



ALL INDIA ASSOCIATION OF COAL EXECUTIVES (AIACE)

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

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Ref No. AIACE/CENTRAL/2023 / 033

Dated 22.6.2023

To

The Chairman,

Coal India Limited,

Coal Bhawan,

Premise No-04 MAR, Plot No-AF-III, Action Area-1A,

Newtown, Rajarhat, Kolkata-700156

Sub:- Special approval for treatment, for certain specific diseases of family members (son/daughter) of retired executives, who have not availed medical expenses earmarked as Rs 25 lakh

Dear Sir,

Coal India Ltd. has implemented a CPRMSE for retired executives, and its various provisions have undergone various amendments from time to time as per need. The maximum amount of reimbursement is governed by following clause of CPRMSE:-

3.2.1.c The maximum amount reimbursable during the entire life for the retired Executives and spouse would be ₹25 lakhs jointly and/or severally on floater basis i.e., any member of the couple can avail the combined amount of ₹25 lakhs irrespective of single or couple membership. This limit should be applicable in respect of General Diseases only i.e., other than the diseases for which the upper limit is not applicable.

As per Amendment vide OM No. CIL/C-5A(PC)/CPRMSE/2005 dated 01.04.2017, no limit is applicable in case of the treatment of the 6 diseases viz. (i) Heart and Vascular diseases involving surgical or interventional therapy (ii) Cancer (iii) Renal disease (iv) Paralysis (v) AIDS and, (vi) Addison's disease & Adrenal Histoplasmosis.

This above amendment acts as a boon to executives and their spouses suffering from these dreaded diseases who exhaust their own savings and also the permissible limit of life-time permissible limit of reimbursement of Rs 25 lakhs.

We want to bring following facts for your kind information and sympathetic consideration.

1. Some of executives and spouses, being healthy life long, do not need reimbursement as per the provision of CPRMSE. Even, they depart for heavenly abode without spending even a rupee as per entitlement.
2. Some executives, though having no ailment of their or spouses are faced with the situation when their sons/daughters contract some diseases which need huge money in treatment. Such executives spend their life time saving in treatment and saving the life of diseased son/daughter who are fully or partially dependent on the retired executives. The situation worsens, when they have no money to continue treatment and become helpless seeing no option of arrangement of fund.

It is requested that, under special circumstances, such retired executives who have not availed or exhausted medical expenses limit of Rs 25 lakh, be permitted under CPRMSE to avail treatment of family members suffering from certain critical diseases.

These retirees are in fact those executives who, exhaust their terminal benefits in house construction, marriage of their sons/ daughters and meeting other social obligations and could not preserve their life-time savings to afford treatment of the family members in case of critical disease. We believe that such amendment will no doubt go a long way to strengthen the bond between CIL and its former as well as present executives.

Thanking You,



(P. K. SINGH RATHOR)

Principal General Secretary

Cc

The Coal Secretary, Govt of India.

DP/DT/DF/DM, CIL

CMD, subsidiary companies of CIL.