

HINDUSTAN COPPER LIMITED
CORPORATE OFFICE

No.HCL/HR/GROMIS/2019-20(Ret.)

09.04.2019

CIRCULAR

**Sub : GROUP MEDICAL INSURANCE SCHEME (GROMIS)- 2019-20 FOR
EMPLOYEES OF HINDUSTAN COPPER LIMITED SEPARATED ON ACCOUNT OF
RETIREMENT, VR, DEATH AND / OR SPOUSE**

1.0 Group Medical Insurance Scheme (GROMIS) for 2019-20 has been finalized by Hindustan Copper Ltd. with The New India Assurance Co. Ltd.

2.0 Terms of the Scheme

GROMIS for retired employees and / or spouse shall be operational for a period of 01 (one) year w.e.f. 02.05.2019.

3.0 Insurance Provider

The New India Assurance Company Limited
42 C, J.L.Nehru Road
3rd Floor, Jeevan Sudha Building
Kolkata-700 071

Phone : (033) 2248 5888
Contact Person : Mr. Nitesh Kumar, Administrative Officer
Contact no. 8981332544 (M)
e-mail ID : nitesh.k@newindia.co.in
Website : www.newindia.co.in

4.0 Third Party Administrator (TPA)

M/s Family Health Plan Insurance (TPA) Ltd.
3A, Shakespeare Sarani Corporate House
7th Floor (Beside AC Market)
Kolkata – 700 071
Contact nos.

1. Mr. Anindya Mondal : 9038876112 (M)
E mail : anindya.mondal@fhpl.net (Helpdesk)
2. Mr. Mihir Kanti Das : 8334918811 (M)
E mail : mihirkanti.das@fhpl.net

5.0 Coverage

Facility under GROMIS 2019-20 will be extended to the Ex-employees and / or Spouse on account of Retirement, VR and Spouse of deceased employees (hereinafter called the 'Members') who opt for the Scheme (on 1+0 or 1+1 basis) on payment of premium by such ex-employees/spouse of deceased employees as detailed at Para 6.0 below. Coverage shall include.

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- (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.3 (Three) lakh for a year.
- (ii) Spouse of the ex-employee covered under this Category shall continue to avail facilities as stated at para 5 (i) above in the event of death of the ex-employee during the insured period.

6.0 Insurance Premium

The premium is to be paid by members (maximum age 85 years) for coverage under the Scheme for a period of one year w.e.f 02.05.2019

Age Slab	Premium + GST (Rs.)	
	1+0	1+1
Upto 50	100000 + 18000 = 118000	125000 + 22500 = 147500
51 – 55	115000 + 20700 = 135700	135000 + 24300 = 159300
56 – 60	125000 + 22500 = 147500	145000 + 26100 = 171100
61 – 65	145000 + 26100 = 171100	165000 + 29700 = 194700
66 - 70	175000 + 31500 = 206500	200000 + 36000 = 236000
71 – 75	200000 + 36000 = 236000	250000 + 45000 = 295000
76 – 80	200000 + 36000 = 236000	250000 + 45000 = 295000
81 - 85	200000 + 36000 = 236000	250000 + 45000 = 295000

7.0 Entitlement towards Bed / Cabin charges

Ceiling of Room rent for hospitalization of Ex-employee and his/her spouse covered under GROMIS shall be as under.

- a) For ICCU / ITU – Maximum of Rs.6,000/- per day.
- b) Other than 7 (a) above – Maximum of of Rs.3,000/- per day.

8.0 GENERAL TERMS & CONDITIONS

- 8.1 Eligible separated employees and / or their spouse can join the Scheme on payment of full premium through NEFT to the credit of Hindustan Copper Limited and proof of payment of premium along with duly filled in declaration form should reach at Corporate Office of Hindustan Copper Ltd. by **25th April, 2019**.
- 8.2 All pre-existing diseases will be covered from day one of the insurance cover.
- 8.3 Maternity benefit and mental ailment is excluded from the cover.
- 8.4 Insurance cover is with 'Nil' waiting period from 02.05.2019.
- 8.5 There is no exclusion for any disease under the insurance cover.

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- 8.6 The cover includes 30 days pre-hospitalization and 60 days post hospitalization benefits within the insurance coverage period.
- 8.7 '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.
- 8.8 The coverage provides "Cash less" facility to members who are covered under the Scheme on All India basis in Insurance / TPA listed hospitals.
- 8.9 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 included in the hospital bills.
- 8.10 HCL has its own hospitals located at its three mining Units at Khetrinagar, Rajasthan, Malanjkhand, Madhya Pradesh and Ghatsila, Jharkhand. These three hospitals are covered under the Group Medical Insurance Scheme for eligible separated employees & their spouses and spouses of deceased employees who opt for GROMIS. The bills in connection with the above hospitalisation treatment shall be sent to the TPA by HCL for settlement.
- 8.11 Bills towards cost of treatment at TPA unlisted hospitals shall be submitted by the Separated Employees / Spouse of deceased employees to the TPA directly as mentioned at Para 4.0 above.
- 8.12 Coverage under GROMIS for Separated Employees and/or Spouse shall be on All India basis.

9.0 Procedure

- 9.1 Ex-employees (eligible as per Para 5 above) who are interested for coverage under the GROMIS 2019-20 are requested to deposit premium amount along with GST indicated against age-slab for 1+0 and 1+1 at para 6.0 above, through NEFT to the specified bank account of Hindustan Copper Limited. The Account details of Hindustan Copper Limited is given below.

NAME OF BENEFICIARY	HINDUSTAN COPPER LIMITED
DESTINATION BANK'S NAME & BRANCH	INDIAN OVERSEAS BANK BALLYGUNGE PARK ROAD BRANCH 22, BALLYGUNGE PARK ROAD KOLKATA - 700 019
IFSC NO.	IOBA0000477
MICR	700020009
ACCOUNT NO.	047702000001068
ACCOUNT TYPE	CURRENT A/C

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- 9.2 To fill in the attached form of declaration and send the same along with required documentary proof mentioned at para 10.0 below to the undermentioned address along with proof of payment of premium (paid through NEFT to the credit of Hindustan Copper Ltd.)

Ms. Sruti Mukherjee
Deputy Manager (HR)
'Tamra Bhavan', 1, Ashutosh Chowdhury Avenue,
Kolkata-700 019

Contact phone number (Monday to Friday) :

(033) 2283-2840 / 2283 - 2940 / 2283 - 2832 Extn : 108

- 10.0 Documentary Proof required to be submitted by applicant along with duly filled in form of declaration.
- 10.1 Proof of NEFT payment of Premium to Hindustan Copper Limited
- 10.2 Proof of age.
- 10.3 A cancelled cheque (in original) with A/c No., IFSC Code and name of account holder printed on cheque. In case name of account holder is not printed on the cheque, a copy of passbook is required to be submitted.
- 10.4 Copy of Service Certificate
- 10.5 In case of deceased employee copy of Death Certificate

This issues with the approval of the Competent Authority.


(N. Kumar)
General Manager (HR)

Encl : As above

Distribution :

1. CMD
2. D (P)/ D(Mining)/ D(F)/ D(Oprns.)
3. CVO
4. Unit Head - KCC/MCP/ICC/TCP/GCP
5. GM(F)/ CO
6. Regional Manager of /Delhi/Bengaluru/Mumbai
7. General Secretary of Officers' Associations of Units /Offices
8. General Secretary of Recognized Unions of Units/Offices
9. Notice Boards
10. HCL website

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GROUP MEDICAL INSURANCE SCHEME
(To be filled up by the Retired/VR separated employee / Spouse of deceased employee)

DECLARATION

I am interested to avail Insurance Cover under the Group Medical Insurance Scheme (GROMIS) as per Circular No. HCL/HR/GROMIS/2019-20(Ret.) dated 08.04.2019. The details are enumerated below :

1. Name :
2. Date of Birth and Age :
3. Name of Spouse :
4. Date of Birth of Spouse and Age :
5. Correspondence Address :
6. Contact Number (Land/Mobile) : Land (with STD code) :
Mobile :
7. E-mail address :
8. Details of Bank A/c :
Name of the Bank :
Address of the Branch:
Nature of A/c :
Account Number :
Bank IFSC Code Number :
9. Membership type (please v) : 1+0 / 1+1
10. Amount of Premium along with GST deposited in HCL's account for 1+0 / 1+1 membership :

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

Signature.....

Name

Date.....

Place.....

- Encl : 1. Cancelled cheque with signature of A/c holder where IFS code is mentioned
2. Documentary proof of NEFT payment of premium
3. Copy of Service Certificate
4. Age proof
5. Copy of Death Certificate in case of deceased employee