



मॉयल लिमिटेड

(भारत सरकार का उपक्रम)

मॉयल भवन, 1 ए काटोल रोड, नागपुर - 440013

वेबसाईट: www.moil.nic.in

CIN No.: L99999MH1962GOI012398



MOIL LIMITED

(A Government Undertaking)

MOIL Bhavan, 1A, Katol Road, NAGPUR-440 013

Website: www.moil.nic.in

CIN No.: L99999MH1962GOI012398



Ref: MOIL/HO/PERS/2024-25/65 A

Date: 31.05.2024

CIRCULAR

The Board of Directors in their meeting held on 08.11.2023, 02.02.2024 and 15.02.2024 has approved Enhancement of Medical Insurance Scheme for Retired Employees of MOIL and Amendment in Medical Scheme /Rules. The salient features of the Group Medical Insurance Policy for the Retired Employees of MOIL are as under:

(I) In patient treatment & proposed general medical treatment limit;

The insurance coverage w.e.f. 01.04.2024 under the Group Medical Insurance Policy for the Retired employees, their Spouse and physically/ mentally challenged dependent Son / Daughter(s), parents is as under:

Existing Scheme					New Scheme	
Sl. No.	Category	Basic Sum (Rs. In Lakh)	Super Top- Up (Rs. in Lakh)	Total coverage (Rs. in Lakh)	Revised Super Top- Up	(Rs. in Lakh)
A	B	C	D	E	F	G (C+F)
1	PRW & NE-01 to NE-10	1.50	2.00	3.50	12.50	14.00
2.	Exe. E-0 to E-5	3.00	3.00	6.00	17.00	20.00
3.	Exe -E-6 to E-9	4.50	5.00	9.50	25.50	30.00
4.	CMD & Directors	4.50	8.00	12.50	45.50	50.00

- ▶ Retired employees need to bear the additional cost of insurance for parent, if opted for under the New Scheme.
- ▶ Retired employees under the existing scheme, shall continue to be covered under the existing insurance coverage as per Column - E mentioned in table above.

(II) Outpatient Treatment Limit;

(a) The coverage w.e.f. 01.04.2024 under OPD treatment is as under:

Existing Scheme			New Scheme
Sl. No.	Category	Drawl of Medicines (Rs) Annual Limit	Re-imbursment of OPD Expenditure Annual Limit (Rs.)
1	PRW & NE-01 to NE-10	48,000	72,000
2.	Exe. E-0 to E-9	48,000	90,000
3.	CMD & Directo:s	Actual*	Actual (by Company)

- ▶ Retired employees under the existing scheme, shall continued to draw medicines under the existing system i.e., Rs. 4,000.00 per month, per family.

[Handwritten signature]

(b) Procedure for the reimbursement of OPD expenditure under the New Scheme is as under:

- (i) OPD bill/ claim settlement will be done through TPA (Third Party Administrator), i.e., Genins India Insurance TPA Limited, whose office at Nagpur is located at Flat No. SF-3, Second Floor, Tulsi Vihar, opp. Tanjore Restaurant, Abhyankar Nagar, Nagpur - 440010. The contact persons at their Nagpur Office are Shri. Ashwin Ingle (Branch Manager) - 9225239307 and Shri. Ajay Parvekar (Branch Executive) - 9225239306, Email nagpur@geninsindia.com, nagpurgenins@gmail.com. Landline No. is 0712-2225029.
- (ii) Doctors' Fees, Cost of Test and cost of medicines to be reimbursed.
- (iii) Original Prescription of Doctor, Original GST bills and Test reports to be submitted to TPA.
- (iv) Claims to be submitted physically or by registered post to TPA.
- (v) Minimum claims of Rs. 3,000 or claims once in a quarter, which occurs early, only can be submitted.
- (vi) Hearing Aid up to Rs. 15,000 and spectacle glass up to Rs. 5,000 once in two years, if required, on certification by Doctors will also be covered. These will be within OPD limit mentioned above. For CMD and Directors, these limits will be Rs. 25,000.00 and Rs. 20,000.00 respectively.
- (vii) Master Health Check-up once in a year will be within OPD limit mentioned above.
- (viii) Medicines to be purchased from Pradhan Mantri Jan Arogya Yojana (PMJAY) stores shall also be eligible for reimbursement within annual limit.

(III) **One-time Contribution;**

W.e.f. 01.04.2024, as the revised Scheme is with a quantum increase in the coverage amount the one - time contribution is increased as under:

Sl. No.	Category	Previous Amount (In Rs.)	Revised Amount (In Rs.)
(A)	(B)	(C)	(D)
1	PRW & NE-01 to NE-10	2,000	6,000
2.	Exe. E-0 to E5	4,000	20,000
3.	Exe-E6 to E9	5,000	25,000
4.	CMD & Directors	6,000	40,000

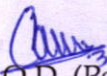
- (1) This amount is payable in favour of MOIL Limited.
- (2) Existing retired Employees who have already paid the one-time contribution at column (C), need not to pay any amount.



(IV) Eligibility for the Scheme coverage:

The scheme shall provide medical facilities to all employees (unionized and non-unionized) including Board level and below Board level executives and their spouses, separated from Company as under:

- (1) All regular employees upon attaining the age of superannuation and have put in minimum 15 years of continuous service including services in other CPSEs.
 - (2) All the employees who were granted VRS (Voluntary Retirement) and completed 15 years of service.
 - (3) All the employees who died or declared Medically Unfit while in service, irrespective of the number of years of their service to MOIL.
 - (4) All Board level executives upon completion of their tenure or upon attaining the age of superannuation or completion of minimum 3 years of service.
 - (5) All Board and below Board level employees who resign at the age of 58 years & above, subject to minimum 15 years of continuous service including services in other CPSEs.
 - (6) Physically/mentally challenged children of retired employees who are staying with retired employee and who are wholly dependent on the employees, subject to obtaining disability certificate under the Persons with Disabilities Act, 1995.
 - (7) Separated Employees and /or their spouse will not be eligible to get the benefit under the scheme if they are getting medical benefits from any other source. A declaration in this regard will be given by them on yearly basis.
- (V) Live Certificate need to be given every year by 31th October in respect of retired employee, Spouse, Physically / Mentally Challenged Dependent Son / Daughter, Parents (as the case may be).


31.05.2024
H.O.D. (Pers.)

Copy to:

1. CMD Sectt., MOIL Limited Nagpur.
2. Dir.(Fin.) / Dir. (H.R.) / Dir. (Comm.) / Dir. (P&P), MOIL Limited Nagpur.
3. CVO, MOIL Limited Nagpur.
4. All HODs, MOIL Limited Nagpur.
5. Agent Group I/II/III, Balaghat, Chikla, Munsar Mines, MOIL Limited.
6. Mine Manager, All Mines, MOIL Limited.
7. Liaison Officer, MOIL Limited, New Delhi.
8. Secretary General, MKS, Nagpur.
9. General Secretary, MKS, Nagpur.
10. Branch President / Secretary, MKS, Nagpur.
11. All Notice Boards, HO / Mines, MOIL Limited, Nagpur.