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| Image result for logo of jharkhand urja vikas nigam limited | **JHARKHAND URJA VIKAS NIGAM LIMITED**  **CIN:-U40108JH2013SGC001603**  Engineering Building, HEC, Dhurwa, Ranchi – 834 004 |

Notification No…135 Dated …03/02/2022

*File No. AF/Fund/2257/2019-20*

**Sub:- Implementation of Contributory Post Retirement Medicare Scheme”(CPRME) for Pensioners and Family Pensioners of JUVNL and its subsidiary Cos.**

1. Jharkhand Urja Vikas Nigam Limited had constituted a committee to review the presentation by insurance cos., prepare the required **Group Mediclaim Insurance** coverage on basis of presentation and practices being followed in other organizations and make recommendation for policy decision and procedure to be adopted for selection of Insurance Co. for consideration of Board to **provide cashless treatment for retired employees of** JUVNL and its subsidiary cos. The committee vide its report dated 08.03.21 submitted its recommendation along with modalities for Implementation of **Contributory Post Retirement Medicare Scheme (hereinafter CPRME)** for Pensioners and Family Pensioners of JUVNL and its subsidiary Cos.
2. The aforesaid report of committee along with proposed modalities and recommendation of committee was placed before Board of Directors, JUVNL (hereinafter BOD’s) vide Agenda Item No. 49-06-2021 in 49th meeting held on 13.09.21 for seeking approval for Implementation of (CPRME).
3. The BOD’s unanimously approved the proposal/agenda subject to the condition that upto medical allowance i.e. Rupees Twelve Thousand (Rs.12000/-) only per annum per pensioners/family pensioners paid to the pensioners/family pensioners shall be borne by the concerned company and any excess amount paid towards premium shall be borne by the pensioners/family pensioners themselves.
4. In accordance with approval of BOD’s, the salient features of the scheme are notified as hereunder:
5. **Objective & Intended Purpose of Scheme**

The Intended Purpose of CPRME is to introduce Healthcare Insurance Scheme for all Pensioners and Family Pensioners of JUVNL and its subsidiary Cos. and provide coverage as per policy of service provider.

The members will be covered through Group Insurance Mediclaim Policy of the Insurance Company to be selected in accordance with guidelines approved by BOD for defined policy coverage.

The proposed system will ensure cashless treatment through Smart Cards with biometric data for authentication purposes and linking with Aadhar details in accordance with policies of service provider (insurance co.).

1. **Members of Scheme and Coverage**

The Pensioners and Family Pensioners receiving pension from JUVNL or its subsidiary cos. will be the member of this scheme. There is no age limit for joining the policy.

1. **Duration of cover**

Lifetime cover subject to payment of prescribed premium to insurer in time on yearly basis.

1. **Financing of Scheme**

The scheme is open for all pensioners and family pensioners of JUVNL and its subsidiary cos. under self-financing mode. The premium for policy is to be paid by pensioners and family pensioners (who opt for the scheme).The coverage and premium depends on age profile and no. of subscribers. The more subscribers the scheme has, the lower would be the premia in the aggregate.

1. **Maximum Sum Insured**

The Total Annual Entitlement (Basic Sum Insured) of a member under any circumstance shall not exceed as hereunder:

Family Pensioner : Rs.5.00 lacs.

Pensioner : Rs.10.00 lacs.

1. **Payment of Annual Premium**

The annual premium payable to the insurer will be determined through bids and paid in advance by the respective cos. on centralized basis (by each co.) for eligible members under their jurisdiction. The premium so paid will be adjusted from the amount of monthly pension/family pension payment on monthly basis.

1. **Fresh Additions/Deletions of Members**

The existing employees after effective date of policy will be entitled for immediate coverage on retirement at their option on payment of premium on pro-rata basis by respective co. in advance and full Sum Insured will be available to the member and his/her family till the expiry of the policy. Such employees will have to exercise their option before retirement. The premium so paid will be adjusted from the amount of monthly pension/family pension payment on monthly basis.

The spouse of an existing member on his/her death after effective date of policy will be entitled for immediate coverage and full Sum Insured will be available to the spouse and till the expiry of the policy.

The existing pensioner/family pensioners who do not opt to be a member of the scheme will not be entitled to join the scheme during the effective period of policy. The option to join will be available for them only at the time of finalization of next policy for which they will have to exercise option and submit necessary forms at least two months before the expiry of current policy.

In case of death of any member (pensioner) after payment of premium by cos. for a particular financial year:

* The family pensioner of respective pensioner will automatically become member of the scheme for that particular year. Thereafter the family pensioner will have to submit the requisite forms for continuing in the scheme.
* The coverage for a pensioner will cease automatically and the prorata premium on the basis of balance months remaining after death in that particular financial year will be refunded to respective cos. if the family pensioner does not opt for the scheme after death of pensioner.
* The coverage for a family pensioner will cease automatically and the prorata premium on the basis of balance months remaining after death in that particular financial year will be refunded to respective cos.
* No refund will be made for a pensioner/ family pensioner in case any claim under the policy has been made and settled during the policy period.

If, after payment of premium, it is found during reconciliation that some members have already expired, names of such members will be deleted and full premium amount will be refunded by the Insurance Company in such cases.

1. **Procedure for Implementation**
2. **Bids**

Bids will be invited from Insurance Cos. (Public Sector Undertakings) for submission of rates in accordance with the finalised policy coverage.

Bid Inviting Authority: GM(F&A), JUVNL

1. Customized Draft policy Coverage has been prepared after exhaustive study of policies in various organizations. The Draft Policy finalized by committee will be put to tender in accordance with response of majority target members (Pensioners/Family Pensioners) vis-a-vis amount of coverage. This may change for inclusion/exclusion of items covered depending on the policy of individual insurance cos.
2. A standard form (enclosed as Annexure I, Annexure II and Annexure III) to be filled in by the target beneficiaries is being circulated for exercising the option to avail benefit of this scheme along with submission of other relevant data through this notification for finalization of prospective participants. The pensioners and family pensioners (who opt for the scheme) would be required to submit undertake and agree to abide with the terms and conditions of policy taken by Nigam and have no objection on payment of premium by Nigam as adjustment from amount of pension & medical allowance payable on monthly basis to them.
3. Nodal Officers of Respective Cos. for Providing Data and Implementing the Scheme for respective cos.:

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| Sl. No. | Name of Co. | Designation of Officer |
| 1. | JUVNL | DGM(F&A), JUVNL, Hqr. \* |
| 2. | JUUNL | DGM(F&A), JUUNL,Hqr.\* |
| 3. | JUSNL | DGM(F&A), JUSNL,Hqr.\* |
| 4. | JBVNL | DGM(F&A), JBVNL,Hqr.\* |
| \*Dealing the matters of sanction of pensions/family pensions. | | |

1. The Nodal officer of respective cos. as mentioned above will ensure wide publicity of the scheme in their cos. for enhancing the response and arrange for submission of data of prospective members in authenticated hard copy and soft copy (in excel format) to the office of GM(F&A), JUVNL within 2 months from date of issue of this notification. Thereafter data of existing members and prospective new members (willing to join the scheme) should be provided on yearly basis at least 2 months before lapse of policy of previous year.
2. **CMD, JUVNL is authorized for approval on any matter required for smooth implementation of scheme.**

**This issues as per approval of BOD’s in 49th meeting held on 13.09.21 and CMD, JUVNL.**

*Encl.:- Annexure-I, II & III*

By Order of the Board of Directors Jharkhand Urja Vikas Nigam Ltd.

Sd/-

(Sunil Dutt Xaxa)

General Manager (P&GA)

Memo No…………../Ranchi Dated:…………..

Copy forwarded to TS to CMD, JUVNL, Ranchi / M.D., JBVNL, Ranchi / M.D., JUUNL, Ranchi / M.D., JUSNL, Ranchi / Director (Finance), JUVNL, Ranchi / Director (Project), JUSNL/ A.D.G.P. (Vig. & Sec.)/ Executive Director (F&A), JUVNL/ Executive Director (F&A), JUSNL/ Executive Director (F&A), JBVNL/ All Executive Director/ All GM/ All DGM (HR)/ DGM (P)/ All DGM (F&A)/ Sr. Law Advisor, JUVNL, Ranchi for kind information.

*Encl.:- Annexure-I, II & III*

Sd/-

(Sunil Dutt Xaxa)

General Manager (P&GA)

Memo No…………../Ranchi Dated:…………..

Copy forwarded to General Manager (HR), JBVNL, Ranchi/ General Manager (HR), JUSNL, Ranchi/ General Manager (HR), JUUNL, Ranchi/ General Manager (F&A), JUVNL/ General Manager (F&A), JUSNL / General Manager (I.A.), JUSNL / General Managers (A&R)-cum-CFO), JBVNL/ General Managers (IA&FM), JBVNL/ General Manager (P&FM), JBVNL/ General Manager (F&A), JUUNL/ All GM, ESA/ Zone/ All DGM , ESC/ Tr. Circle/ All DGM (F&A)/ All Sr. Manager (HR)/ All ADO/ All Jr. Manager for information and necessary action.

*Encl.:- Annexure-I, II & III*

(Sunil Dutt Xaxa)

General Manager (P&GA)

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