ANNEXURE – I

GOA SHIPYARD LIMITED POST RETIREMENT MEDICAL BENEFIT SCHEME FOR RETIRED EXECUTIVES, NON - UNIONISED SUPERVISORS & WORKMEN

1.0 TITLE :

The Scheme will be known as "Goa Shipyard Limited Post Retirement Medical Benefit Scheme for Retired Executives, Non Unionised Supervisors & Workmen" (GSL-PRMBS). **The Scheme shall be applicable to all Executives, Non-unionised Supervisors & Workmen who have retired on or after 01.01.2007 and shall be implemented from FY 2018-19.**

2.0 DEFINITIONS :

In these Rules, where the context so admits the masculine shall include the feminine, the singular shall include the plural and vice versa and the following words and expressions shall, unless repugnant to the context, have the following meanings:

(i) "**ELIGIBLE EMPLOYEE/MEMBER** " shall mean an Retired Executive, Non Unionised Supervisor & Workmen and his/her spouse/physically/mentally challenged dependent children/dependent parents who is eligible for the benefits under the Scheme.

(ii) "**COMPANY/EMPLOYER**" shall mean GOA SHIPYARD LIMITED (GSL) and its successor or Assignees as decided by Government of India.

(iii) "**COMPETENT AUTHORITY**" Chairman & Managing Director or any other Executive to whom the powers are being delegated thereon.

(iv) **"CMO"** shall mean Company Medical Officer of the Company.

(v) **"GMIS"** shall mean Group Medical Insurance Scheme

3.0 APPLICABILITY :

(i) GSL-PRMBS is applicable to all superannuated Executives, Non Unionised Supervisors & Workmen retired on or after 01.01.2007 subject to fulfilment of eligibility criteria as specified in the scheme.

(ii) Spouse & physically/mentally challenged dependent children/ dependent parents of the deceased Employee who dies while in service, shall also be eligible for such medical facility on the same terms and conditions as applicable to the retired Employee.

4.0 ELIGIBILITY:

(i) Employees superannuated/will superannuate or opted for Pre-mature Retirement Scheme on Medical Grounds / Voluntary Retirement/optional retirement (if any) / terminated on the grounds of continued ill-health who has put in **15 years of continuous service in GSL will be eligible.**

(ii) Services rendered as a Trainee before absorption, will not be counted for the purpose of 15 years of service.

(iii) For lateral entrants to the Company, past service rendered in other CPSEs / Government organization will be reckoned for determining the eligibility of minimum 15 years continuous service in CPSEs (Any gap on account of joining, time intervening holidays etc. will be ignored).

(iv) For Employees who have served as Fixed Term Employees (FTE) and later appointed on regular rolls of the company, the services rendered as FTE will be counted for the purpose of 15 years of service.

(v) Deputation service which is immediately followed by absorption without any gap will be considered as service for the purpose of this scheme.

(vi) Board level appointees, shall be eligible for the benefits under the scheme and there will be no minimum service criteria for Board level appointees.

(vi) In case any retired Employee who are availing the benefits under this scheme dies, his /her spouse may continue to avail the benefits under this scheme subject to his/her continuing to meet the criteria of eligibility mentioned in the Scheme, after giving intimation in this regard to the Company.

(vii) Physically / Mentally challenged dependent children/dependent parents of an eligible Employee will also be eligible for medical benefits under the scheme, after retirement.

(viii) The membership of the scheme should be restricted to either husband or wife if both are working in GSL as may be opted by them.

(x) In case an retired employees child is working in GSL, the retired employee will have a option to opt to take either the Benefit through Post Retirement scheme or as an dependent of his son/daughter. In no case he can take the benefit under both places.

5.0 THE BENEFITS UNDER THIS SCHEME SHALL NOT BE ADMISSIBLE TO :

(i) Employees who are dismissed or whose services have been terminated, shall not be eligible for the benefits contemplated under this scheme.

(ii) Employees of GSL who separate by way of resignation are not eligible under this scheme irrespective of the age at the time of resignation and /or the years of service put by him/her.

5.1 ANNUAL REVALIDATION OF MEMBERSHIP

(i) It shall be the responsibility of the member to ensure revalidation of membership, annually. Revalidation is subject to the beneficiary certifying that he/she continues to fulfil the laid down eligibility criteria. Relevant certificate(s) regarding continued eligibility under the terms of the scheme will be obtained from the member at the time of revalidation.

(ii) The revalidation of the membership will be subject to the conditions that such a beneficiary is not otherwise in-eligible for the benefits under the scheme. In the event of discontinuance, default, re-entry charges as per notified rates from time to time shall be borne by the individual.

5.2 RENEWAL OF MEMBERSHIP

Members have to enrol themselves to avail the benefit under the Scheme. Thereafter every year the membership has to be renewed between 1st January to 28th/29th February for continuity of benefits during next financial year, subject to fulfilling the condition to be member under the Scheme.

5.3 DISCONTINUATION OF MEMBERSHIP

(i) The non-revalidation of membership by 28th/29th February will render beneficiary ineligible for availing benefits under the scheme and would be deemed as discontinuation of Membership for next financial year.

(ii) In such cases the re-entry to scheme, membership will only be permitted on fulfilling re-entry requirement including payment of all pending dues/other requisite charges if any.

(iii) In case the membership is not revalidated, a re-entry fee equivalent to the rate of annual revalidation charges for each financial year or part thereof, will be payable. However, the benefits for the break in period of membership will not be admissible to the beneficiary.

(iv) Re-entry charges are subject to review by the Management from time to time.

(v) Application for revalidation on or after 1st March of the year will not be acceptable for next financial year and any application received from the member after this date will only be covered for the subsequent year.

6.0 OUTPATIENT / DOMICILIARY TREATMENT:

6.1 OPD expenses can be availed subject to the ceiling as mentioned below per annum, jointly in respect of the retired Employees/ Spouse/ Disabled child/Dependent Parent :-

Sr. No.	GRADE	General OPD per Family Unit (On Floater basis)	Critical OPD per person in a family Unit
I	Executives	Rs.30,000/	Rs.80,000/-
II	Non Unionised Supervisors	Rs.25,000/	Rs.65,000/-
III	Workmen	Rs.20,000/-	Rs.50,000/-

Note: *Family Unit will consist of Retired Employee, Spouse, Disabled dependent children and dependent parents.*

6.2 The OPD amount will be reviewed once in every **5 years** by GSL Management.

6.3 Reimbursement towards consultations, investigations along with medication for any type of disease (chronic or otherwise) will be included in OPD reimbursement within the entitled annual ceiling limit.

6.4 OPD will be through GMIS.

6.5 Critical OPD for critical illnesses will be a part of Rs. 1.5 crores of corporate buffer of GMIS and will be regulated as per GMIS provisions.

7.0 INDOOR TREATMENT / HOSPITALIZATION:

7.1 Indoor Treatment shall be extended to all the eligible Retired Employees normally through GMIS on floater basis. This facility will be reviewed once in every **THREE** years or prior as per requirements .

7.2 The Scheme covers hospitalisation expenses upto the **annual financial ceiling as** prescribed below for Eligible Employee /Spouse/ Disabled child/Dependent Parents as specified at Para (4) on floater basis through GMIS:-

Sr. No.	GRADE	General Hospitalisation (Rupees p.a.) per Family Unit (on floater basis)	Critical Hospitalisation (Rupees p.a.) per individual per Family Unit
I	Executives	**4,00,000/-**	**6,00,000/-**
II	Non Unionised Supervisors	**3,50,000/-**	**5,00,000/-**
III	Workmen	**3,00,000/-**	**4,00,000/-**

Note : (i) Spouse/ dependent children/dependent parents as specified in Para (4) will be entitled to avail the benefits of the scheme in the event of unfortunate demise of member on floater basis.

(ii) Chemotherapy (Cancer), Dialysis (Renal disease), etc. taken at day care centre will be treated as indoor treatment as per Clause No.7 of the scheme and regulated accordingly. If any regulation is necessary for such treatment, the same will be notified.

7.3 "**Corporate Insurance Based Buffer" for Critical Illnesses**:
Critical OPD and Hospitalisation for critical illnesses is through Corporate Buffer of Rs.1.5 crores of GMIS provisions which will be reviewed once in every 3 years. Beneficiaries can avail additional hospitalisation benefit for critical illnesses over and above the General OPD and General Hospitalisation (on floater basis) as specified in the above paras.

8.0 COMPANY CONTRIBUTION TO THE CORPUS OF THE SCHEME :

8.1 Company contribution equivalent to 3 % of annual Basic plus DA of the Officers, Supervisors, Workmen on rolls of the company will be made to the corpus to fund the scheme. A separate fund will be created for this purpose and the contribution will be transferred to the fund by 31st March every year.

8.2 Payment of GMIS premium towards the above policy will be made from this fund. In exceptional circumstances, after exhausting the entitled limits under GMIS, Competent Authority on case to case basis may also consider reimbursements as deemed fit on recommendation of a committee set for the purpose within a limit of Rs. 1 crore PA to be met from the Corpus Fund subject to availability (A committee comprising of CMO, HR Rep. & Finance Rep. will be constituted with the approval of CMD). Claim under this category will be settled on the First-cum-First-Serve basis.

8.3 **TRUST** - To manage the funds a trust will be formed by CMD within the framework of the scheme. The Trust so formed shall manage the Corpus fund created and make investments of the funds transferred to the Trust as per notification issued by MoF for exempted Trusts like PF, Gratuity, etc. The Trust shall obtain IT exemption. The Trust shall also keep proper books of accounts and get the same audited annually by a firm of CAs.

9.0 EXCLUSIONS

As applicable under standard GMIS policy provisions.

10.0 CRITICAL ILLNESSES

The following ailments shall be considered as Critical Illnesses:

1. All malignancies / Cancer and its complications.
2. Cardiac procedures and cardio-vascular surgeries.
3. Cerebro-vascular stroke / Cerebral Stroke with paralysis / paresis.
4. Chronic Kidney disease.
5. End Stage Lung Disease
6. End Stage Liver diseases.
7. Major Organ / Bone Marrow Transplantation.
8. Terminal Illness.
9. Septicemia with shock.
10. Intestinal obstruction with peritonitis requiring major surgery.
11. Knee / Hip / Large joint replacement.
12. Non-united / complicated bone fractures (with / without implant / prosthesis).
13. Major Neurological cases including spinal surgeries, head and spinal injuries.
14. Any other disease/ ailment leading to the criticality of the patient requiring special medical assistance.

11.0 PROCEDURE

(i) Name and contact details of the Insurance Company for providing the required OPD & hospitalization services to the retired Executives, Non Unionised Supervisors & Workmen under this scheme will be intimated subsequently.

(ii) Further detailed procedures for application of enrolment, and other administrative issues like claiming benefit under Critical Illnesses will be circulated through separate order.

(iii) The Retired Employee will submit their claim to GSL Medical Section which after verification the same will be forward to the Insurance Company under intimation to the Trust. The approved amount will be reimbursed by the trust.

12.0 GENERAL CONDITIONS

(i) HR & Admn. Department shall issue a medical card to the Executives, Non Unionised Supervisors & Workmen after due verification of service details, which shall permit the beneficiary/ies to avail OPD and hospitalization benefits under GMIS.

(ii) The eligible Employee shall nominate one person at the time of becoming a member of the scheme for submitting the claims towards outdoor treatment on behalf of Employee and or his/her spouse, in their absence. The claims will be processed under GMIS facilitated by the company.

(iii) The eligible Employee will provide the Bank account details for the purpose of crediting reimbursement of claims towards out-patient/domiciliary treatment and expenses towards Indoor Treatment as specified in the scheme.

(iv) All eligible Employees shall submit Life Certificate to HR & Admn department every year for himself/herself & spouse at the time of revalidation of Membership.

(v) General Manager (HR & Admn.) will be the controlling officer for the implementation of GSL-PRMBS. All issues concerning the Scheme are to be put up to General Manager (HR & Admn.) who will examine the issue within the stipulated framework of the scheme. In case of any disputes regarding interpretation of the scheme, the decision of CMD shall be final and binding.

(vi) GSL Management has the right to withdraw the facility available under this scheme without any notice of the retired Executives, Non Unionised Supervisors & Workmen in case it is found that the facilities are being misused.

(vii) GSL reserves the right to amend or withdraw any or all the facilities admissible under this scheme at any point of time without any notice.
