



ALL INDIA ASSOCIATION OF COAL EXECUTIVES (AIACE)

(Regd. Under the Trade Union Act, 1926; Regd. No. 546 / 2016)

302, Block No. 4, Ram Krishna Enclave, Nutan Chowk, Sarkanda; Bilaspur (CG)

E-mail : centralaiace@gmail.com ; Ph. 9907434051

Ref No. **AIACE/CENTRAL/20224 / 087**

Dated 13.11.2024

To
The Chairman,
Coal India Ltd.,
Kolkata.

Sub: Request for (i) enhancement of capping limits for CPRMSE, and (ii) hiring of third-party insurance company in implementation of CPRMS scheme for hassle free medical treatment

Dear Sir,

Coal India Ltd. has implemented a Contributory Post Retirement Medicare Scheme called CPRMS for retired Executives and Non-Executive employees.

These provisions have undergone various amendments from time to time as per need and as per demands raised by us from time to time.

In the series of various letters written by us, vide our previous letter no. AIACE/CENTRAL/2023 / 071 dated 31.8.2023 (Copy enclosed in Annexures - I & II), we had highlighted the following three major points for your kind consideration:-

- a) engagement of Third Party Administrator (TPA) for cashless/reimbursement of Outdoor & Indoor treatment
- b) enhancement of upper capping for life-time treatment (excluding critical diseases) from Rs 25 lakh to Rs 50 lakhs
- c) enhancement of annual Domiciliary Treatment reimbursement from Rs 36000/ to Rs 1 lakh per annum

Subsequently, for CPRMSE beneficiaries attached to CIL, HQ a TPA named UTIISL has been engaged as a Pilot Project with limited scope and is yet to be implemented wholly and uniformly in all subsidiaries. However, no decision has been communicated on item nos. b) & c) and the issues remain in cold-storage although we were assured of a proper decision in our meeting with you at CIL, Kolkata on 15-1-2024.

We shall remain grateful to you for initiating suitable decisions at the earliest from your end.

Thanking You,

(P. K. SINGH RATHOR)
Principal General Secretary

CC-

Coal Secretary, Govt of India, New Delhi

Copy to Hon'ble Minister for Coal – with a request to advise the concerned officials for expediting decisions



ALL INDIA ASSOCIATION OF COAL EXECUTIVES (AIACE)

(Regd. Under the Trade Union Act, 1926; Regd. No. 546 / 2016)

302, Block No. 4, Ram Krishna Enclave, Nutan Chowk, Sarkanda; Bilaspur (CG)

E-mail : centralaiace@gmail.com ; Ph. 9907434051

Ref No. **AIACE/CENTRAL/2023 / 071**

Dated 31.8.2023

To
The Chairman,
Coal India Ltd.,
Kolkata.

Sub: Request for enhancement of upper capping for life-time treatment (excluding critical diseases) from Rs 25 lakh to Rs 50 lakhs, Annual Domiciliary Treatment from Rs 36000/ to Rs 1 lakh per annum and provision for annual health checkup and hiring of third-party insurance company in implementation of CPRMS scheme for hassle free medical treatment

Dear Sir,

Coal India Ltd. has implemented a Contributory Post Retirement Medicare Scheme called CPRMS for retired Executives and Non-Executive employees.

These provisions have undergone various amendments from time to time as per need.

As per last amendment, the Annual Reimbursement of Domiciliary treatment was enhanced from earlier Rs.15000 to Rs 36000 vide OM No. CIL/C5A(PC)/Superannuation/341 dated 01.01.2020.

However, the capping of maximum amount reimbursable for whole life of a retired executive has remained stagnant at Rs 25 lakhs since 2012 as per office order no. CIL/C-5A (PC)/CPRMSE/ 207 dated 28-12-2012 while in the last 13 years, the cost of treatment has almost increased 4 times.

Moreover, annual health check-up for the member and his/her spouse must be included as a necessary supplement to Domiciliary treatment as it helps in early detection/diagnosis of preventable diseases, much to the relief of beneficiary as well as the company. Most of the odd 400 hospitals empaneled with CIL provide this facility which can be availed easily by the beneficiary retirees. It is to highlight the fact that almost all Health Insurance companies also do provide in their insurance coverage.

Keeping in view the above stated facts, it is requested for enhancement of upper capping for life-time treatment (excluding critical diseases) from Rs 25 lakh to Rs 50 lakhs, Annual Domiciliary Treatment from Rs 36000/ to Rs 1 lakh per annum and provision for annual health checkup and hiring of third-party insurance company in implementation of CPRMS scheme for hassle free medical treatment of the retirees.

Thanking You,

(P. K. SINGH RATHOR)
Principal General Secretary

CC-

Coal Secretary, Govt of India, New Delhi

CMD/ DPAW , SCCCL, Kothagudem - with similar request.

All CMDs, Subsidiary companies of CIL

D(P) /DT/DF/DM/ DBD of CIL