

## 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; Ph. 9904734051

Ref No. AIACE/CENTRAL/2020 / 1

Dated 6.1.2020

To

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

Sub:- Uniform implementation of Claim Rules under CPRMSE by every Subsidiary and Modification in Format of Life Certificate and Acceptance of Digital Life certificate like Jeevan Pramaan 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. This was suitably amended and notified on 28.12.2012 and the process of amendment continues from time to time. Continuing with the same spirit, we request you to allow certain improvement in the existing system. For obtaining continuous Medical benefits and Claims, the scope of improvement exists in following two areas,

(i) Requirement of submission of Form B-1:

The section 6.1 of CPRMSE states that, Form B-1 is to be submitted by the beneficiary member of CPRMSE, and subsequent half-yearly payment/reimbursement will be directly credited to the beneficiary's Bank account. (The complete extract of 6.1 is shown in Annexure-I).

Accordingly, it implies that after once submitting Form B-1 initially, there is no need to submit it biannually every year repeatedly. It is regretted that this provision is correctly followed by CIL-HQ, ECL and WCL. Whereas, CCL, CMPDI, NCL and BCCL totally ignore this provision, the remaining paying authorities in SECL and MCL follow a mixed practice of insisting / not insisting for Form B-1 after every six month duration.

Thus, there is a need to issue a simple office order from CIL for adherence to uniform implementation of practice as has been adopted by CIL-HQ, ECL and WCL. Needless to say that, primarily due to ignorance, PRACTICE has overruled the RULE-BOOK while implementing various provisions of CPRMSE.

(ii) Requirement of submission of Life Certificate:

Presently, most of the retired executives are to prepare and submit 3 types of Life Certificates, in 3 different Formats, for submission to 3 different agencies/organizations.

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- CPRMSE requires submission of Life Certificate (say Format-1) which requires personal verification of Retd. Executive and/or surviving Spouse by some specified designated persons. This submission is generally done in December-January every.
- Prior to above submission the retired executive has to submit Life Certificate to avail CMPF pension in a different format (say Format-2), generally in the month of November.
- Adding to this woe, these days, most of these retirees or their spouses are also required to submit Life Certificate in another format (say Format-3) to NPS Pension disbursing agencies for continuation of pension. This submission is again distributed in different months of a year depending up on commencement of their pension.

You may agree that these 3 types of Life Certificate, in 3 different Formats, required to be submitted in different modes has its hidden difficulties. Luckily, Format-2 and Format-3 can be submitted digitally too, but the Format-1 required under CPRMSE still does not allow digital submission, a scheme by Government of India launched under Digital India initiative for pensioners where they are not required to run after various agencies for life certificate.

Hence, it is requested that digital submission mode may kindly be implemented under CPRMSE also. Further, in a recent modification of CPRMSE rules, the amount payable per year for Outpatient/ Domiciliary treatment has been enhanced for all the retired Executives irrespective of their date of retirement for couple/ single membership, ie., Medical benefits have been made on FLOATER basis. This amendment makes the requirement of Life Certificate of Spouse as Superfluous and Redundant. Thus a single Life Certificate of the Pensioner, who is also a CPRMSE beneficiary in the capacity of Couple/Single membership, is enough. Thus, it is more justifiable to revise the Life Certificate requirement mandatory for the Single member only.

Thus, acceptance of Jeevanpramaan (Format-1) can be made admissible under CPRMSE also for medical reimbursement under CPMRSE instead of obtaining another certificate from agencies listed above.

We at AIACE are confident that our CIL has enough competent and efficient persons who can assist in finding ways to act for minimizing the woes of aged pensioners, and hope, our suggestions and requests will be entitled to proper attention.

Regards,

P K SINGH RATHOR

**Principal General Secretary** 

CC-- DP/DF/DT/DM, CIL, Kolkata

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

CMD, Singreni Collieries Company Ltd, Kothagudema, Telangana -- With similar request.

## 6.0 CLAIM

The following procedure will be followed for claiming benefits to the members:

## 6.1 Payment of Outpatient/Domiciliary Treatment —

The amount payable for outpatient/ domiciliary treatment for the member and spouse taken together would be as provided under clause 3.2.2. This will be paid in two equal instalments on half yearly basis in July and January every year. In case the first instalment becomes due before completion of six months from the date of enrolment, the amount payable would be on pro-rata basis.

The first half-yearly claim on pro-rata basis of the amount so fixed shall be submitted by the retired executive/spouse as the case may be in Annexure-B1 Form to Chief of Medical Department of concerned subsidiary/CIL Hqrs/NEC as the case may be who would process the same for payment through Finance department. The subsequent half-yearly payments for Outpatient/Domiciliary Treatment i.e., 50% of Rs. 15000/-(Rupees Fifteen thousand) or Rs. 7,500/- (Rupees Seven thousand five hundred) as the case may be, shall be released directly by Finance department and the amount shall be credited to the Savings Bank Account of the retired executive and or spouse as per their declaration. The retired executive/spouse while submitting the first claim in Annexure-B1 Form shall mention the name of Bank and Branch together with Savings Bank Account Number and a copy of the self attested Pass Book of the said Savings Bank Account shall also be submitted. The modified B 1 Form for submitting claim is enclosed accordingly. The concerned Finance departments of CIL and subsidiary companies as well as NEC shall develop a system of directly crediting the account of the concerned retired executives/spouse for releasing the payments half-yearly for Outpatient/Domiciliary Treatment.

