



भारतीय प्रौद्योगिकी संस्थान खड़गपुर
Indian Institute of Technology Kharagpur

छात्रावास प्रबंधन केंद्र
Hall Management Centre

Administrative Circular No. IIT/HMC/2020/PRMS/01, dated September 16, 2020

Sub: POST RETIREMENT MEDICAL SCHEME (PRMS) FOR EXISTING AND RETIRED REGULAR EMPLOYEES OF HALL MANAGEMENT CENTRE (HMC)

The undersigned is directed to convey that the Competent Authority has pleased to approve the proposal for extension of contributory PRMS to the regular employees of HMC after retirement, existing pensioners and family pensioners of the HMC based on the financial position of HMC.

It was agreed that the continuation of the above scheme will solely depend on the fund position of the PRMS Corpus to be maintained at HMC and yearly budgetary support from HMC, subject to the availability of fund. IIT Kharagpur will not support financially for running of the scheme, under any circumstances.

The initial rules and regulations of the scheme are given below:

- (i) The stated scheme is opened for all regular employees of HMC and all existing pensioners and family pensioners of HMC.
- (ii) The Scheme is to be operational with effect from 18th August, 2020. The regular employees of HMC and existing pensioners and family pensioners shall have to **submit their option form (format enclosed) to join the scheme by 30th September 2020.**
- (iii) Employees category-wise Life Time Contribution of the scheme are given below:

Category of Employees	Lifetime Contribution	Option for Monthly deduction from Salary of the respective employees
Manager and above	Rs. 78,000/-	Rs. 650/- p.m. till the contribution of Rs. 78,000/-
Category below the rank of Manager	Rs. 54,000/-	Rs. 450/- p.m. till the contribution of Rs. 54,000/-

However, it must be ensured that at the time of superannuation, recovery from the existing employees should not be less than Rs. 78,000/ (i.e. Rs. 650/- x 12 months x 10 years) for Manager and above and Rs. 54,000/- (i.e. Rs. 450 x 12 months x 10 years) for below the rank of Manager.

- (iv) In addition, pensioner will have to forgo the medical allowance if they are already getting as per GOI rules (at present the rate of medical allowance is Rs. 1000/- per month) and employees under NPS has to contribute, after superannuation, at the present rate of Rs. 1000/- p.m or Rs. 12000/- per annum for availing PRMS facility.
- (v) Employees superannuated on or before 30th September 2020, may have option to join the scheme, subject to the deposit of Rs 78,000/ for Manager and above and Rs. 54,000/- for the category below the rank of Manager at time of superannuation as lump sum contribution for joining the scheme.
- (vi) **The proposed benefit under the scheme is attached in the Annexure.**

Dintha Saha

- (vii) Contribution rate, maximum ceiling of reimbursement of OP treatment cost may be reviewed in **every three years by a Committee constituted by the Competent Authority of HMC**, depending on the experience of medical inflation, expected return of fund and salary growth rate.
- (viii) HMC shall maintain the accounts of each member separately such as amount received, amount reimbursed separately for Out-patient treatment, In-patient treatment and reimbursement of cost of critical illness.
- (ix) Members can directly purchase medicine from any shop and submit their claim for reimbursement. Discount offered to the Institute by the M/s Emami Frank Ross Limited & Technology Cooperative Store Limited, shall also be available to the member(s) of the PRMS of HMC.
- (x) In both husband and wife are employed, the subscription will be collected from the employee with higher salary among them.
- (xi) A member may opt to leave the scheme at the time of retirement on superannuation from the HMC by taking refund of the amount standing in his / her account. But no interest shall be paid to the members. Once a member leaves the scheme, he/she shall not be permitted to re-join the same again.
- (xii) When a member leaves HMC's service on resignation, whatever in nature, his/ her membership will automatically be ceased. The member will be eligible for refund of the amount credited to his/ her PRMS account without any interest.
- (xiii) In case of death while in service of a member who is not having spouse, subscription will be refunded to the legal heir of the member without interest.
- (xiv) In case of an employee dies or leaves the HMC on voluntary retirement after serving minimum qualifying service, spouse/employee may opt to continue to be a member by making a lump sum payment equal to the balance instalments due from him/her.
- (xv) For Critical illness, reimbursement will be made on case to case basis, considering CGHS rules, subject to the recommendation of a committee to be constituted by the competent authority and maximum amount may be reimbursed to Rs. 1.00 lakhs per annum per pensioner and his/her dependent family members, if any. The competent authority may increase the limit on case to case basis upto Rs. 1.50 lakhs, subject to the availability of fund.

The employees/pensioners/family pensioners desirous of availing the scheme may submit his/her option to join the scheme to the Chairman, HMC, IT Kharagpur in the format enclosed within 30th September 2020. All Wardens of Hall of Residences are requested to bring it notice to all staff members of HMC in the Hall.

Encl. as above



Chairman, HMC

To

- 1) All Wardens, Hall of Residences (to bring it to the noticed of all HMC employees)
- 2) All Coordinating Wardens, HMC
- 3) Head & PMO, B. C. Roy Technology Hospital
- 4) All Existing Employees of HMC
- 5) All Existing Pensioners/Family Pensioners of HMC
- 6) Secretary to Director
- 7) Secretary, Deputy Director's Office
- 8) Secretary, Registrar's Office
- 9) Office File and HMC Web Site

Dr. Anil Kumar

ANNEXURE

Annexure to the Administrative Circular No. IIT/HMC/2020/PRMS/01, dated September 16, 2020

Reimbursement benefits of members under PRMS of HMC are given below:

Nature of Reimbursement	Proposed Benefit
Reimbursement for Out Patient (OP) Treatment inside and outside BCRTH	Maximum ceiling of Rs. 30000/- per annum per pensioner including his/her dependent spouse is fixed for reimbursement for OP treatment. OP treatment includes Doctor's consultation fees, cost of prescribed medicine, cost of Pathological / Radiological test, Day care charges etc. Reimbursement will be made as per CGHS rule.
Reimbursement for Out Patient (OP) Treatment at BCRTH	(i) Same procedure shall be followed as mentioned for OP treatment outside BCRTH. (ii) Only Doctor's Consultation services shall be provided at BCRTH at free of cost. (iii) Pathological / Radiological test available at BCRTH shall be cashless. However, BCRTH shall collect the expenses toward this from HMC and shall be debited from the overall maximum limit of the employee. (iv) <i>Bill for cost of medicines, etc may be submitted to HMC for reimbursement.</i> Reimbursement shall be made as per CGHS rate from the overall maximum limit of the employee.
Pathological and Radiological Test	Pathological and Radiological test at BCRTH shall be cashless as stated above. However, the expenses towards this shall be charged from the HMC by the BCRTH. The pathological and radiological test outside BCRTH will be reimbursed as per CGHS rules subject to the overall maximum limit of Rs. 30,000/- per annum per pensioner for OP treatment.
Reimbursement for critical illness (as per CGHS):	(i) Reimbursement may be made on case to case basis subject to the recommendation of a committee to be constituted by the Director. (ii) The maximum amount may be reimbursed to Rs. 1.00 lakhs p.a. per pensioner including his/her dependent spouse. (iii) The Competent Authority may increase the limit on case to case basis up to Rs. 1.50 lakhs, subject to the availability of fund.
Hospitalization Benefits/Inpatient BCRTH	Maximum reimbursement will be Rs. 1.50 lakhs per year per pensioner including dependent spouse. The maximum ceiling for hospitalized benefits may be increased by Rs. 0.10 lakhs in every three years. The reimbursement shall be made as per CGHS rate on submission of all relevant documents by

	the pensioner.
Hospitalization Benefits/In-patient treatment at BCRTH	<ul style="list-style-type: none"> (i) Only Doctor's Consultation services shall be provided at BCRTH at free of cost (ii) Other charges shall be collected by BCRTH as per CGHS Rate (iii) The reimbursement shall be made as per CGHS rate on submission of all relevant documents by the pensioner to HMC, subject to the maximum ceiling of Rs. 1.50 lakhs per year per pensioner including spouse for hospitalization benefits.
Medical Travelling Allowance	NIL

Dintha Saha.

Chairman, HMC