

**Hindustan Copper Limited
Corporate Office**

No.: HCL/HR/CPRMS/2025

Date: 14.01.2025

CIRCULAR

Sub: Contributory Post-Retirement Medical Scheme (CPRMS) – 2025 for Retired Employees, Spouse of Retired employees & Spouse of deceased retired employees of Hindustan Copper Ltd.

1. HCL Contributory Post-Retirement Medical Scheme (CPRMS) for the year 2025 has been finalized by Hindustan Copper Limited with M/s. Iffco Tokio General Insurance Company Limited for Retired Employees, Spouse of Retired employees & Spouse of deceased retired employees of Hindustan Copper Ltd., who are already a member of CPRMS 2024, employees who have expressed willingness to be member of CPRMS 2025 in response to Circular no. HCL/HR/CPRMS-2025/EoI dated 14.09.2024, within the stipulated timeframe as on 19.09.2024 and the employees who shall be retiring during the operation period of CPRMS 2025. The period of operation of CPRMS 2025 shall be from 12.01.2025 to 11.01.2026. The salient feature of the scheme finalized with the insurance provider is enclosed for information as Annexure-I.

2. The Policy has commenced with effect from 12.01.2025 and shall end on 11.01.2026. However, cashless treatment shall be effected only after the receipt of members' 25% share of premium through online portal.

3. Insurance Premium

- i. The premium contribution (25%) as under is to be paid by CPRMS members already enrolled in the portal for full coverage under the Scheme for a period of one year. The last date of payment shall be 21.01.2025.

Table 1

Age Slab (Years)	Amount of premium (25%) [per Life including OPD]
	Total (Rs.) [Inclusive of GST]
36-40	888/-
41-45	888/-
46-50	1183/-
51-55	1478/-
56-60	6670/-
61-65	8048/-
66-70	8048/-
71-75	8048/-
76-80	8048/-
81-85	8048/-

- ii. The employees who will be retiring/ separating during the operation period of CPRMS 2025 shall be required to pay premium on a pro-rata basis through on-line portal as per Annexure-II.

4. Procedure for payment of premium

- i. Ex-employees (eligible as per Para 1 above) who are already registered in CPRMS portal are required to make payment of requisite premium amount inclusive of GST as per Table 1 above through NEFT / IMPS / G Pay to the Hindustan Copper Limited Bank Account in the online portal itself.


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- ii. After on-line payment of pre-fixed amount of premium, successful payment message shall follow. The CPRMS members shall keep a proof of receipt with themselves for reference and record.
- iii. Following Nodal Officer may be contacted for any query including proof of payment.

Details of Nodal Officers			
SN.	Name & Designation (S/ Sh /Ms)	Unit	Email ID
a.	Bismaya Kumar Panda, DM (HR)	KCC	hcl_kcc_medical@hindustancopper.com
b.	Preeti Kumari, AM (HR)	MCP	hcl_mcp_medical@hindustancopper.com
c.	Kuldeep Singh, DM (Admin)	ICC	hcl_icc_medical@hindustancopper.com
d.	Pawan Kumar, SM (Marketing)	TCP	hcl_tcp_medical@hindustancopper.com
e.	Ms. Sneha Basak	CO	hcl_co_medical@hindustancopper.com

- iv. If verification of premium is required, the CPRMS member shall provide the proof of payment to the Nodal Officer of respective Unit. The Nodal Officer should duly verify the on-line proof of payment and send the detailed Excel list to Corporate HR.
- v. On receipt of confirmation of payment of insurance premium in portal, Corporate HR shall take further action for payment of full premium to the Insurance Company. The cashless coverage will start only after payment of full premium to the Insurance Company. However, the reimbursement coverage shall begin w.e.f. 12.01.2025.

This is issued with the approval of the Competent Authority.


 (Anil Kumar Singh)
 General Manager (M&C)-HR

Encl: As above

Distribution:

1. Unit Head - KCC/MCP/ICC/TCP/GCP
2. ED(F) / CO
3. Regional Manager: RSO-Delhi
4. All HR Heads of Units
5. General Secretary: Officers' Association of Units/ Offices
6. General Secretary: Recognized Unions of Units/ Offices
7. Notice Boards and HCL website -AGM(Sys) / CO - For necessary action.

Copy for kind information to:

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

HINDUSTAN COPPER LIMITED
CONTRIBUTORY POST RETIREMENT MEDICAL SCHEME – 2025

1.0 Terms of the Scheme

CPRMS for Ex-employees and / or Spouse shall be operational for a period of 01 (one) year with effect from 12.01.2025 till 11.01.2026 the selected insurance Company.

2.0 Insurance Provider and Third Party Administrator (TPA)

Address and Contact details of M/s. Iffco-Tokio General Insurance Company Limited, (the Insurance Provider) and Third Party Administrator (TPA) are given hereunder.

Insurance Provider:

1. Shri Aweek Biswas, Manager (Marketing) Iffco-Tokio General Insurance Co.Ltd
44 Park Street, Saket Building, 5th Floor Kolkata-700016
Mail ID :aveek.biswas@iffcotokio.co.in Mob No : 9625317648
2. Shri Sourav Panda, Senior Executive, SBU Iffco-Tokio General Insurance Co.Ltd
44 Park Street, Saket Building, 5th Floor Kolkata-700016
Mail ID :sourav.panda@iffcotokio.co.in Mob No : 8240131375

Third Party Administrator (TPA)

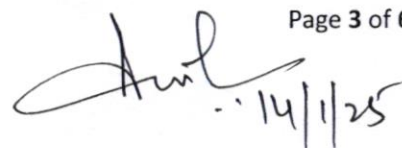
Medi Assist,
8th Floor, Thapar House,
25 Brabourne Road, Near Tea Board,
Kolkata-700 001
Toll Free No: 18004191153

Level	Name	Mobile Number	Mail ID
SPOC	Sanjib Paramanik, Sr. Executive	9036710117	Sanjib.paramanik@mediassist.in
Level-1	Sourav Basak, Asstt. Manager	8585007583	sourav.prakash@mediassist.in
Escalation	Sanjiv Chatterjee, Sr. Manager	8584888246	sanjiv.chatterjee@mediassist.in

3.0 Coverage

The coverage under Contributory Post-Retirement Medical Scheme (CPRMS) - 2025 will be extended to the Retired Employees, Spouse of Retired employees & Spouse of deceased retired employees of Hindustan Copper Ltd. (hereinafter called the 'Members' who opt for the Scheme 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). Each of such Retired Employees' and their spouses would be individually entitled to IPD Sum Insured of Rs. 5.00 lakhs each with clubbing (floater) facility, i.e., Sum Insured of Rs. 5.00 lakhs per member can be clubbed between the Primary members and their Spouse (maximum clubbed limit Rs.10 lakhs).
- (ii) Spouse of the Ex-employee covered under this Category shall continue to avail facilities in the event of death of the Ex-employee during the insured period.
- (iii) The Corporate Buffer of Rs.1.00 crore to be used on 'First Come First Serve' Basis with ceiling of Rs. 5.00 lakhs.
- (iv) Each Retired Employee and their spouses would be individually entitled to OPD Sum Insured (SI) of Rs. 15,000/- each over and above IPD limit with clubbing (floater) facility, i.e., Sum Insured of


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