Hindustan Copper Limited
Corporate office

No.HCL/HR/CPRMS 2026 Date: 28.03.2026

Sub: **Introduction of One-Time Contribution Option**

1. The Contributory Post-Retirement Medical Scheme (CPRMS) currently extends medical coverage (both IPD and OPD facilities) to superannuated employees and eligible beneficiaries, with the annual premium shared between HCL and the member in the ratio of 75:25.

2. With a view to enhancing flexibility and ensuring long-term financial certainty for superannuating employees, and with the approval of the Competent Authority, it has been decided to introduce a one-time lump sum contribution option under CPRMS, as detailed below:

   a. Employees superannuating from March 2026 onwards shall have the option to either:

      - Continue under the existing arrangement by contributing 25% of the annual premium, as determined on year to year basis; or
      - Opt for a one-time lump sum enrolment contribution of ₹1,00,000 (Rupees One Lakh) per life, in lieu of future annual contributions, for continued coverage under the Scheme.

   b. Superannuated employees who are members of CPRMS-2026 as on date, shall be extended the similar option at the time of registration for CPRMS-2027.

3. Employees superannuating henceforth during the operational period of the CPRMS-2026 Policy, may contact the Nodal Officers notified vide Circular No. HCL/HR/CPRMS/2026 dated 27.01.2026, as available under the Ex-employee corner of the Company's website, for any queries or assistance related to the CPRMS portal or registration process.

This is issued with the approval of the Competent Authority.

Rajendra Singh Sajwan

(R S Sajwan) 28/03/2026
GM (HR) / CO

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