

**PRMBS  
GROUP MEDICAL INSURANCE SCHEME  
FOR RETIRED EXECUTIVES &  
NON-UNIONIZED SUPERVISORS (NUS)  
OF  
MISHRA DHATU NIGAM LTD.**



## **PRMBS**

### **GROUP MEDICAL INSURANCE SCHEME FOR RETIRED EXECUTIVES & NON-UNIONIZED SUPERVISORS (NUS) OF MISHRA DHATU NIGAM LTD.**

SALIENT FEATURES OF GROUP MEDICAL INSURANCE SCHEME FOR RETIRED EXECUTIVES & NON-UNIONIZED SUPERVISORS (NUS) OF MISHRA DHATU NIGAM LIMITED.

#### 1. OBJECTIVE OF THE SCHEME:

To extend the Medical Benefits to the Retired Executives & Non-Unionized Supervisors (NUS) of MIDHANI, their spouses, and the spouse of an employee who dies while in service.

#### 2. PERSONS COVERED:

In line with DPE OM No.2(70)/08-DPE (WC) dated 26th November 2008 duly endorsed by Presidential directive issued to MIDHANI vide letter No.27(9)/2009-D(EPC/MDN), dated 27<sup>th</sup> April 2009. This Scheme shall be applicable to :

A. Employees (Executives & NUS) superannuated after 01.01.2007 on yearly basis subject to the following conditions:

- i) He / She had put in 15 years of service in MIDHANI prior to superannuation. (OR)
- ii) Employees who had put in service in other PSUs / Govt. Organizations and joined MIDHANI prior to the retirement and have put in 15 years total continuous service in MIDHANI as well as PSU / Govt. Dept. together.

The following persons are covered under this scheme.

- a. Retired employees of MIDHANI and their spouses
- b. The spouse of an employee who dies while in service

Share of Premium:

Employee / Member: 30% of the Premium Amount every year

Company : 70% of the Premium Amount every year

#### 3. PROCEDURE FOR JOINING THE SCHEME:

Those eligible Retired Employees are hereby advised to submit duly filled in Application form along with the following Documents on or before December 26, 2013.

- i) Application Form
- ii) 5 Photos each of self and Spouse duly signed at the back of the photo

iii) a) Crossed Demand Draft covering 30% of the premium as indicated in the table below for the respective groups.

b) The Demand Draft should be drawn in favour of "MISHRA DHATU NIGAM LTD – GMIS"

iv) Proof of Age (For Self & Spouse) as submitted earlier to the company

The application form received with all enclosures on or before December 26, 2013 will be covered under the Insurance Policy w.e.f 01.01.2014.

Those applications received on or after December 27, 2013 and before January 15, 2014 will be covered from 1st February, 2014 and so on.

#### 4. POLICY COVERAGE:

The policy amount is determined based on the Grade of employee at the time of separation as follows:

Group-A (Gr.VI to Gr.X)

Rs.5,00,000, Floater (Employee & Spouse)

Group-B (E-0 to Gr.V)

Rs.4,00,000, Floater (Employee & Spouse)

#### BENEFITS COVERED:

The Policy covers retired employee and their spouse towards Hospitalization, towards any disease or any illness (hereinafter called DISEASE) or any bodily injury through accident (hereinafter called INJURY) at any Nursing Home/Hospital in India as an inpatient up to the limit of Sum Insured specified for the Group and towards Outpatient department treatment for which limit of reimbursement would be Rs. 20000/- ( floater ) for the employee and spouse per Policy period. The Insurance Company will pay through TPA to the Hospital / Nursing Home or Insured the amount of such expenses as are reasonably and necessarily incurred in respect thereof but not exceeding the Sum Insured in aggregate in any one period of insurance.

1. The expenses covered under the Policy are as follows :

A) Room, Boarding Expenses as provided by the Hospital / nursing home, ICU Unit.

In the event of Hospitalization room rent and ICU charges will be as under:

Room Rent:

For Group A shall be Single Special room with AC subject to maximum ceiling of 2 % of Sum Insured

For Group B shall be Single room subject to maximum ceiling of 1% of Sum Insured

ICU charges: As per CGHS charges.

B) Nursing Expenses

C) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees

D) Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Diagnostic Materials and X-ray and other related test required for diagnosis Dialysis, Chemotherapy, Radiotherapy Cost of Pacemaker, Artificial Limbs and similar expenses.

3) POLICY COVERAGE / SUM INSURED:

Category	Policy Coverage	Premium to be Paid per Retired Employee to the National Insurance Company Ltd	Retired Employees Share (30% of Premium Inclusive of Service Tax)	Employer Share (70% of Premium Inclusive of Service Tax)
(Group-A) (Executives in Gr-VI to Gr- X)	Rs.5,00,000 Floater(Employee &Spouse)	Rs. 32,691/- inclusive of Service tax @ 12.36%	Rs. 9,807.30	Rs. 22,883.70
Group-B (Executives in Gr-E0 to Gr-V)	Rs.4,00,000 Floater (Employee & Spouse)	Rs. 26,153/- inclusive of Service tax @ 12.36%	Rs. 7,845.90	Rs. 18,307.10

**Note:** Each Retired Employee in Group A shall pay Rs. 9807.30/- and Group B shall pay Rs. 7,845.90/- including Service Tax as Premium to Midhani in the form of Demand Draft and Midhani shall further add remaining 70% of share along with Service Tax.

**APPLICATION FORMAT FOR RETIRED EMPLOYEES OF MIDHANI**

1. Full Name :
2. Father Name :
3. Staff No :
4. Date of Birth (Age as on date) :
5. Designation at the time of Retirement / Death :
6. Department at the time of Retirement / Death :
7. Spouse Name :
8. Spouse Age / Date of Birth :  
(Age as on date)
9. Present Address for Communication :
10. Permanent Address :
11. Phone No/Landline/Mobile :
12. E-mail ID if any :
13. Date of Retirement / Separation due to death:
14. Details of Demand Draft  
Name of Bank & Branch :  
Demand Draft No & Date :  
Drawn on :  
Amount :
15. Photographs enclosed (5 No's) :

Note:- Age proof should be enclosed 5 No's of Passport size photographs of Employee and Spouse each be enclosed.

DATE:

Signature of Retired Employee

PLACE:

Signature of Spouse