

C I R C U L A R

INTRODUCTION OF MEDICAL ASSISTANCE SCHEME FOR
ALL CATEGORY OF EMPLOYEES RETIRED BEFORE 01.01.2007


1. In terms of DPE OM No. 2(81)/08-DPE(WC)GL-XVI/2011 dated 20 Jul 2011, F.No. 2(1)/2013-DPE(WC)-GL-VI/2013 dated 24 Jan 2013 and OM No.W-02/0028/2017-DPE(WC)-GL-XIII/17 dated 03 Aug 2017 a Scheme for providing some medical assistance to employees retired prior to 01 Jan 2007 has been formulated as approved by the Board of Directors at its 349 Meeting held on 22 Jun 2018 and 368 Meeting held on 19 Mar 2020. The Scheme is enclosed as **Annexure-I**.
2. The Scheme will come in to effect from 01 Apr 20. All employees retired prior to 01 Jan 07, who are interested in availing the facility may furnish the details in the prescribed format attached with the Scheme and the same may be deposited to **HR Pension Cell** or email to **Singh.Bhagwan@grse.co.in** within **31 Aug 2020**.
3. The Scheme will be on annual renewal basis and the benefit may vary on a year to year basis. Hence every year members should submit their declaration to the Company within stipulated time as mentioned in the Scheme and also to submit their claim forms within due date.

Encl. Annexure-I

Copy to:

All Employees
Notice Boards
File

CMD D(F) D(S) CVO Co. Sec.


(PR Hari)
Commodore, IN (Retd)
Director (Personnel)

GARDEN REACH SHIPBUILDERS & ENGINEERS LTD.

GRSE MEDICAL ASSISTANCE SCHEME FOR EMPLOYEES
RETIRED BEFORE 01.01.2007

Title

1. The Scheme will be known as “GRSE Medical Assistance Scheme for Employees Retired Prior to 01.01.2007”

Objective

2. The objective of the scheme is to provide some financial support in order to take care of emergency medical need of retired employees or their surviving spouse (in the case of deceased employees), who retired prior to 01.01.2007 and who are not covered under any medical assistance scheme as a dependent of his / her son or daughter or daughter in law or otherwise. For the purpose of this Scheme emergency medical need will mean Inpatient emergency treatment only and Inpatient emergency means the condition where patient need immediate medical attention and require admission to a hospital for proper diagnosis and treatment and stay there for one or more nights where they are being treated. Following emergency cases requiring prompt hospitalization will be covered under the Scheme:-

- (a) Acute abdominal pain
- (b) Acute Gastrointestinal Bleeding
- (c) Acute Myocardial Infarction
- (d) Cardiac Arrest
- (e) Cardiac Failure
- (f) Cerebro Vascular Accident (Stroke)
- (g) Shock
- (h) Acute Exacerbation of chronic obstructive Pulmonary diseases and Respiratory failure
- (i) Coma
- (j) Convulsion
- (k) Haemoptysis
- (l) Syncope
- (m) Acute Gastroenteritis
- (n) High Fever
- (o) Confusional states
- (p) Major Burns
- (q) Encephalitis

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Eligibility

3. The Scheme shall be applicable to employees who had been separated prior to 01.01.2007 as given below:-

- (a) All category of superannuated employees and their spouses after rendering not less than 15 years of continuous service in the Company before superannuation.
- (b) The surviving spouse of an employee who died while in service. Mandatory service of 15 years will not be applicable in death case. However the said employee must have a minimum 15 years notional service in the Company, had he not expired.
- (c) Employees who have voluntary / prematurely retired as per the Rules of the Company after rendering not less than 15 years of continuous service in the Company before such retirement will also be eligible. However employees who had retired under the Voluntary Retirement Scheme (VRS) of the Company (i.e. who were paid exgratia as VR benefit will not be covered)
- (d) The definition of spouse is the same as was declared by the employee and available in GRSE records on the date of his / her separation.
- (e) Any employee terminated from service on the ground of disciplinary measures will not be eligible for this benefit.
- (f) Ex-employees covered under the Medical Scheme of son / daughter or past employer will not be eligible for this benefit.

Benefits under the Scheme

4. The benefits may vary from year to year within DPE guidelines depending upon the profits, affordability and sustainability. As such this Scheme needs to be re-validated on a year to year basis for continuance. Every year approval of C&MD will be obtained for continuance of the Scheme and the amount of benefit will be promulgated every year.

5. Every year after finalization of Company's Annual Accounts subject to the provision mentioned at Para 4 above, 1.5% of Profit Before Tax (PBT) will be utilized for funding the Scheme. For FY 2020-21, Rs.31.32 lakh has been earmarked for the purpose of this Scheme. This is based on financial performance of FY 2016-17. Any unutilized amount will be carried forward to subsequent year.

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6. At the beginning of every financial year applications will be received from the retirees by the Company in prescribed format, which will be scrutinized. After scrutiny the number of eligible beneficiaries will be frozen for that particular year and uniform ceiling of financial support to retired employees irrespective of the category will be provided under the Scheme. No intermittent application will be entertained for that particular year. Depending upon the availability of fund and number of beneficiaries, etc. uniform ceiling will be fixed and declared.

7. Cost of in-patient treatment including cost of medicines, saline water, blood, implant, investigation etc required during hospitalization treatment (i.e. from the date of admission to the date of discharge) will be reimbursed within the ceiling to the eligible members or their spouse on floater basis as mentioned at Para 6 above. Reimbursement will be made only against original paid bills of hospitals and other bills alongwith advices of hospitals for incurring the expenditures. Eligible members have to submit their claims with original copy of paid hospital bills and other money receipts and xerox copy of the supporting documents. After verification of the claims the amount will be deposited to the declared bank of the retired employees through electronics transfer mode.

Administration of the Scheme

8. The Scheme will be administered by In-charge GRSE HR Pension Cell under the guidance of General Manger (HR & A).

9. The eligible beneficiaries shall submit their applications for enrollment as per **Appendix-A** every year to HR Pension Cell in the month of April, May and June. After screening names, total beneficiaries will be finalized and list will be published in the Notice Boards / GRSE web portal. GRSE Management will not be liable for any postal delay in receipt of application. Fresh enrollment is to be done every year. Intermittent applications will not be accepted.

10. On the basis of availability of fund, number of beneficiaries and unutilized amount of previous year, if any, will be clubbed together and an uniform ceiling for financial assistance towards reimbursement of the cost of inpatient treatment as per Para 7 for a particular year will be declared with due approval of Director (Personnel) with financial concurrence of CGM/GM(Finance).

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11. Claims will be settled on monthly basis subject to the yearly ceiling fixed for each beneficiary. Eligible beneficiaries will have to submit their claim(s) as per **Appendix-B** to HR Pension Cell. Claims received by HR Pension Cell within 20th of every month will be processed for payment and amount will be deposited to the Bank of the retired employees within next month. Expenditure incurred during a particular financial year i.e. from April to March (10 days variance will be allowed) will be considered for reimbursement for that particular financial year. Any excess expenditure will not be allowed to carry forward for reimbursement in subsequent financial year. Similarly any unclaimed amount of an eligible member of a particular year will get lapsed on closing of the year and this cannot be carried forward.

12. After settlement of all the claims a statement of accounts to be prepared by HR-Pension Cell in consultation with the nominated Finance Officer of Finance Department so that record of corpus and its utilization is properly maintained.

Other Conditions

13. If any doubt arises regarding the interpretation of any of the provisions of the Scheme, the matter shall be referred to the Director (Personnel) for clarification and the decision of the Director (Personnel) shall be treated as final and binding.

14. The Scheme shall come into effect prospectively from the FY 2020-21. The Scheme is subject to review from time to time with the approval of the Board of Directors.

15. C&MD is authorized to operate the Scheme to suit the Company with a fund of 1.5% of PBT based on the Company's approved annual accounts. CMD is also authorized to approve additions to the list of emergency cases requiring prompt hospitalization and other emergency needs.

Appendix- A & B.

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GARDEN REACH SHIPBUILDERS & ENGINEERS LTD.**APPLICATION FOR ENROLMENT UNDER GRSE MEDICAL ASSISTANCE SCHEME
FOR EMPLOYEES RETIRED PRIOR TO 01.01.2007**

1	Name			
2	MA No.			
3	Date of Joining			
4	Date of Separation	Superannuation	Death of the Employee	VRS
5	Date of Birth			
6	Name of Spouse			
7	Date of Birth of Spouse			
8	Mobile/ Telephone No			
9	Email address			
10	Postal address:- (a) Present (b) Permanent			
11	Bank Name			
12	Branch Name			
13	Bank Account No.			
14	IFS Code			

Declaration: I hereby declare that myself / or my spouse is or / are not covered under any medical coverage as a dependent of his / her son or daughter or daughter in law or not covered under any medical scheme of my past employer or otherwise. As required by GRSE I enclose following documents:-

- (i) Copy of service proof document certified by a Gazetted Officer;
- (ii) For spouse copy of Aadhaar Card document, Pension Payment Order, any other document as a proof of husband wife relationship.
- (ii) Copy of Death certificate of the employee in case spouse is an applicant with certification by a Gazetted Officer;
- (iii) A cancelled / photocopy of cheque to be enclosed.

Date:

Signature

Jan

GARDEN REACH SHIPBUILDERS & ENGINEERS LTD.CLAIM FORM FOR UNDERGOING IN-PATIENT TREATMENT UNDER GRSE MEDICAL ASSISTANCE SCHEME FOR EMPLOYEES RETIRED PRIOR TO 01.01.2007

Ex-Employee Name - _____

Ex-M. A. No. - _____

Category - _____

Mobile No. - _____

Name of Attending Doctor(s) referred for Hospitalization - _____

Source of funding for meeting the expenditures for hospitalization treatment - _____

Disease for which hospitalization require - _____
(as per Para 2 of the Scheme)

Details of claims -

Claim details	Bills Ref. Date	Amount	Document reference (to be attached)
1			
2			
3			
4			
5			
6			
7			
8			
Total			
Total amount in word			
Signature of Claimant :		Date :	
Scrutinized and admitted for Payment : Rs.		Passed for payment Rs. in words	
Signature of Scrutinized Officer		Signature of Finance Officer with seal	

