Bansal	11/07/1954
	Spouse	Nirmal Bansal	31/07/1955
24	Employee	V.K.Malhotra	15/09/1954
	Spouse	Saroj Malhotera	28/06/1957
25	Employee	Raghubir Singh	09/10/1954
	Spouse	Kpoyal Rani	02/05/1965
26	Employee	K.C Tanaja	12/01/1955
	Spouse	Kamlesh Tanja	25/11/1961
27	Employee	M.L Sharma	13/03/1955

	Spouse	Neelam Sharma	04/04/1953
28	Employee	V.K Kukraja	29/01/1955
	Spouse	Pooja Kukaraja	06/05/1960
29	Employee	Gurpal Singh	15/01/1955
	Spouse	Man Mohan Kaur	27/11/1960
30	Employee	Sunil Kukreja	13/05/1955
	Spouse	Meena Kukreja	31/08/1959
31	Employee	Y.R.Chugh	07/05/1955
	Spouse	Bhagwanti Chugh	06/07/1956
32	Employee	R.K.Jain	01/07/1955
	Spouse	Sunita Jain	04/02/1963
33	Employee	S.C.Rishi	07/07/1955
	Spouse	Madhu Malti Rishi	16/05/1965
34	Employee	O.P.Singh	08/07/1955
	Spouse	Bala Devi	01/08/1958
35	Employee	Veena Duggal	15/07/1955
	Spouse	Arun Duggal	15/01/1955
36	Employee	Nav Rattan	07/02/1956
	Spouse	Promila	01/01/1957
37	Employee	Renu Sharma	05/05/1957
	Spouse	Rajan Sharma	01/05/1955
38	Employee	Ganga Ram	01-Jan-59
	Spouse	Bimla	28-Aug-69
39	Employee	G Y Dupate	02-Jun-59
	Spouse	Mangla G Dupate	14-Feb-62
40	Employee	H.K AHUJA	30-Apr-62
	Spouse	Sadha Ahuja	7-Nov-69
41	Employee	K Mukilan	24-Oct-77
	Spouse	M Baquialatchoumy	18-May-82
42	Employee	V. Saravana Bavan	08/07/1963
	Spouse	S.Shakila	12/11/1964

**Total : 84 Beneficiaries (42 families)**

### **Senior Manager**

**Retired- Eligibility (If both Alive) - IPD -Rs.2,25,000/- OPD-Rs.23,000/- (per family)**

S. No.	Category	NAME	D.O.B
1	Employee	N.K. Berua	01/01/1957
	Spouse	Anurita Berua	07/08/1962
2	Employee	N.K. Meena	08/07/1956
	Spouse	Urmila Meena	09/08/1961
3	Employee	Nanak Chand	05/04/1957
	Spouse	Natho Devi	april, 1961
4	Employee	Ravinder Bhalla	20/06/1957
	Spouse	Naresh Bhalla	22/11/1954
5	Employee	S C Saha	06-Jul-58
	Spouse	Kankan	21-Sep-62
6	Employee	Jagdish Meena	04-Mar-58
	Spouse	Sushila	02-Oct-64
7	Employee	Ram Kishan	29-Mar-58

	Spouse	Veena	01/07/1967
8	Employee	S K Talwar	16-Oct-59
	Spouse	Nalini Talwar	24-Sep-65
<b>Total : 16 Beneficiaries (8 families)</b>			
<b>Manager</b>			
<b>Retired- Eligibility (If both Alive) - IPD -Rs.2,25,000/- OPD-Rs.23,000/- (per family)</b>			
S. No.	Category	NAME	D.O.B
1	Employee	Laxmi Narayan Sardana	10/04/1947
	Spouse	Santosh Kumari Sardana	02/05/1956
2	Employee	K.C. Chhabra	01/04/1945
	Spouse	Mrs Radha	01/07/1948
3	Employee	M.R. Malik	07/07/1943
	Spouse	Mrs Shvinder Malik	01/01/1951
4	Employee	A.K.Batra	08/11/1948
	Spouse	Smt Usha Kiran Batra	28/04/1949
5	Employee	Mangal Sain	07/09/1949
	Spouse	Bimla Devi	56 years as on 01.10.2009
6	Employee	V.N. Sekaran	19/10/1949
	Spouse	C.S. Pushpa	25/03/1959
7	Employee	O P Shokeen	01/01/1950
	Spouse	Shakuntla	23/05/1956
8	Employee	Mool Chand	05/06/1953
	Spouse	Raj Dulari	03/03/1958
9	Employee	I.M.Malhotra	20/09/1953
	Spouse	Rajni Malhotra	07/01/1959
10	Employee	S P Phogat	08/09/1953
	Spouse	Bimla Rani	08/09/1967
11	Employee	Manoj Sinha	25/12/1953
	Spouse	Puspa Sinha	06/05/1966
12	Employee	Balwan Singh	15/06/1954
	Spouse	Shakuntala	01/07/1956
13	Employee	C.P Rustagi	03/01/1955
	Spouse	Usha Devi	01/12/1954
14	Employee	Puran Chand	05/04/1956
	Spouse	Rukmani Devi	08/03/1959
15	Employee	R.K. Singh	11/02/1957
	Spouse	Meena Singh	13/05/1960
16	Employee	Rajendra Prasad	15/05/1957
	Spouse	Santosh	15/08/1959
17	Employee	Sharda Katyal	24/05/1956
	Spouse	dharam pal katyal	23/05/1955
<b>Total : 34 Beneficiaries (17 families)</b>			
<b>Deputy Manager</b>			
<b>Retired- Eligibility (If both Alive) - IPD -Rs.2,25,000/- OPD-Rs.23,000/- (per family)</b>			
S. No.	Category	NAME	D.O.B
1	Employee	Suresh Chand Gupta	08/01/1947
	Spouse	Mrs Suman Gupta	15/01/1950

2	Employee	Shri K.S. Gulati	29/01/1948
	Spouse	Mrs Manjeet Kaur	13-06/1956
3	Employee	Ashok Kumar Vijn	28/12/1951
	Spouse	Mrs Meena Vijn	23/01/1953
4	Employee	Mriganka Bhattacharya	19/08/1950
	Spouse	Alpana Bhattacharya	25/09/1960
5	Employee	Babu Lal	01/08/1954
	Spouse	Tarawati	25/08/1962
6	Employee	Ashok Kumar	01/11/1955
	Spouse	Rajeshwari	01/07/1957
7	Employee	D. S. Dagar	03/03/1945
	Spouse	Mukhtiari	01/07/1951
8	Employee	T.C.Kotwal	07/05/1946
	Spouse	Smt. Kamlesh Devi	01/07/1953
9	Employee	A.S. Barara	08/01/1947
	Spouse	Smt Sudesh Barara	04/07/1951
10	Employee	Chander Mohan	22/09/1951
	Spouse	Smt Suman Mittra	09/12/1953
11	Employee	D.N. Sharma	01/01/1953
	Spouse	Mrs Sarla Sharma	03/02/1958
12	Employee	Ashok Kumar Grover	26/10/1954
	Spouse	Smt Chander Grover	09/01/1958
13	Employee	Hari Niwas Sharma	09/10/1944
	Spouse	Chandra Mohini Sharma	01/07/1948
14	Employee	Om Prakash	25/12/1947
	Spouse	Mrs Darshani	25/04/1954
15	Employee	Narender Kumar Sharma	30/07/1953
	Spouse	Usha Devi	15/08/1957
16	Employee	Jagdish Chand	10/05/1950
	Spouse	Ganga Devi	01/01/1955
17	Employee	P.F.Jadhav	22/09/1954
	Spouse	Seema Parkesh Jadhav	06/12/1974
18	Employee	Bikash Chandra Roy	01/02/1957
	Spouse	Tapasi Roy	30/12/1967

**Total : 36 Beneficiaries (18 families)**

### **Assistant Manager**

**Retired- Eligibility (If both Alive) - IPD -Rs.2,25,000/- OPD-Rs.23,000/- (per family)**

S. No.	Category	NAME	D.O.B
1	Employee	Thakur Dass	12/04/1944
	Spouse	Mrs Asha Devi	12/04/1950
2	Employee	A S Mhatre	12-Jun-60
	Spouse	Anuja Mhatre	27-Oct-1963
3	Employee	Subhash Mishra	06/05/1966
	Spouse	Sarita Misra	23-May-72
4	Employee	G S Brijwal	15/09/1968
	Spouse	Dimpy Brijwal	03/04/1975
5	Employee	Shanker Datt	15/12/1963
	Spouse	Archana	29/10/1963

**Total : 10 Beneficiaries (5 families)**

Office Manager			
Retired- Eligibility (If both Alive) - IPD -Rs.1,75,000/- OPD-Rs.20,000/- (per family)			
S. No.	Category	NAME	D.O.B
Total : 0 Beneficiaries (0 family)			
Execitue Assistant /Steno			
Retired- Eligibility (If both Alive) - IPD -Rs.1,75,000/- OPD-Rs.20,000/- (per family)			
S. No.	Category	NAME	D.O.B
1	Employee	Jai Prakash Prasad	08/01/1955
	Spouse	Leela Devi	55yrs
2	Employee	Madan Ram	01-Mar-59
	Spouse	Uma Rawati Devi	01-Jul-63
Total : 4 Beneficiaries (2 families)			
Junior Assistant / Junior Steno			
Retired- Eligibility (If both Alive) - IPD -Rs.1,75,000/- OPD-Rs.20,000/- (per family)			
S. No.	Category	NAME	D.O.B
1	Employee	Subhash Chander	01/01/1955
	Spouse	Usha Rasni	13/05/1957
Total : 2 Beneficiaries (1 families)			
Messenger/Driver			
Retired- Eligibility (If both Alive) - IPD -Rs.1,75,000/- OPD-Rs.20,000/- (per family)			
S. No.	Category	NAME	D.O.B
1	Employee	Govind Singh Rawat	10/06/1945
	Spouse	Smt Dabbi Devi	01/07/1952
2	Employee	M. Subramaniam	09/10/1948
	Spouse	Smt Rajamal	05/06/1956
3	Employee	Brij Bhushan	23/02/1956
	Spouse	Smt.Krishna Devi	17/02/1963
4	Employee	Tek Chand Sharma	01/04/1949
	Spouse	Ganga Devi	01/07/1953
5	Employee	R.L.Das	14/07/1955
	Spouse	Mandira Das	24/01/1969
6	Employee	S N Manjhi	20-Nov-57
	Spouse	Lakshmi Devi	01/07/1960
7	Employee	Lalsi Devi	24/04/1964
	Spouse	Vijay Kumar	18/06/1966
Total : 16 Beneficiaries (8 families)			

## Retired (75%) Employees

CMD			
Retired- Eligibility (If single Alive) - IPD -Rs.2,25,000/- OPD-Rs.30,000/- (75% of Annual eligibility) per individual			
S. No.	Category	NAME	D.O.B
Total : 0 Beneficiaries			
Director			
Retired- Eligibility (If single Alive) - IPD -Rs.2,25,000/- OPD-Rs.30,000/- (75% of Annual eligibility) per individual			
S. No.	Category	NAME	D.O.B
Total : 0 Beneficiaries			
Executive Director			
Retired- Eligibility (If single Alive) - IPD -Rs.2,06,250/- OPD-Rs.25,000/- (75% of Annual eligibility) per individual			
S. No.	Category	NAME	D.O.B
Total : 0 Beneficiaries			
Chief General Manager			
Retired- Eligibility (If single Alive) - IPD -Rs.2,06,250/- OPD-Rs.25,000/- (75% of Annual eligibility) per individual			
S. No.	Category	NAME	D.O.B
1	Spouse	Smt.Sushma Nangia	08/07/1930
2	Spouse	Smt Sudershan Gupta	10/01/1945
3	Spouse	Mrs Kalyani Sarangan	20/08/1944
4	Spouse	Adarsh Bala Taneja	01/01/1955
Total : 4 Beneficiaries			
General Manager			
Retired- Eligibility (If single Alive) - IPD -Rs.2,06,250/- OPD-Rs.25,000/- (75% of Annual eligibility) per individual			
S. No.	Category	NAME	D.O.B
1	Employee	R K Tarneja	01/05/1927
2	Employee	Gurbachan Singh	01/03/1930
3	Employee	Neelam Chadha	15/04/1956
4	Employee	S.M. Gupta	21/10/1940
5	Spouse	Smt K.Gopal	08/09/1939
Total : 5 Beneficiaries			
Joint General Manager			
Retired- Eligibility (If single Alive) - IPD -Rs.1,68,750/- OPD-Rs.23,000/- (75% of Annual eligibility) per individual			
S. No.	Category	NAME	D.O.B
1	Employee	R K Tarneja	01/05/1927
2	Employee	Gurbachan Singh	01/03/1930
3	Employee	Neelam Chadha	15/04/1956
4	Employee	S.M. Gupta	21/10/1940
5	Employee	Neelam Chadha	15/04/1956
6	Spouse	Smt K.Gopal	08/09/1939
Total : 6 Beneficiaries			

**Cheif Manager****Retired- Eligibility (If single Alive) - IPD -Rs.1,68,750/- OPD-Rs.23,000/- (75% of Annual eligibility) per individual**

S. No.	Category	NAME	D.O.B
1	Employee	Ramesh Kumar	01/01/1949
2	Employee	R S Sehgal	15/03/1952
3	Employee	Nishi Sareen	30-Nov-59
4	Employee	Hari Ram	08/05/1950
5	Spouse	Smt.Kusum Rani	01/07/1942
6	Spouse	Smt Subha Sarkar	31/05/1950
7	Spouse	Mrs Rajbala Yadav	01/07/1952
8	Spouse	Madhu Anand	04/06/1956
9	Spouse	Usha Chowdhery	10/05/1958
10	Spouse	Veena Nagar	01/07/1957
11	Spouse	Smt Uma Singh Tomar	22/03/1947

**Total : 11 Beneficiaries****Senior Manager****Retired- Eligibility (If single Alive) - IPD -Rs.1,68,750/- OPD-Rs.23,000/- (75% of Annual eligibility) per individual**

S. No.	Category	NAME	D.O.B
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**Total : 0 Beneficiaries****Manager****Retired- Eligibility (If single Alive) - IPD -Rs.1,68,750/- OPD-Rs.23,000/- (75% of Annual eligibility) per individual**

S. No.	Category	NAME	D.O.B
1	Employee	A.P.S.Rekhi	04/08/1954
2	Spouse	Mrs Anju Kalra	02/04/1948
3	Spouse	Saroj Chugh	01/07/1965
4	Spouse	Mrs Shakuntala Meena	15/02/1953
5	Spouse	Kamla Devi	28/04/1958
6	Spouse	Kaushal Saini	28/10/1959

**Total : 6 Beneficiaries****Deputy Manager****Retired- Eligibility (If single Alive) - IPD -Rs.1,68,750/- OPD-Rs.23,000/- (75% of Annual eligibility) per individual**

S. No.	Category	NAME	D.O.B
1	Employee	Gurdev Singh	09/09/1940
2	Employee	A. S. Malik	15/10/1942
3	Employee	Ashok Chander	09/08/1953
4	Employee	Kumkum Saini	12/09/1953
5	Employee	Jeet Ram	16/03/1954
6	Spouse	Sri P.N.Sawhney	01/01/1932
7	Spouse	Mrs Bimla Kumar	09/09/1949
8	Spouse	Asha Kothari	20/10/1963
9	Spouse	PI Gavde - Mother	15/06/1956
10	Spouse	PI Gavde - Baby	28/01/2013
11	Spouse	Padma L Gavde	03/12/1985
12	Spouse	Raghu Sharma	24/08/1955
13	Spouse	Smt Kanta Khanna	01/07/1939

10	Spouse	PI Gavde - Baby	28/01/2013
11	Spouse	Padma L Gavde	03/12/1985
12	Spouse	Raghu Sharma	24/08/1955
13	Spouse	Smt Kanta Khanna	01/07/1939

**Total : 13 Beneficiaries**

### **Assistant Manager**

**Retired- Eligibility (If single Alive) - IPD -Rs.1,68,750/- OPD-Rs.23,000/- (75% of Annual eligibility) per individual**

S. No.	Category	NAME	D.O.B
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**Total : 0 Beneficiaries**

### **Office Manager**

**Retired- Eligibility (If single Alive) - IPD -Rs.1,31,250/- OPD-Rs.20,000/- (75% of Annual eligibility) per individual**

S. No.	Category	NAME	D.O.B
1	Employee	Sandhya Rani	04/09/1962
2	Spouse	Smt Birmati	19/04/1948
3	Spouse	Mrs Kanta Rani	31/12/1962

**Total : 3 Beneficiaries**

### **Execitue Assistant /Steno**

**Retired- Eligibility (If single Alive) - IPD -Rs.1,31,250/- OPD-Rs.20,000/- (75% of Annual eligibility) per individual**

S. No.	Category	NAME	D.O.B
1	Employee	Sunita Rawat	10.10.1957

**Total : 1 Beneficiaries**

### **Junior Assistant / Junior Steno**

**Retired- Eligibility (If single Alive) - IPD -Rs.1,31,250/- OPD-Rs.20,000/- (75% of Annual eligibility) per individual**

S. No.	Category	NAME	D.O.B
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**Total : 0 Beneficiaries**

### **Messenger/Driver**

**Retired- Eligibility (If single Alive) - IPD -Rs.1,31,250/- OPD-Rs.20,000/- (75% of Annual eligibility) per individual**

S. No.	Category	NAME	D.O.B
1	Employee	Tika Ram	04/06/1950
2	Employee	Kasturi Devi	04/10/1951
3	Employee	Santra Devi	02/01/1955
4	Employee	Naresh Kumar	02-Jul-58
5	Spouse	Smt Savitri Devi	01/01/1939
6	Spouse	Sri Mati Nanda Devi	01/07/1942
7	Spouse	Smt Bhagwati	10/07/1958
8	Spouse	Mrs Madhubala	02/03/1962
9	Spouse	Laxmi	56 years
10	Spouse	Sureshi Devi	01/07/1956
11	Spouse	Mewa Devi	86 years
12	Spouse	Pushpa Reki Sharma	
13	Spouse	Somwati	

**Total : 13 Beneficiaries**



## 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.



- 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-I 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.

Y. J. K.

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#### 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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## PEC's MEDICAL POLICY FOR REGULAR EMPLOYEES

### 1.0 TITLE

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

### 2.0 SCOPE

The benefits under this medical policy are available to regular/deputationist (if opted for PEC's perks and benefits) / employees of PEC Limited who are posted anywhere in India, and their dependent family members.

### 3.0 DEPENDENT FAMILY MEMBERS

For the purpose of this scheme, the 'Family' shall mean:

- i) Spouse, subject to the condition that the spouse is not availing any medical benefit from any other source.
- ii) Legitimate Children and step children including legally adopted children wholly dependent upon the employee. Provided, however, that medical facility would be extended only till they reach 25 years or get married or are gainfully employed whichever is earlier.
- iii) Parents wholly dependent upon and residing with the employee. Parents will be regarded as wholly/mainly dependent upon an employee only if they reside with the employee concerned or with the rest of his family members at a place other than his duty station for whatever reasons and if their income from all sources including pension and pension equivalent to DCRG benefit/family pension, does not exceed Rs. 3500/- p.m. plus amount of dearness relief thereon drawn as on the date of consideration (w.e.f. 1.1.2009), as per provisions contained in CS(MA) and CGHS rules issued from time to time normally.

### EXPLANATION

- i) In respect of employees who join services of the Company on or after 02.12.2014, only two wholly dependent children would be included. The condition of two children would also be applicable in respect of the existing employees whose children are born after this date. Further, where there are more than two wholly dependent children, medical benefit would be extended to eldest two children only till they reach the age of 25 years or get married or are gainfully employed whichever is earlier. Restriction does not apply to

employees with no/one child on 02.12.2014 but next confinement resulting in multiple births thereby increasing the number to more than two.

- ii) The amount of pension being drawn by the parents of the employee will be taken into account for determining the income ceiling. The income limit for dependency of "Rs. 3500/-p.m. plus amount of the dearness relief on the basic pension of Rs. 3500/- as on the date of consideration", shall also be applicable for the cases covered under CS (MA) Rules, 1944 for the purpose of examining eligibility of family members of the Central Government employee for medical facilities under the Rules.
- iii) Lump sum non-recurring income, CPF benefits, Government of India Prize Bond, Gratuity, Insurance benefits etc. should not be regarded as income for the purpose of this rule. However, recurring monthly income from sources such as houses, land holding etc. should be taken into account for the purpose of assessing income of the dependent parents.
- iv) A female employee of the Corporation shall have the option to declare her parents-in-law in lieu of parents as family members. However, the condition of dependency and the requirement of their residing with the employees shall apply. Option exercised by a female employee may be changed only once during the entire period of her service in the Corporation.
- v) Where both husband and wife are employed in PEC, parents of either husband or wife (but not of both) will be eligible for the medical facilities.
- vi) The Corporation shall have the right to satisfy itself with regard to dependency of employee's parents, children, etc. and the employee is bound to provide such reasonable proof as may be demanded from him/her.

#### 4.0 SALIENT FEATURES OF THE POLICY

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

- I. Annual Ceiling : The annual ceilings for the purpose of cash reimbursement of expenditure for OPD treatment, for serving employees shall now be as under:-

S. No.	Designation	Reimbursement Ceiling (with bills) (Rs.)
1.	CMD/Directors	45000/-
2.	ED/CGMs/GMs	
3.	JGM/CMMs/SMs/MMs /DMMs	
4.	Grade I to OMs	

- II. Expenditure incurred by an employee on consultation charges, cost of medicines, physiotherapy, diagnostic tests, etc. on outdoor treatment will be reimbursed on

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production of bills/receipts in original. Single cash Memo exceeding Rs. 5000/- will require the approval of Head of Personnel Division.

- III. 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.
- IV. The PEC has empanelled a number of hospitals/eye hospitals/dental clinics, where an employee may go for consultation/treatment. The payments for OPD treatment will be made directly by the 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.
- 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.
- VIII. The employees can purchase medicines only for two months in one stretch on the prescription of doctor.

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

- I. Annual Ceiling :The annual ceilings for the purpose of reimbursement of expenditure for in-patient treatment, for serving employees shall now be as under:-

S.No.	Designation	Annual Reimbursement Ceiling (Rs.)
1.	Directors/CMD	800000/-
2.	GMs/CGMs/EDs	600000/-
3.	JGMs/CMs/SMs/Managers	500000/-
4.	Dy. Managers & Asstt. Managers	400000/-
5.	Grade I to OMs	300000/-

- II. In case of serious ailments such as kidney failure, liver failure, heart ailments, cancer, paralysis, HIV/AIDS, Neurological disorders and major accidents, the limit fixed shall be exceeded up to double with the approval of the CMD.



- III. The ailment not covered under the policy means cases of rarest of the rare ailment/treatment shall be put up to the Board of Directors after obtaining administrative approval of CMD and on recommendation of a Medical Board (to be Constituted by the Company) for confirmation of the ailment which may require relaxation as stated in Para (II) above.
- IV. Treatment/surgeries for Aesthetic/Cosmetic treatment shall not be considered for reimbursement under these rules.
- V. Day care treatment where the patient is admitted and discharged on the same date is included in IPD Treatment.
- VI. Identity verification shall be required in case of in-patient treatment.
- VII. 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.
- VIII. 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.
- IX. 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.
- X. The 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 employee. This facility may be given to regular employees subject to maximum of 90% of the estimate of the empanelled hospital. The estimate issued by the empanelled hospital, must mention that the identity of Shri/Ms./Master \_\_\_\_\_ has been verified from PEC Medical Card No. \_\_\_\_\_.
- XI. 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
JGMs/CMs/SMs/Managers/Dy. Managers/Asstt. Managers	Single Room
Grade-I to OM	2/3/4 Bedded/Economy Ward/Semi-private Room

- XII. Accommodation in hospitals are allowed as per entitlement of the 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 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 employee.

#### 4.3 General :

- I. A Medical Card with photographs of employee and his/her dependent family members shall be issued to the employees.
- II. Husband or wife of an employee, as the case may be, employed in the Government or in Public Sector Undertakings or in local bodies or in private organizations which provide medical facilities would be entitled to choose either the facilities provided by the Corporation or by their employers. Where the spouse of the employee chooses to avail of medical facilities from the Corporation, the employee shall make a joint declaration to the effect that his wife/her husband shall not be availing of medical facilities from his/her employer, duly supported with employer's certificate .
- III. The employees shall have to give declaration for their dependent family members with duly notarised affidavit in prescribed format within thirty days in case of any change in his/her family dependency status.
- IV. Medical Treatment in case of outpatient treatment and in-patient treatment for employee who join/will retire in between the financial year shall be calculated on pro-rata basis.
- V. Employee can take treatment in any hospitals including the empanelled hospitals.
- VI. 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 accordingly to their prescribed OPD limits.
- VII. The expenditure will have to be borne initially by the employee which will be reimbursed as per rules applicable from time to time.





- VIII. The bills for reimbursement are to be submitted within three months of the date of bill of Doctor/Chemists. After the lapse of three months, the bill shall be treated as obsolete and no reimbursement shall be made.
- IX. Income-Tax shall be deducted at source as per the Income-Tax Act.
- X. Claims for reimbursement of medical expenses towards OPD and IPD treatment for the month of March shall be submitted latest by 15<sup>th</sup> April in every financial year.
- XI. In case of misuse of the medical scheme, employee will be liable to disciplinary action against him/her.

## 5.0 RELAXATION

Head of Personnel + Head of A&E Section in Finance, in exceptional cases, may consider relaxation in the conditions in following cases:

- i) The condition of age for coverage of children of an employee beyond 25 years in the case of spastic/mentally retarded children etc.
- ii) Widow and divorced daughters depending on merits of each case provided their monthly total income from all sources including pension and pension equivalent to DCRG benefit/family pension, does not exceed Rs. 3500/- p.m. plus amount of dearness relief thereon drawn as on the date of consideration (w.e.f. 1.1.2009), as per provisions contained in CS(MA) Rules, 1944 for the purpose of examining eligibility of family members of the Central Government employee for medical facilities under the Rules.

**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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