

HINDUSTAN COPPER LIMITED
CORPORATE OFFICE

No. HCL/HR/CPRMS/2019-20

Dated : 31.12.2019

CIRCULAR

Sub : Contributory Post Retirement Medical Scheme for 2019-20 for eligible Retired Employees (including Spouse) / Surviving Spouse of retired / deceased employees of Hindustan Copper Limited

1.0 Contributory Post Retirement Medical Scheme (CPRMS) for the year 2019-20 has been finalized by Hindustan Copper Ltd. with National Insurance Company Limited.

2.0 Terms of the Scheme

CPRMS for Retired employees and / or spouse shall be operational for a period of 01 (one) year w.e.f 01.01.2020

3.0 Insurance Provider

National Insurance Company Ltd.
Howrah Divisional Office
22. G.T. Road (South), 3rd Floor
Howrah-711101
Contact No. : (033) 2641 1177

4.0 Third Party Administrator (TPA)


Family Health Plan Insurance TPA Ltd.
M/s Family Health Plan Insurance (TPA) Ltd.
3A, Shakespeare Sarani Corporate House
7th Floor (Beside AC Market)
Kolkata – 700 071

Contact person & Contact No.

Mr. Mihir Kanti Das : 8334918811 (M)
Phone - 09073903901
e-mail : mihirkanti.das@fhpl.net

4.1 TPA shall extend "Cashless" facility to the CPRMS members and settle all claims directly with CPRMS Member as per contact address and number provided by the CPRMS Members under intimation to HCL.

4.2 In case of 'Cashless facility' extended to the beneficiaries of CPRMS, inadmissible amount, if any, shall be recovered from the respective beneficiaries & HCL shall not be responsible for such recovery, if any, in any manner whatsoever.



- 4.3 Health card in the name of CPRMS members shall be issued by TPA after commencement of Scheme.
- 4.4 Network list of hospitals shall be available in the website of TPA at www.fhpl.net
- 4.5 The procedure for claiming reimbursement to TPA shall be intimated by TPA after commencement of CPRMS.

5.0 Coverage

Facility under CPRMS for the year 2020 will be extended to Employees (including Spouse) / Surviving Spouse of deceased employees of Hindustan Copper Limited (hereinafter called the 'Members') who opted for the Scheme [on (1+0) or (1+1) basis] on payment of premium.

- 5.1 Coverage under CPRMS 2019-20 will be extended to the Ex-employees and / or Spouse on account of Superannuation, Death, Permanent Total Disability while in service and Spouse of deceased employees (hereafter called the 'Members' who opt for the Scheme (on 1+0 basis or 1+1 basis) on payment of premium by such Ex-employees / Spouse of deceased employees. Coverage shall include the following
- (i) Hospitalization treatment facility in respect of the separated employees and their spouse (number of beneficiary being restricted to two only) against the Family Floater Sum Insurance of Rs.3 (three) lakh for a year.
 - (ii) Spouse of the Ex-employee covered under this Category shall continue to avail facilities as stated at para 5(i) above in the event of death of the Ex-employee during the insured period.

6.0 Entitlement towards Bed / Cabin charges

- i) For Retired Employees and/ or their dependant spouse :-

Pre-Retirement category / Grade of Pay	Per Day Limit (Rs.)
All Workmen	1700
E-0, E-1 & E-2	2500
E-3 to E-5	3000
E-6 to E-7	3700
E-8 & E-9	4500
CMD / Directors	9500

- ii) For admission in ICCU/ ITU/ ICU/ HDU charges, the charges shall be as under.

Pre-Retirement category /Grade of Pay	Per Day Limit (in %)
All Workmen	1% of sum insured
Grade E-0, E-1 & E-2	
Grade E-3 to E-5	2% of sum insured
Grade E-6 to E-7	
Grade E-8 & E-9	3% of sum insured
CMD / Directors	4% of sum insured

7.0 GENERAL TERMS & CONDITIONS

7.1 All pre-existing diseases/ailments will be covered from day one of the insurance cover.

Note: Maternity and Mental treatment benefit is excluded from the cover.

7.2 Insurance cover is with 'Nil' waiting period from the date of commencement of cover.

7.3 All excluded diseases based on periods shall be covered under the proposed policy.

7.4 The cover extends 30 days pre-hospitalization and 60 days post hospitalization benefits.

7.5 The policy shall cover all types of hospitalization expenses anywhere in India without any co-payment clause.

7.6 'Day Care' facilities (where treatment in Hospital/Nursing Home takes less than 24 hours and the patient is released on the same day) have been covered.

7.7 The cover provides "Cash less" facility to all insured persons. Retired employees and their spouse who come under the coverage of the Scheme shall avail inpatient treatment outside Metros.

7.8 **Ambulance charges** upto a ceiling of Rs.1000/- shall be admissible as part of hospital bills only for the admission into the hospital. No Ambulance charge is admissible at the time of discharge from the hospital. The Ambulance charges will be covered within the overall ceiling of Sum Insured as the case may be Or as part of the hospital bills.

7.9 HCL has its own hospitals located at its three production Units at Khetrinagar, Rajasthan (about 190 km from Delhi), Malanjkhanda, Madhya Pradesh (about 200 km from Raipur), Ghatsila, Jharkhand (about 36 km from Jamshedpur). These three hospitals are covered under the Group Medical Insurance Scheme for retired employees and their spouse only. The bills in connection with the above in-house treatment shall be sent to the TPA by concerned HCL Retired employee for settlement.

7.10 On retirement of employees during operational period of CPRMS midterm inclusion of retired employees and/or their spouse on payment of pro-rata premium by HCL to the Insurance Provider and in case of mid terms exclusion, refund of pro-rata premium shall be allowed to HCL by the Insurance Provider.

7.11 There is no cap / limit and/or sub-limits based on Sum Insured or otherwise except the cap/limit of bed/room /cabin charges /ICCU/ITU etc. charges for respective categories as stated /specified in para 7.0 (i) & (ii) for retired executives/retired non-executives and their spouse or surviving spouse.


31/12/19.
(N Kumar)
General Manager (HR)

Distribution :

1. CMD
2. D(Mining) / D(Opns) / D(F)
3. CVO
4. Unit Head – KCC/ MCP/ ICC/ TCP/ GCP
5. GM(F)/ CO
6. Regional Manager of Delhi/ Bengaluru/ Mumbai
7. General Secretary of Officers' Associations of Units / Offices
8. General Secretary of Recognized Unions of Units / Offices
9. Notice Boards
10. HCL's website

