

## **GUIDELINES FOR POST RETIREMENT MEDICAL SCHEME (PRMS) OF NTC EMPLOYEES**

### **1.0 OBJECTIVE**

To set up a **"POST RETIREMENT MEDICAL SCHEME (PRMS)** for catering to the medical requirements of the eligible employees of NTC and their spouses and spouse of deceased NTC employees **in IDA pay scales** who have superannuated/retired from NTC after putting in 15 years service in CPSE(s) on or after 01.01.2007 (Including those already superannuated/retired, expired or retired on medical grounds employees on or after 1.1.2007). Eligible Period of service in case of expired and retired on medical grounds will be 5/10 years.

### **2.0 TITLE OF THE SCHEME**

The Scheme shall be called **"POST RETIREMENT MEDICAL SCHEME (PRMS)** for NTC employees.

### **3.0 APPLICABILITY OF THE SCHEME**

- a) The Scheme shall be applicable to serving employees in IDA pay scales of pay who would superannuate from NTC after putting in 15 years service in CPSE(s). The period of service rendered on secondment / deputation to any other concern under the management of NTC or services lent by the company to any PSU/ Autonomous Body / Statutory Body / office would be counted for the purpose.
- b) The scheme shall also be extended to all categories of Superannuated employees in IDA pay scales(and their spouse), who have superannuated on 1.1.2007 or afterwards, after putting in at least 15 years of service in CPSE(s) and spouse of above mentioned category of deceased employees or ex-employees who had died after 01.01.2007.
- c) Board level executives superannuating from NTC will be eligible for PRMS provided their total period of service rendered in continuity in CPSE(s) including the period of Board level in current CPSE is not less than 15 years at the time of retirement/superannuation.
- d) The admissibility of benefit under this scheme to an employee against whom disciplinary proceedings are pending under NTC Conduct, Discipline & Appeal Rules, at the time of his/her superannuation, the case would be examined for his/her entitlement on completion of disciplinary proceedings.
- e) Employees who resign from service (excluding resignation covered under "technical formality clause), and those employees upon whom penalty of compulsory retirement, removal, dismissal is imposed because of disciplinary proceedings, shall not be eligible for benefits under this scheme.

f) In the event of permanently disabled & incapacitated, leading to cessation of his/her service, before putting in 10 years of service in a CPSE, or, early retirement after putting in 10 years service in CPSE(s), he/she and his/her spouse will become admissible for the benefit under this scheme.

g) Cases of VRS would be governed by the specific schemes of VRS. Benefits under this scheme would not accrue to VRS optees automatically.

h) The following categories of employees shall not be covered:

i) Employees working on adhoc/contract basis including those on casual or daily wages.

ii) Employees under legal dispute with the company even after superannuating.

iii) Part—time and re-employed employee retired from organizations other than NTC.

iv) Consultants and Advisors

v) Employees on deputation to NTC

vi) While calculating the period of service of 15 years, any period of service rendered as trainee, internship or casual. contractual shall not be counted. The service rendered in the Government shall not be counted for the purpose of computation of total service in a CPSE(s).

vi) Employees have already been enjoying such scheme benefits from other CPSE on account of their spouse.

#### **4.0. DEFINITIONS**

In this Scheme unless the context otherwise requires:

- (i) **"EFFECTIVE DATE"** in relation to the Scheme shall mean 1st day of January, 2007, or the date from which the scheme takes effect:
- (ii) **"ENTRY DATE"** shall mean (a) in relation to the eligible employee in IDA pay scales on 01.01.2007, the effective date, (b) in relation to others. in IDA pay scales, the first day of the month following the date of their joining the company in IDA pay scale or opting IDA pay scale.
- (iii) The **"Company"** shall mean "NTC Ltd."
- (iv) The **"EMPLOYER"** shall mean NTC Ltd. and its Chairman & Managing Director.
- (v) **"SCHEME"** shall mean Post Retirement Medical Scheme (PRMS).
- (vi) **"RULES"** shall mean the Rules of the Scheme as herein set out and any amendments made thereto from time to time.
- (vii) **"EMPLOYEES"** shall mean — The regular employees of the Company in IDA pay scales who are eligible as per para 3 above.

- (viii) **"MEMBER"** shall mean an Eligible employee, and, retired or ex-employee who has been admitted to the membership of the Scheme.
- (ix) **"SERVICE"** shall mean in relation to a Member the period for which for the purpose of the scheme, he has been or deemed to be in continuous service with the employer including service rendered in CPSE(s), the period of service from the entry date up to the date of his normal retirement date or the date of cessation of service, as the case may be, and this will include, inter alia, period of authorized leave.
- (x) **"SUPERANNUATION"** shall mean in respect of each employee the date on which he attains the age of 58 years.
- (xi) **"BENEFICIARY"** shall mean the Member, his/her spouse.
- (xii) **"QUALIFYING SERVICE"** includes past service rendered in CPSEs.
- (xiii) **"SALARY"** shall mean Basic Pay, Dearness allowance and stagnation pay, if any.

## **5.0 CONDITIONS FOR JOINING THE SCHEME**

The eligible employees mentioned in para 3.0, at the time of his retirement, or, the beneficiary in case of an employee/ ex-employee who is/was eligible under para 3 above, shall be eligible to become a Member of the scheme by submitting the prescribed application (**Annexure-A**) to the Company and issue of membership Card. The management reserves the right to approve/not approve the membership of any person. The decision of the management in this regard shall be final.

## **7.0 EFFECTIVE DATE**

The claims of medical treatment shall be considered from the date, as specified in the notification for implementation of the scheme or the date on which he joins as member.

## **8.0 CONTRIBUTIONS**

a) Eligible employee/spouse of the employee who intend to avail the benefits under the scheme shall required to pay one time membership fee as notified by NTC. The employees who will retire after implementation of the scheme will not be required to contribute towards the membership under the scheme.

b) The contribution, as above shall be payable in advance before availing the benefits of the scheme.

c) Contribution once paid shall not be refunded.

d) An employee who becomes member of the scheme for availing medical benefits in respect of self and spouse shall be required to submit a certificate stating that he/she and his/her spouse is alive every year by the month of May after 1 year of membership in the scheme, or he/she will cease to be beneficiary of the scheme. In

case of death of self or spouse intimation to be given to the company with in 1 month of demise. The format of the life certificate is placed at **Annexure-B**.

## **9.0 BENEFITS**

a. The Members who are covered under the Scheme shall be covered by a suitable General Insurance Policy. The amount of maximum total benefit available under the policy for hospitalization treatment within India will as notified by NTC from time to time on floater coverage basis for self and spouse.

b. But the hospitalised treatment benefits as per the Scheme shall be available after the retirement age as prevalent at the relevant point in time, provided they get themselves admitted in hospitals anywhere in India specified by the said Insurance Company for approved course of treatment of surgical and non-surgical ailments.

c. However, such hospitalisation benefit shall be available to the spouse from the age at which the Member attains age of superannuation. However, in case of working/retired spouse in CPSE/Govt. or any organization where such scheme is available benefit will not be extended to the employee or spouse.

d. The member shall be admitted in the specified hospitals on presentation of the Identity Card issued by the Insurance Company provided, of course, the hospital authority is satisfied that the ailing member requires hospitalisation treatment. The employee will not be required to make any payment to the hospital authorities who will settle the bills with the Insurance, provided the amount of the bill is within the admissible limit. The member/heir/heirs will, however, have to pay any amount in excess of the admissible limit in the bill.

e. The updated brochure of the Insurance Company indicating the list of hospitals and approved course of treatment of surgical/non-surgical ailments shall be made available from time to time as per the prescribed manner.

## **10.0 BENEFITS FOR CERTAIN SERIOUS SICKNESS:**

Chairman & Managing Director is empowered to allow an additional coverage to meet the critical cases as permissible under the policy.

## **11.0 AMENDMENT TO THE SCHEME**

The Chairman & Managing Director shall be the competent authority to make amendments to the Scheme from time to time.

## **12.0 INTERPRETATION AND RELAXATION OF RULES**

The power to interpret these rules, in cases of doubt. vests with the Chairman & Managing Director of the Company. whose decision shall be final. He may also relax any of the provisions of these rules in individual cases of hardship for reasons to be recorded in writing.

## **14.0 GENERAL**

The company reserves the right to amend or modify the Scheme, in part or full at any time and without assigning any reasons. The retired employee will have no right whatsoever to force the Company to the continuity of the scheme or to enhance/extend any other facility than those provided in this scheme.