



ALL INDIA ASSOCIATION OF COAL EXECUTIVES (AIACE)

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

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Dated 25.11.2025

To

The Medical Superintendent / Authorized Representative
All Hospitals Empanelled with Coal India Ltd.

Sub: Strengthening Cashless Medical Treatment Facilities for CIL Beneficiaries – Request for Cooperation

Dear Sir/M'm,

The All India Association of Coal Executives (AIACE), representing thousands of working and retired executives of Coal India Limited (CIL) and its subsidiaries along with its associate All India Coal Pensioners's Association (AICPA), places on record its appreciation for your esteemed hospital's association with CIL under the empanelment system for providing medical treatment to employees, pensioners and their dependents.

It has, however, come to our notice that **cashless treatment—though mandated under the CIL–Hospital Memorandum of Understanding—is not being extended by many empanelled hospitals**, and beneficiaries are often compelled to make advance payments despite being entitled to cashless facilities. This is causing severe hardship to senior pensioners and families.

We fully understand that several operational issues may be contributing to this situation, such as:

- **Long-pending bill settlements** at various levels,
- **Procedural complexities** in documentation and claim processing,
- **Reluctance of some hospitals to honour MOUs due to past delays**, and
- **Lapse or non-renewal of MOUs** with certain hospitals.

AIACE's Intention & Proposed Role

AIACE wishes to work constructively with all empanelled hospitals and CIL authorities to remove these bottlenecks. Our intention is not to audit or supervise but to *facilitate smoother coordination* between hospitals, beneficiaries and CIL so that the original purpose of cashless treatment is upheld.

We propose to:

1. Serve as a **bridge** to communicate genuine issues faced by hospitals to CIL for timely redressal.
2. Share **feedback from beneficiaries** to identify process gaps.
3. Help in **clarifying scheme provisions**, documentation requirements and feasible improvements.
4. Assist CIL in **updating and correcting contact details**, hospital-wise status of MOUs, and other operational information.

Request to Your Esteemed Hospital

We request you to kindly:

1. Confirm whether **cashless treatment** is currently available at your hospital for CIL beneficiaries.
2. Share **updated contact details** (official email IDs, nodal officer name, phone numbers and 24×7 helpdesk).
3. Inform us regarding any **operational difficulties** or **pending issues with CIL** so that AIACE may take them up in the appropriate forum.
4. Reconfirm whether your **MOU with CIL is active/renewed**, or if any clarifications or support are required.

Our Assurances

AIACE assures you that:

- We will present hospital concerns **factually and neutrally** to CIL for resolution.
- We will not seek or interfere in any administrative or financial matter of your hospital.
- Our objective is solely to **ensure smooth, cashless, dignified medical care** for working and retired personnel of Coal India.

We request your cooperation in this welfare-oriented initiative and look forward to receiving your response at the earliest which will significantly reduce confusion for all stakeholders.

With regards,



P. K. Singh Rathor

Principal General Secretary, AIACE

Copy to:

1. The Secretary (Coal), Ministry of Coal, Government of India, New Delhi
2. The Chairman, CIL underlining the fact that, Incomplete Contact Information in Circulated Empanelled Hospital List is a major reason why beneficiaries struggle to reach hospitals for queries, admission guidance and cashless approval.