

MINERAL EXPLORATION CORPORATION LIMITED
(A Government of India Enterprise)

Seminary Hills
Nagpur – 440 006

HUMAN RESOURCE DIVISION

No: MECL/HR/IR/Cir/2017/ 6239

Date: 20.10.2017

CIRCULAR

We are pleased to inform that subsequent to the approval of the "Mediclam Scheme for retired personnel" by the MECL Board of Directors in their 242nd Meeting held on 13.04.2016, the said scheme was approved for implementation, by the Ministry of Mines, Government of India, for all employees of MECL who have retired on or after **01.01.2007**. The scheme will be implemented prospectively from the date of introduction of the scheme. The entire Financial Implication of the scheme will be met from Company's resources.


The copy of the approved scheme can be downloaded from the MECL website from the following path.

www.mecl.gov.in →

Related Links and Others →

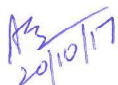
Mediclam Scheme for retired personnel

The scheme is herein being notified for information of all concerned.


(Dr. Ch. Sreerama Murthy)
General Manager (HR)

CC:

1. CMD
2. D(T)
3. D(F)
4. CVO
5. All GMs/DGMs/HODs
6. Company Secretary
7. All ZMs
8. All PMs


20/10/17

MECL Mediclaim Scheme for retired personnel

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. Retired Executives including Functional Directors and Non Executives of MECL and their spouses, such Executives and Non Executives who have put in minimum of 15 years of service, prior to superannuation.
- 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 and 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 future service in the company 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 Medical Insurance Scheme 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, provision of OPD facility, no age bar for entering Medical membership and no restriction on enrolment/renewal of membership of ex-employee etc.
- b) The policy covers reimbursement of Hospitalization/Cashless Facility and out-patient Department (OPD) 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 (reimbursement of OPD expenses) / Hospital (For Cashless Treatment), 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.

• **IPD (Hospitalization) Benefit:**

For Executives: Rs. 2.5 Lakhs per member per year with clubbing facility with his/her spouse which means that the Mediclaims of members & their spouse can be clubbed subject to a maximum clubbed limit Rs. 5.0 Lakhs per policy period.

For Non Executives: Rs. 2 Lakhs per member per year with clubbing facility with his/her spouse which means that the Mediclaims of members & their spouse can be clubbed subject to a maximum clubbed limit Rs. 4.0 Lakhs per policy period.

- **CPD Benefits:** Rs. 5,000/- per member per year without clubbing facility.
- c. The above facility of cashless reimbursement to the retired employees shall extend to any part of India, subject to the 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 HR Department of MECL 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 OPD TREATMENT:

- a) OPD Means treatment taken as an out-patient in any Hospital/Nursing Home /Diagnostic Centre as mentioned at para 4(c) above. The charges incurred for treatment taken from Registered Medical Practitioners or other than Hospitals/Nursing Homes/Diagnostic Centers as mentioned at para 4(c) above, will not be reimbursed. The Medicine should be prescribed by the treating doctors on the letter heads of the hospitals covered under para 4(c) above. Even though a medical practitioner is attached to any of the approved hospitals for OPD treatment but the treatment is given by him/her privately, the OPD claim amount will not be reimbursed, under any circumstances.
- b) Under no circumstances the clubbing of individual OPD limits of Rs. 5000/- will be permitted.

6.0 Misuse of Scheme:

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.

- 7.0 MECL shall enroll all those retired employees, who wish to avail of this facility and such employees shall be entitled to do so after furnishing the details (as per format enclosed at **Annexure-I**) and on payment of **one time registration fees** for self and dependent spouse in the following manner

- For Executive : Rs. 4000.00
- For Non-Executive: Rs. 2000.00

- 8.0 The Retired employees shall submit the application in the prescribed format together with the following documents and the requisite registration fees on introduction of this scheme. CMD, MECL is empowered to decide the cutoff date for submission of application.

- i) Latest joint photographs of self and spouse, self-certified – four copies.
- ii) Application form in **Annexure-I**, in duplicate.
- iii) Self-declaration certifying that the retired employees shall not avail of similar facility elsewhere.

- 8.1 Each member shall submit his request to HOD, HR Department along with a life certificate (self declaration), to renew his/her membership in the said scheme every year (during the month of December but latest by 31st December), failing which his/her membership shall cease to exist in the ensuing financial year.
- 9.0 General
- 9.1 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.
- 9.2 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.
- 9.3 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.
- 9.4 In respect of any matter not covered herein, specific reference will be considered by Corporate HR Department for decision of the Competent Authority.
- 9.5 Chairman-cum-Managing Director, MECL may, from time to time, prescribe any form/forms to be used for smooth functioning of the said Scheme.
- 9.6 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.
- 9.7 Effective Date in relation to the Scheme shall be the date of approval by the Administrative Ministry. Employee shall be cover in the scheme after becoming the member after paying registration fee.

10.0 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.

11.0 AMENDMENTS/MODIFICATIOIS

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.

Application for New Membership for MECL Mediclaim Scheme

Employee Details																										
Name of Member																										
Date of birth										MIN. No.		Gender (M/F)														
		D	D	M	M	Y	Y	Y	Y																	
Name of Spouse																										
Date of birth										MIN. No.		Gender (M/F)														
		D	D	M	M	Y	Y	Y	Y																	
Permanent Residential Address																										
Pin code				Landline No. with STD Code				Mobile No.																		
Email ID																										
Total one time registration fee (Rs.)																										
Nominee of Employee				Relation with employee																						
ECS Details							Employee							Spouse												
Name of Account Holder																										
Name of Bank																										
Branch Address																										
Member Account No.															IFSC Code member											
Spouse Account No. 1															IFSC Code spouse											
Signature of Member							Signature of Spouse																			
Payment details																										
Challan/e-Receipt No.							Amount (Rs)																			
<p>Members to Note: Submission of this form with the E-receipt/Challan receipt of one time registration fee payment to the HR Department is mandatory.</p> <p>Enclosures: 1) Receipt of Payment 2) Cancelled cheque with Name & MIN at the back.</p> <p>Intimation: 1) Pre-planned hospitalization – <u>48 hours</u> in advance: 2) Emergency – within 24 hrs. from the time of admission.</p> <p>Claim submission: 1) IPD – Within 30 days from the date of discharge 2) Post-Hospitalization – within 30 days after completion of treatment period of 60 days 3) OPD – When expenses exceed Rs.2500/- per person period or within 90 days from the date of treatment, whichever is earlier.</p> <p>Capping/Ceiling: Members to apprise themselves regarding Capping/Ceiling before availing Mediclaim facility, from the MECL.</p> <p>One time Registration Fees: i.) For Executive: Rs. 4,000/- ii.) For Non- Executive: Rs.2,000/-</p> <p>THE D.D. SHOULD BE DRAWN IN FAVOUR OF MINERAL EXPLORATION CORPORATION LIMITED, NAGPUR.</p> <p>THE ABOVE TIME LIMITS TO BE STRICTLY ADHERED TO, SO THAT THE CLAIMS ARE NOT REJECTED</p>																										