



# ALL INDIA ASSOCIATION OF COAL EXECUTIVES (AIACE)

(Regd. under The Trade Union Act 1926; Regd. No. 546 / 2016)

302, Block No. - 304, RamKrishna Enclave, Nutan Chowk, Sarkanda, Bilaspur (CG);

Email: [centralaiace@gmail.com](mailto:centralaiace@gmail.com); Ph. 9907434051

**AIACE/CENTRAL/2019/ 106**

**Dated 11/7 /2019**

To

The Chairman,  
Coal India Limited,  
Coal Bhawan,  
Premise No-04 MAR,  
Plot No-AF-III, Action Area-1A,  
Newtown, Rajarhat,  
Kolkata-700156

Sub:-- Allowing treatment at any Hospital and ensuring Cashless treatment under CPRMSE.

Dear Sir,

Coal India Ltd. has implemented a Contributory Post Retirement Medicare Scheme ( CPRMSE) for retired Executives with effect from 25<sup>th</sup> April, 2008. Under this scheme, CIL and its subsidiaries are extending medical facilities to the retired employees and their families through various medical establishments from the dispensary level to the central and apex hospitals in different parts of the coalfields.

Presently, this CPRMSE permits reimbursement of treatment cost to retired executives and their spouses at CGHS rates, provided the treatment is undergone at hospitals empanelled with CIL or at other government approved hospitals. The reimbursement is refused if treatment is not undergone at empanelled hospital.

The above provisions deny the retired executives affordable treatment due to the following shortcomings:-

- There are many cities like Pune, Haridwar, Chandigarh / Chennai etc., where there are none / inadequate empanelled hospitals and many more cities are yet to be included.
- Even if there are empanelled hospitals available in a city, they are so widely scattered in a city that it becomes difficult & financially/physically infeasible for an elderly patient to visit there.
- In violation of the empanelment clauses, barely any CIL-empanelled hospital extend cashless treatment facility to patients for reasons best known to them.
- There is no punitive clauses in the CPRMSE rules to penalise such erring hospitals.
- The above scenario leads to a suspicion that these hospitals have been empanelled arbitrarily to boost their businesses as their empanelment has also not been done by any open transparent bidding.

The above scenario explains that there are 2 vital areas requiring attention of management , viz.

- (i) Reimbursement of cost of treatment taken at any hospital in India.
- (ii) Ensuring Cashless treatment to retired executives.

We feel, the simplest solutions will be to allow reimbursement of treatment cost on CGHS rates at ANY hospital. The criteria for selecting/rejecting a hospital, for undergoing treatment, is simply requested to be removed. This simple measure may not only ensure cashless treatment, but will also ensure healthy reimbursement to retired executives. This is also in line with recent Supreme court decision which has allowed employees to avail reimbursement at CGHS rates at ANY hospital.

Further, as suggested in our earlier letters, cashless treatment can also be simply ensured by roping in various professional insurance agencies, like UTISL, to handle our CPRMSE trust. Needless to say, these insurance agencies are doing commendable service to their customers by way of extending 24X7 services towards treatment approval and reimbursement.

An early and prompt action is requested from your end and we hope that our above proposals will be duly given attention and will not go unheeded.

Regards,



P K SINGH RATHOR  
Principal General Secretary

CC-- DP/DF/DT/DM, Coal India Limited.

CMD, ECL/BCCL/CCL/CMPDIL/NCL/SECL/WCL/MCL

Copy for information to

1. The Coal Minister, Govt of India, New Delhi.
2. The Coal Secretary, Govt of India, New Delhi.