

MECL Mediclaim Scheme for Retired Personnel –2022

(updated as on 07.03.2024)

1.0 OBJECTIVES OF THE SCHEME:

To extend the Medical Benefits to the retired employees of MECL and their spouses.

2.0 PERSONS COVERED

- a) (i) Below Board Level Executives shall be covered in this scheme provided they have put in a minimum of 15 years of service rendered in continuity in CPSE(s) at the time of superannuation.
(ii) The Board Level Executives shall be covered under the Post-Retirement Medical Scheme (without any linkage to provision of 15 years of service) upon completion of their tenure or upon attaining the age of retirement, whichever is earlier.
- b) The employees who have taken voluntary retirement and their spouses.
- c) The employees who cease to be in employment on account of permanent total disablement & their spouses.
- d) The spouse of an employee who dies in service.
- e) Employees who superannuated from the Company at the age of 60 years and their spouse.
- f) Those who have retired on or after 01.01.2007 shall be eligible to become member of this scheme.
- g) Employees who join on the regular rolls of the Company after resigning/lien from another CPSE provided the total of past service in CPSE and the service in the company, rendered in continuity till the date of normal superannuation is 15 years or more.

This scheme is optional and those who opt for this scheme are referred to as "members".

3. CONTRACT PERIOD

The tenure of the MECL Mediclaim Scheme for Retired Personnel shall be one year and shall be renewable every year subject to the affordability by the Company. (The date of introduction shall be notified separately by HR Department).

4. POLICY COVERAGE

- a) MECL Mediclaim Scheme shall include coverage of pre-existing diseases, no age bar for entering Medical membership and no restriction on **enrolment of fresh retirees during the year.**

(On First-Come-First-Served Basis Only)

The enrolment/renewal of ex-employees who have superannuated before launch of policy period and who wish to avail IPD benefits has to apply within 02 months of start of policy. Any request received after 60 days of launch of policy shall not be entertained.

- b) The policy covers reimbursement of Hospitalization/Cashless Facility expenses within the prescribed limits under the policy for illness/diseases contracted or injury sustained by the insured person. In the event of any claim becoming admissible under the policy, the Insurance Company will pay to the insured member or Hospital, as the case may be, the amount of such expenses as reasonably and necessarily incurred anywhere in India. For the purpose of MECL Mediclaim Scheme the ex-employee and his/her spouse, to be treated as two distinct members.

- **Benefits (Standard Coverage Ceilings):**

Category	IPD	OPD
Retired Executive & Retired Non-Executive	Rs. 2.5 Lakh per member per year with clubbing facility with spouse i.e. Mediclaim of member and spouse can be clubbed subject to a maximum clubbed limit of Rs. 05 Lakhs/policy period.	NIL

- c) The above facility of cashless reimbursement to the retired employees shall extend to any part of India, subject to list of hospitals as indicated by the Insurance Company.
- d) The premium to include services offered by Third Party Administrator (TPA) system.
- e) Claim settlement - The claims under MECL Mediclaim Scheme are to be settled by the Insurance Company and recommended amount to be paid within 15 days of submission of all claim documents.
- f) In case of disputes of any claim, a committee comprising the representatives of the insurance company and MECL will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.
- g) The retiring employees including their spouses who opt for Mediclaim membership shall be assigned a number by MECL HR Department, Corporate Office. These numbers shall be called Mediclaim Index Number (MIN).
- h) Once assigned the Mediclaim Policy for the year, the Insurance Company shall have no right to unilaterally terminate the operation of the policy in between.
- i) Insurance Company/TPA services being offered by the Insurance Co. should be able to provide a 24 x 7 telephone facility to cater to the members of MECL Mediclaim Scheme.

5.0 MISUSE OF SCHEME:

- a) Stringent action shall be taken against individuals found to be misusing the system/guilty of any fraudulent activity, viz., debarring member from Mediclaim membership, blacklisting hospitals, initiating suitable legal action etc., as deemed fit by MECL Management.

6.0 YEARLY SUBSCRIPTION FEES (ANNUAL PREMIUM SHARE) TO BE PAID:

- a) Member of the scheme shall bear 50% of the cost of annual premium by making upfront payment of 50% of Annual Premium (including GST as applicable) before start of coverage under policy period. The amount to be paid by the members shall be intimated by HR Department to the member/s before start of policy period. Remainder 50% of the cost of annual premium (including GST as applicable on the remaining premium amount) for all members of the scheme shall be borne by the Company.
- b) No separate registration fees shall be charged. However, it may be noted that the registration

fees of the previous retired mediclaim scheme which was operational from 2018 onwards, will not be refundable.

7.0 DOCUMENTS TO BE SUBMITTED & RENEWAL:

First Time Membership:

The Retired employees shall submit the application in the prescribed format together with the following documents on introduction of this scheme.

- i. Latest photographs of self and spouse (as applicable), self-certified - four copies.
- ii. Application form induplicate.
- iii. Self-declaration certifying that the member (retired employee/spouse) shall not claim same IPD Medical Bill/Expense from any other Policy of CPSEs/Govt. Department.

7.1 RENEWAL:

Each member shall submit the application in the prescribed format together with the following documents to HOD, HR Department along with a life certificate (self declaration) to renew membership in the said scheme every year (as and when intimated), failing which his/her membership shall cease to exist in the ensuing policy period.

- i. Latest joint photographs of self and spouse, self-certified - four copies.
- ii. Application form in duplicate.
- iii. Self-declaration certifying that the member (retired employee/spouse) shall not claim same IPD Medical Bill/Expense from any other Policy of CPSEs/Govt. Department.

7.2 CUT-OFF DATE FOR SUBMISSION OF APPLICATION:

The initial cut-off date for submission of application before start of policy period shall be intimated to the applicants by HR Division.

Subscribers who are desirous of Joining the Policy mid-way between policy period shall make the requisite submission of the application (as described above) between 15th to 30th of the month prior to the month they want to join coverage and coverage for them will start from 15th of the next month. Example: If complete application is received anytime between 15th November to 30th November, then coverage shall begin w.e.f. 15th December.

8.0 GENERAL:

8.1 In case of any doubt arises regarding the genuineness or otherwise of the claims preferred by the retired employee, the company reserves the right to direct the beneficiary to present himself before a Medical Board which shall be constituted by HR department, MECL and that no reimbursement will be made till the recommendations of the Medical Board are received in this regard.

8.2 If, on reasonable belief or on the basis of recommendations of the Medical Board, it is found that there is misuse of the benefits under the Scheme by any beneficiary, he may be summarily debarred from the benefits under the Scheme.

8.3 The Company reserves the right to amend, modify the provisions of the Scheme. The amendments so made will be communicated to the retired employee or his/her spouse for regulation of their future claims.

8.4 In respect of any matter not covered herein, specific reference will be considered by Corporate HR Department for decision of the Competent Authority.

8.5 Chairman-cum-Managing Director, MECL may, from time to time, prescribe any form/forms to be used for smooth functioning of the said Scheme.

8.6 In the event of any dispute arising out of or relating to under or in respect of this Scheme shall be subject to exclusive jurisdiction of the Court of Nagpur only.

8.7 Effective Date in relation to the Scheme shall be the date of approval by Board of Directors. Employee shall be cover in the scheme after becoming the member after payment of Subscription Fees (Annual premium share) as applicable.

9.0 INTERPRETATION

In case of any doubt about the provisions of this Scheme, the interpretation of the same by the Chairman-cum-Managing Director, MECL, shall be final.

10.0 AMENDMENTS/MODIFICATIONS:

The Chairman-cum-Managing Director may, at any time, depending upon the requirements of the Company modify/amend and/or alter any of the provisions of the Scheme and/or discontinue this scheme in the overall interest of the Company.
