

Hindustan Copper Limited  
Corporate Office

21.12.2022

No.: HCL/HR/CPRMS/2023

CIRCULAR

**Sub: Contributory Post-Retirement Medical Scheme (CPRMS) – 2023 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 2023 has been finalized by Hindustan Copper Ltd. 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 2022 and the employees who will be retiring during the operation period of CPRMS 2022. The period of operation of CPRMS 2023 shall be from 01.01.2023 to 31.12.2023. The salient feature of the scheme finalized with the insurance provider is enclosed for information as Annexure-I.

**2 Insurance Premium**

- (i) The premium as under is to be paid by Retired Employees, Spouse of Retired employees & Spouse of deceased retired employees who are already a member of CPRMS 2022 on or before 27.12.2022 for coverage under Scheme for a period of one year :-

Table 1

Age Slab (Years)	Amount of premium (40%) payable by the Retired Employees, Spouse of Retired employees & Spouse of deceased retired employees		
	Per Head		
	Premium (inclusive of pro rata buffer) (Rs)	18% GST (Rs)	Total (Rs)
36 + year to 40 years	6519	1173	7692
40+ year to 45 years			
45+ year to 50 years			
50+ year to 55 years			
55+year to 60 years			
60+ year to 65 years			
65+ year to 70 years			

- (ii) The employees who will be retiring / separating during the operation period of CPRMS 2023 shall be required to pay premium on a pro-rata basis to be notified later.

**3 Procedure for payment of premium**

- (i) Ex-employees (eligible as per Para 1 above) who are interested for coverage under CPRMS 2023 are required to deposit the requisite premium amount along with GST i.e Rs.7692/- (per head) (table 1) through NEFT / IMPS or direct deposit to the following bank accounts of Hindustan Copper Limited;

KINDLY NOTE : Retired employees should submit the premium amount to the corresponding bank account of the Unit / Office from where they had last retired . For example, an employee retiring from ICC Unit should deposit premium amount at ICC Unit bank account as per s.no (b) , table 3

## a. Ex-employees - HO, RSON &amp; RSOS

Table 2

Name of beneficiary	Hindustan Copper Limited
Bank's name	Indian Overseas Bank
Branch	Ballygunge Park Road, Kolkata-700 019
IFSC	IOBA0000477
Account No.	047702000001068
Account type	Current A/c.

## b. Ex-employees – ICC :

Table 3

Name of beneficiary	Hindustan Copper Limited Indian Copper Complex
Bank's name	State Bank of India
Branch	Moubhandar
IFSC	SBIN0001484
Account No.	11524102778
Account type	Cash Credit Account

## c. Ex-employees – KCC :

Table 4

Name of beneficiary	Hindustan Copper Limited
Bank's name	State Bank of India
Branch	Khetri Nagar
IFSC	SBIN0031133
Account No.	51032062450
Account type	Cash Credit Account

## d. Ex-employees – TCP :

Table 5

Name of beneficiary	Hindustan Copper Limited
Bank's name	State Bank of India
Branch	Panvel
IFSC	SBIN000448
Account No.	11035387452
Account type	Cash Credit Account

## e. Ex-employees – MCP :

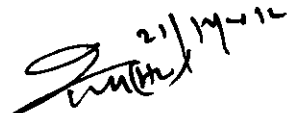
Table 6

Name of beneficiary	Hindustan Copper Limited
Bank's name	State Bank of India
Branch	Malanjkhanda
IFSC	SBIN0004510
Account No.	11290757078
Account type	Cash Credit Account

## f. Ex-employees – GCP :

Table 7

Name of beneficiary	Hindustan Copper Limited
Bank's name	State Bank of India
Branch	Station Road, Bharuch
IFSC	SBIN0000339
Account No.	40293183772
Account type	Cash Credit Account

*21/11/12*  


- ii. The proof of payment along with duly filled in Declaration Form in the prescribed format (Annexure-II) should be submitted to respective Unit / Office HR Heads in following email IDs as tabulated below :

S.No	Name & Designation (S / Sh / Ms)	Unit	Email ID
1	Sanjay Shivdarshi, DGM(Admn)	MCP	sanjay_s@hindustancopper.com
2	Vipin Kumar Sharma, AGM(HR)	KCC	vipin_ks@hindustancopper.com
3	Shravan Kumar Jha, DGM (Works,HR & A)	ICC	shravan_kj@hindustancopper.com
4	Swadhina Patnaik, CM(HR)	TCP	swadhina_p@hindustancopper.com
5	Harit Tyagi, M(Sys)	GCP	harit_t@hindustancopper.com
6	Sruti Mukherjee, M(HR)	CO & RSOs	sruti_m@hindustancopper.com

- iii. Employees who have retired from Corporate Office, RSO(N) & RSO(S) should submit all the related documents to Ms. Sruti Mukherjee, Manager(HR) through email at : sruti\_m@hindustancopper.com, Extn no -108
- iv. The documents along with the proof of payment should be duly verified by the Unit HR, after confirmation of receipt from Unit Finance , Unit HR will send the detailed list to Corporate HR in the prescribed format in excel (Annexure III) by 28.12.2022 positively. Unit HR Head shall also ensure to check the minimum eligibility period of 15 years of continuous service of the concerned separated / separating employee.
- v. Respective Unit finance will transfer the total received premium amount to HO bank account. In case premium is received from ineligible employees, the same shall be returned by the respective Unit / Offices to the retired employee on final scrutiny. Only scrutinized eligible members premium should be sent to Corporate Finance on lumpsum basis with list attached.
- vi. On receipt of confirmation of payment made and verified documents from Unit / Offices, Corporate HR shall take further action for payment of full premium, including HCL's contribution of 60%, to the Insurance Company. The coverage will start only after payment of full premium to the Insurance Company.
- vii. The existing employees retiring in December, 2022 and willing to join the HCL CPRMS 2023 Scheme should also submit their option by paying the full premium amount as mentioned in Para 2 above, along with the related documents on or before 28.12.2022 to respective Unit / Office HR Heads.
- viii. Last date of payment along with submission of all the documents to respective Unit / Office HR Heads is 27.12.2022.

4 This issues with the approval of the Competent Authority.

  
 (K P Bisoi)  
 Deputy General Manager (HR)

Encl: Annx: I, II & III

Distribution :

- 1 GM (Op,HR & Law) / GM(F) / CO
- 2 Unit Head – KCC/MCP/ICC/TCP/GCP
- 3 Regional Manager: RSO-Delhi / Bengaluru
- 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(OP) / D(F) / D(M)
- 3 CVO

**HINDUSTAN COPPER LIMITED**  
**CONTRIBUTORY POST RETIREMENT MEDICAL SCHEME - 2023**

**1.0 Terms of the Scheme**

CPRMS for Ex-employees and / or Spouse shall be operational for a period of 01 (one) year from the date of submission of premium to the selected insurance Company.

**2.0 Coverage**

Coverage under CPRMS 2023 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) against the Family Floater Sum Insurance of Rs.5 (five) lakh for a year.
- (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) A Corporate Buffer of Rs.40.00 Lakh (Rupees Forty Lakh only) to be used for family on first come first serve basis with ceiling of Rs.2.00 lakh (Rupees two lakh only) per family during Insured period.

**3.0 Entitlement towards Bed /Cabin charges**

- i) For Retired Employees and / or their dependant spouse :-

Pre-Retirement Grade of Pay	Per Day Limit (Rs.)
All Workmen	1700
Grade E-0, E-1 & E-2	2500
Grade E-3 to E-5	3000
Grade E-6 to E-7	3700
Grade E-8 & E-9	4500
CMD / Directors	9500

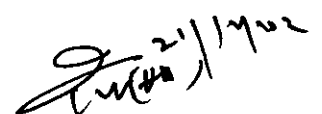
- ii) For admission in ICCU / ITU / ICU / HDU charges, the charges shall be as under.

Pre-Retirement Grade of Pay	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

*21/1/2023*  
*(Signature)*

#### 4.0 GENERAL TERMS & CONDITIONS

- 4.1 All pre-existing diseases / ailments excepting maternity will be covered from day one on the insurance cover.
- 4.2 Insurance cover is with 'Nil' waiting period from the date of commencement of cover.
- 4.3 All excluded disease based on periods shall be covered under the proposed policy.
- 4.4 The covered extends 30 days pre-hospitalization and 60 days post hospitalization benefits.
- 4.5 The policy covers all types of hospitalization expenses anywhere in India without any co-payment clause.
- 4.6 '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.
- 4.7 The cover provides "Cashless" facility to all insured persons. Retired employees and their spouse who come under the coverage of the Scheme shall avail inpatient treatment outside Metros.
- 4.8 **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.
- 4.9 24 Hours Hospitalization not required in case of death.
- 4.10 Internal Congenital disease Cover.
- 4.11 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.
- 4.12 Hospitalization arising out of Psychiatric ailment upto Rs.50000/- as well as treatment of functional endoscopy / Sinus Surgery upto Rs.50000/-.
- 4.13 Macular degeneration of Retina (Injection of Avastin / Lucentis / Macugen etc.) is covered upto Rs.50000/- per family within the Sum Insured.
- 4.14 Organ Transplantation including the treatment cost of Donor to be covered but excluding the costs of organ.
- 4.15 Home Hospitalization / Domiciliary Hospitalization to be covered (when the Insured person could not be transferred to a Hospital or a Hospital bed is not available).
- 4.16 Advanced Medical Treatments like Robotic Surgery / Cyber-knife treatment / Stem Cell Therapy / Cochlear Implant / Femtolaser / Minimal Access / Key Hole CABG / Baloon Kyphoplasty etc. to be covered upto permissible limit.
- 4.17 Lasik Surgery to be covered if correction index +/-6.5D.
- 4.18 On retirement of employees during operational period of CPRMS mid-term inclusion of retired employees and / or their spouse on payment of pro-rata premium by HCL to be Insurance Provider and in case of mid term exclusion, refund of pro-rata premium shall be allowed to HCL by the Insurance Provider.
- 4.19 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 3.0 (i) & (ii) and 4.12 and 4.13 for retired executives / retired non-executives and their spouse or surviving spouse.

 21/1/202

**HINDUSTAN COPPER LIMITED****CONTRIBUTORY POST RETIREMENT MEDICAL SCHEME – 2023**

(To be filled up by Ex-employees of Hindustan Copper Limited separated on account of superannuation, death, permanent total disablement on medical ground while in service and / or Spouse)

**DECLARATION**

I am interested to avail Insurance Cover under the Contributory Post Retirement Medical Scheme (CPRMS) as per Circular No.HCL/HR/CPRMS/2023 dated 21.12.2022. The details are enumerated below :

- 1 Name of the Employee :
- 2 Employee Code:
- 3 Unit / Office from where separated:
- 4 Type of separation: Retirement/Death/Discharge on medical ground
- 5 Date of separation:
- 6 Date of Birth of Employee & Age :
- 7 Insurance Cover for (please √) :
 

(a)	Self & spouse (No. of lives)	: _____
(b)	Self	: _____
(c)	Spouse of deceased employee	: _____
- 8 Name of Spouse :
- 9 Date of Birth of Spouse & Age :
- 10 Correspondence Address :
- 11 Category of employee (please √):
 

Executive	: _____
Non-executive (workmen)	: _____
- 12 Pre-Retirement Grade of Pay  
(in case of executives) \_\_\_\_\_ (e.g. E0, E-1, ....E9)
- 13 Mobile No. :
- 14 Email address :
- 15 Name of Nominee and relation :
- 16 Details of Bank A/c.
 

Name of the Bank	:
Address of the Branch	:
Nature of A/c.	:



Account Number :

Bank IFSC Code Number :

17 No of lives per family (please ✓) : 1 (One) or 2 (Two)

18 Amount of premium, along with GST, deposited in HCL's Account No. in terms of Para-3 (a) to (f) of Circular No.HCL/HR/CPRMS/2023 dated 21.12.2022 (Copy of transaction slip to be attached)

Total No of lives	Amount (Rs.)	Payment Date	Bank Name	Payment Reference No./UTR No.

**Note : Premium has to be remitted from employees Pension account / Savings Bank account only through NEFT / RTGS / Cash deposition**

I declare that the above particulars are correct to the best of my knowledge.

Signature .....

Name .....

Date .....

Place .....

Encl : (i) Documentary proof of NEFT payment of premium (ii) Photo ID and age proof of self and / or Spouse (iii) Service Certificate (iv) Death Certificate in case of deceased employee (v) Cancelled Cheque / Bank Pass Book.

(To be filled by HR Department of the Unit / Office )

The above employee / spouse satisfies the eligibility criteria of the Scheme, as under :

- 1 Has continuous Service of 15 years or more in HCL.
- 2 Has continuous Service of 15 years or more in HCL & other PSU combined.
- 3 As Functional Director is superannuating / has superannuated from HCL after completing full tenure in HCL.

Date :

Signature and Name of HR Executive  
With Office Seal

*Handwritten signature and date: 21/11/22*

