

**Hindustan Copper Limited  
Corporate Office**

No.: HCL/HR/CPRMS/2021

Date: 15.01.2021

**CIRCULAR**

**Sub: Contributory Post-Retirement Medical Scheme (CPRMS) - 2021 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 2021 has been finalized by Hindustan Copper Ltd. with M/s Iffco-Tokio General Insurance Company Ltd.

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 01.01.2021.

3.0 Insurance Provider

Iffco-Tokio General Insurance Company Ltd.  
3rd Floor, 42A, Flat No.3A, Shakespeare Sarani, Express Tower, Kolkata, West Bengal, 700017

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  
7<sup>th</sup> Floor (Beside AC Market)  
Kolkata – 700 071

Contact person & Contact No.

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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](http://www.fhpl.net)
- 4.5 The procedure for claiming reimbursement to TPA shall be intimated by TPA after commencement of CPRMS.

5.0 Coverage

Coverage under CPRMS 2021 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

- 5.1 Hospitalization treatment facility in respect of the separated employees and their spouse (number of beneficiaries being restricted to two only) against the Family Floater Sum Insurance of Rs.3 (three) lakh per year.
- 5.2 Spouse of the Ex-employee covered under this Category shall continue to avail facilities as stated at para 5.1 above in the event of death of the Ex-employee during the insured period.

6.0 Entitlement towards Bed / Cabin charges

6.1 For Retired Employees and/ or their dependant spouse: -

Pre-Retirement category / Grade	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

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

Pre-Retirement category/ Grade	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 excepting maternity will be covered from day one of the insurance cover.

- 7.2 Insurance cover is with 'Nil' waiting period from the date of commencement of cover.
- 7.3 All excluded diseases based on time 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 24 Hours Hospitalization not required in case of death.
- 7.10 Internal Congenital disease Cover.
- 7.11 If room rent will be higher than restricted % then also Consultation charges / doctor fees / surgeon fees / anaesthesia charges / charges for consultation by specialists / procedure charges and other treatment charges shall be paid as per actual basis.
- 7.12 Hospitalization arising out of Psychiatric ailment up to Rs. 50000 as well as treatment of functional endoscopy/ Sinus Surgery up to Rs. 50000/-.
- 7.13 Macular degeneration of Retina (Injection of Avastin / Lucentis / Macugen etc) is covered up to Rs 50,000 Per family within the Sum Insured.
- 7.14 Organ Transplantation including the treatment cost of Donor to be covered but excluding the costs of organ.
- 7.15 Home Hospitalization/DomiciliaryHospitalization to be covered (when the Insured person could not be transferred to a Hospital or a Hospital bed is not available).
- 7.16 Advanced Medical Treatments like Robotic Surgery/Cyber-knife treatment/Stem cell therapy/ Cochlear Implant/Femtolaser/Minimal Access/Key Hole CABG /Balloon Kyphoplasty etc to be covered upto permissible limit.
- 7.17 Lasik Surgery to be covered if correction index +/-6.5D.

 15/1/21

7.18 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.

7.19 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 6.1, 6.2, 7.12 and 7.13 for retired executives/ retired non-executives and their spouse or surviving spouse.

This issues with the approval of the Competent Authority.

  
(K P Bisoi)

Deputy General Manager (HR)

Distribution:

1. ED(HR)/CO
2. Unit Head – KCC/MCP/ICC/TCP
3. DGM(F) / CO
4. Regional Manager: RSO-Delhi / Bengaluru / Mumbai
5. All HR Heads of Units
6. General Secretary: Officers' Associations of Units/ Offices
7. General Secretary: Recognized Unions of Units/ Offices
8. Notice Boards and HCL website

Copy for kind information to:

1. CMD
2. D(F)
3. CVO