

Post Retirement Medical Attendance Facility



Entitlements

Grade	Annual Ceilings (Combined for Self and Beneficiaries) in Rupees		
	Self-Certification Option		Chronic option
	Domiciliary Entitlement	Hospitalization Entitlement	Annual combined ceiling
DIR/CH (J & K)	45,000	75,000	1,20,000
I	39,000	63,000	1,02,000
G & H	35,000	63,000	98,000
D, E & F	28,000	50,250	78,250
B & C	22,000	37,500	59,500
A, A1	17,000	25,500	42,500
IX	15,000	21,500	36,500
VIII	13,000	17,500	30,500
I - VII	11,000	13,700	24,700

Additional Entitlements

On crossing the age of 75 years	Additional domiciliary entitlement of 25% of the standard entitlement in their grade (rounded off to next Rs.100).
On crossing the age of 85 years	Further increase by 25% on the standard domiciliary ceiling in their grade (rounded off to next Rs.100).

Admissible from the following financial year in which the age of 75 years or 85 years is crossed by the retired employee or by the spouse (in case of deceased employee).

Miscellaneous Expenses

- Lump-sum amount of Rs.15,000/- p.a. for Officers & Rs,10,000/- for non-officers to meet miscellaneous expenses on items like homeopathy treatment, cost of spectacles, hearing aids, travel for outstation reference, etc.
- Reimbursable on self-certification basis once in a financial year in the month of September/March .
- The employees superannuating during the financial year are entitled for reimbursement at pro-rated basis.

Claim Options

Self-certification basis

Without any supporting documents twice in a financial year on completion of 6 months period i.e. claim for April-Sept. should be submitted by 31st December and claim for Oct.-March should be submitted by 30th June.

Chronic ailments

Patients who suffer from chronic ailments like Asthma, Diabetes, Hy etc. requiring continuous treatment may claim reimbursement of actual medical expenses duly supported by receipts/bills.

Self-Certification / Chronic Option

Self Certification		Chronic	
Domiciliary treatment	Hosp.	Domiciliary treatment	Hospitalization
<p>Claim on self certification basis without supporting documents.</p> <p>Six monthly Claim Cycle for 50% amount.</p> <p>1. Apr to Sep → Claims to be submitted between 1st Oct-31st Dec</p> <p>2. Oct to Mar → Claims to be submitted between 1st Apr-30th Jun</p> <p>Claim can be submitted through e-Sambandh portal.</p> <p>Link activated during the relevant period only.</p>	<p>Indoor treatment in non-nominated hospital.</p> <p>Single test >1500 in Nominated Hosp.</p> <p>Health Check-up once in two years in nominated Hosp. or Rs. 2000 in Non-Nominated Hospital.</p>	<p><input type="checkbox"/> Combined Ceiling can be claimed for OPD treatment/non-nominated hospitalization/ tests on production of prescriptions/ bills.</p> <p><input type="checkbox"/> Ceiling available for a block year(two financial years) can be utilised any time during the block year</p> <p><input type="checkbox"/> Claims to be submitted once in a quarter for claims > Rs. 500/-</p> <p><input type="checkbox"/> If cumulative amt. > Rs. 10,000 can be claimed immediately.</p> <p><input type="checkbox"/> Claims for any ailment, physiotherapy, dental etc. are admissible.</p>	

- Option to be exercised at the time of Superannuation. For exercising chronic option certificate from AMA, in prescribed proforma, required in original.
- Option remains valid for the following financial years till the retired employee repeals option. Repeal of option allowed by 30th April of subsequent block year.
- On change from Self-Certification to Chronic, balance of hospitalization limit can be utilized for reimbursement.

General Guidelines

Hospitalization	Domiciliary Expenses
<ul style="list-style-type: none"> <input type="checkbox"/> For hospitalization on account of a non-specified ailments, only 85% expenses are covered irrespective of option. <input type="checkbox"/> For Nominated Hospitals, referral letter is issued for 85% credit only. <input type="checkbox"/> If balance available in Hospitalization category at the end of block year, 15% incurred by ex employee is paid back <input type="checkbox"/> Carry forward and brought forward of amount allowed within block year. <input type="checkbox"/> Left over amount of one block year carried forward to next block year limited to hospitalization limit. <input type="checkbox"/> Such carry forward allowed for next two block years only 	<ul style="list-style-type: none"> <input type="checkbox"/> Prescribed limits on consultation fee, diagnostics/ investigation charges etc. same as applicable to serving employee. <input type="checkbox"/> Validity of prescription – 1 year. One time purchase upto 3 months on advice of AMA. <input type="checkbox"/> Reimbursement of expenses on Spectacles/Contact Lens/Hearing Aid or other such appliances, if any, is not admissible. <input type="checkbox"/> Treatment abroad not admissible. <input type="checkbox"/> For retired employees travelling abroad medicines prescribed by AMA reimbursable upto a maximum of six months on production of proof of having stayed abroad for the said period - copy of air-tickets/boarding pass/copy of passport/visa showing date of exit from India and the date of entry on return.

Hospitalization – General

If beneficiary avails treatment in non-nominated hospital and subsequently takes treatment in nominated hospital –

- Refund the amount reimbursed towards treatment in non-nominated hospital.**
- In the case of admission in situation of urgency in Nominated Hospital, refund in next financial year or recovery from dues payable in future.**
- No refund is required if treatment is taken in an urgent situation in Non-Nominated Hospital followed by continued treatment and shifting of patient to Nominated Hospital.**
- The above situations of refund are not applicable to Chronic Option.**

Hospitalization – General

- Chronic/Self-Certification Options** - Indoor treatment facility available as per room entitlement applicable at the time of retirement in any of the nominated hospital. Reference letter issued by the reimbursing unit for the direct billing.

- In case bill is settled directly, claim for reimbursement of hospitalization to be lodged within three months from the date of discharge.

Hospitalization Treatment

Post-hospitalization, follow-up domiciliary treatment, in a nominated hospital to be treated under Hospitalization ceiling :

☐ Heart Surgery including Angioplasty and Tuberculosis :

- During I yr - 100%
- During II yr - 80%
- During III yr - 70%
- During IV, V, VI & VII yr - 60%

☐ Kidney transplant, Renal failure, Liver transplant, Cancer treatment, Brain surgery, Parkinson Treatment, Multiple Sclerosis, :

- 100% reimbursement of the admissible claims allowed, without restriction on duration, as treatment under Hospitalization.

☐ Cost of artificial limbs/prosthesis in case of amputation are also reimbursed under Hospitalization entitlement.

Hospitalization Treatment

- ❑ In renal failure cases, if in lieu of Hemo-Dialysis, Chronic Ambulatory Peritoneal Dialysis(CAPD) at home is recommended, expenses on CAPD on the prescription of the attending Doctor will be admissible as hospitalization expenses.
- ❑ Outdoor/domiciliary treatment expenses incurred in a nominated hospital on an ailment arising as consequent offshoot/side effect of one of the prescribed ailments such as cancer, kidney transplant, Parkinson, liver transplant, brain surgery, heart surgery, tuberculosis will be considered as part of hospitalization expenses under the provision of post hospitalization follow up domiciliary treatment.
- ❑ Above regulation will apply only in case the retired employee has opted for claiming under chronic option and not on self certification basis.

Robotic Treatment

Robotic surgery or Robotic Radio surgery (Cyber knife) is permissible in treatment of cancer.

For ailment other than cancer, payment of expenses by the Corporation shall be regulated as under:

- Limited to conventional/laparoscopy surgery charges only; cost of Robotic treatment procedure shall not be reimbursed. This will be based on the break-up of cost in the bills.**
- In case, break-up of amount towards robotic treatment is not mentioned in the bill, an amount equivalent to 2/3rd of the total of admissible amount shall only be reimbursed .**

In the event the Robotic treatment is performed remotely i.e. , where the concerned surgeon is at a location away from where the patient is being attended to, the payment of robotic treatment will be permitted provided the said procedure is performed from within the country.

Health Check-Up under PRMA

- Routine physical check-up
- X-Rays of the chest
- Routine blood count
- Routine stool examination
- Routine urine examination
- Blood – sugar 2 hours after meals. A record of family history essential
- Lipid Profile
- Serum Creatinine
- SGPT, SGOT & Alkaline Phosphate
- Electrocardiogram
- Record of personal habits like smoking, consumption of alcohol, diet, hours of work and rest
- Examination of the eyes to be advised, if necessary
- Dental check-up
- Mammography
- Pap Smear
- Ultrasound for whole abdomen
- Prostate Specific Antigen (PSA)
- HbA1C (for diabetes)

General

- Pro-rata benefits in the year in which the employee becomes eligible.
- Limit for reimbursement of expenses on domiciliary medical attendance and hospitalization treatment operate independently.
- Benefit available only upon employee's handing over peaceful possession of company accommodation.
- In case employee receives free/reimbursable medical facility from any other source, the benefits will be admissible to the extent of differences between the expenses incurred and reimbursement received from other source.
- LIFE CERTIFICATE IS REQUIRED TO BE SUBMITTED ON 1ST APRIL OF THE YEAR.

General

Entitlement/ceilings towards domiciliary and hospitalization treatment are regulated as per the entitlement available on the date of submission of claims within the permissible period and are governed as per the rates/provisions/rules as applicable at the relevant time of taking treatment.

The claim for a block year can be permitted upto the end of next financial year following the block year of two financial years.

After the permissible period, the validity of the claim is deemed to be lapsed.



- ❖ In the event of death of retired employee, coverage under PRMS continues to apply for surviving dependent family members.
- ❖ Two scenarios were considered for introducing legal guardianship :
 1. PRMS member is lone survivor and not in a fit state to claim PRMS benefits
 2. For dependent mentally retarded/spastic child in the event of all other PRMS members (employee/spouse/dependent parent)
- ❖ Retiring employee is required to declare max. names of 3 nominees (relatives or friends) in order of preference who can be caretaker and willing to act as guardian.

Legal Guardianship



- ❖ In the event of physical or mental inability legal guardian will avail medical benefits & facilities under PRMS scheme.
- ❖ Nominated legal guardian will act as temporary guardian for claiming PRMS benefits upto a maximum period of 6 months.
- ❖ Nominee will approach Court / competent authority under applicable law for self-appointment as guardian.
- ❖ A documentary proof shall be required to be submitted to IOCL.
- ❖ Additional period of max. 12 months can be permitted to nominee for obtaining order of appointment to act as legal guardian of person with disabilities with the approval of Divisional Director.



❖ **Tele-consultancy App:**

An App, for providing Teleconsultation Services by 32 Company Doctors and 210 Doctors engaged with IOCL at different locations across India, has been designed by Indian Oil. It can be downloaded using the link <https://pwa.indianoil.in/DocConnect/> & then following the instructions for online medical consultation.

Doctors as per their availability, specialization & location can be accessed for medical consultation as per the medical exigency. This will help in ensuring the timely medical advice & prevent overcrowding in hospitals.

- ❖ Ex-employees under chronic option are allowed to avail treatment through teleconsultation facility from any Authorised Medical Attendant in India under Allopathic system of medicine for reimbursement under PRMBAF Rules.



BENEFITS EXTENDED

- ❖ **The following benefits have been extended to ex-employees due to COVID-19 Pandemic:**
Medical Counter adjacent to Northern Region Office, Yusuf Sarai) is available from 10 am through 1 pm every working day to collect samples for nCov-2 (COVID-19)
- ❖ **Medical Devices i.e. Pulse Oximeter, Contactless thermometer, Glucometer, BP Monitor upto the max. ceiling of Rs.6500 allowed over and above entitlement to be purchased upto 31.12.2020.**
Ex-employees eligible to avail Health check-up on or before 31.3.2020 for block year 2018-2020 can avail the same till 31st August,2020
- ❖ **Holiday home bookings have been suspended till 31st August,2020 due to the prevailing situation**

e-SAMBANDH

e-Sambandh...nurturing relations....an initiative of Indian Oil Corporation is dedicated to the service of superannuated employees.

To log on, the site is <https://prms.indianoil.in>

In the new user registration form, enter details like Emp.No., Grade, Date of Separation.

Password will be generated which will be displayed on the screen and also sent to registered email id/mobile no.

After registration, users can login using employee no. and password. The password can be changed after first log in.

SALIENT FEATURES OF THE PORTAL

- Online claim for PRMBF reimbursement.
- Online application for Reference Letter for hospitalization.
- Online upload of Life Certificate.
- Online application for renewal of PRMBF card.
- Change of self details like Address, Phone No., email id, Bank details etc.
- Option for changing reimbursement option, Payment office.
- Tracking of payment status.
- Online Query redressal.
- Latest circulars and forms.
- Availability of Telephone directories of active and retired employees
- Availability of Journals.

e-Sambandh Mobile App

From Google chrome mobile app. eSambandh can be downloaded and added to the home screen



The screenshot shows the mobile app interface for e-Sambandh. At the top, there is a browser address bar with the URL https://prms.indianoil.in/self_M. Below the address bar is the IndianOil logo and the text "IndianOil A Maharatna Company". The main heading is "e-Sambandh" in a large, stylized font, followed by "Online Post Retirement Medical Benefit Facility". The login form consists of several fields: "Employee No." with an input box, "Password" with an input box, a captcha image showing the number "128552" with a refresh button, and "Enter Captcha Number shown above" with an input box. Below the input fields is a blue "Login" button with a play icon. At the bottom, there are two links: "New Registration" and "Forgot Password". A note at the bottom states: "When you open for the first time on Mobile, click on **Add to Home** button to create a shortcut icon on mobile. Alternatively you may use **Add to Home Screen** option from browser settings to create a shortcut icon."

e-Sambandh Mobile App



SUPERANNUATION BENEFIT FUND SCHEME

Submission of Life Certificates

Option No.	Frequency		
	LIC	HDFC Life	SBI Life
1	Yearly	Yearly	Yearly
2	Yearly after 5 years	Yearly after 5 years	Yearly
3	Yearly after 10 years	Yearly after 10 years	Yearly
4	Yearly after 15 years	Yearly after 15 years	Yearly
5	Every 5 Years	Every 3 Years	Yearly
6	Yearly	Yearly	Yearly
7	Yearly after 20 years	Yearly after 20 years	Yearly
8	Every 5 Years	Every 3 Years	Yearly

Life certificate is to be submitted to –

- LIC:** Submit to concerned Unit HR
- HDFC Life:** Submit at nearest HDFC Life branch (NOT at HDFC Bank branches)
- SBI Life:** Submit directly to Insurer mail id groupannuity@sbilife.co.in OR Submit at nearest SBI Life branch or at major branches of SBI.

FELICITATION OF RETIRED EMPLOYEES

- ❑ The retired employees of the Corporation are eligible to receive the felicitation award on achieving different age milestones of 70/75/80/85/90/95/100 years as given hereunder:

Age in years	Amount (in Rs.)	
	Officers	Workmen
70	75,000	50,000
75	1,00,000	75,000
80	1,30,000	1,00,000
85	1,75,000	1,25,000
90	2,25,000	1,50,000
95	3,00,000	2,00,000
100	5,00,000	3,00,000

- ❑ For receiving the felicitation amount, the eligible ex-employee shall submit the prescribed form in person along with a Government issued valid Photo Identification proof to the Competent Authority for the purpose of Life Certificate and for further processing at Corporation's end.
- ❑ The Competent Authority for certifying the Life Certificate shall be any serving officer of the Corporation posted at an office location around/accessible to the area where the ex-employee is residing.



FELICITATION OF RETIRED EMPLOYEES

- **Additional Life Status Verification Criteria:**
 - Retired employees staying abroad can send signed and scanned form alongwith ID proof to any active officer of IOCL who recognizes the retired employee. The retired employee shall also make a video call to the same active officer to whom the duly filled and signed format was sent. Officer will keep the screen shot of video call and mention date & time of call and certify life status.
 - Above method can also be resorted to in cases of employees located far flung locations or indisposed towards travel.
 - Digital Life Certificate/Jeevan Praman issued through Government's porta <https://jeevanpraman.gov.in> can also be accepted for retired employees staying in India provided such certificate is not older then 15 days from the date of receipt of application. In such cases, no validation by serving officers is required.
- Employees separated by way of resignation, dismissal, discharge, termination, abandonment of service, compulsory retirement on account of disciplinary action are not eligible under the Scheme.

Points to be noted

- ❖ Record/Set Reminders for due dates of submission of life certificates for PRMS/SABF/EPF pension
- ❖ Record/Set Reminders for due dates of submission of PRMS claims to avoid financial loss
- ❖ Record details of nodal officers for PRMS
- ❖ Record telephone no.& address of nearby nominated hospitals for any emergency
- ❖ Keep the PRMS ID Cards at easily accessible place
- ❖ When visiting outstation, carry I Cards, note down details of Nodal Officer of location & Nominated hospitals of the location from e-Sambandh portal
- ❖ Any other important information
- ❖ Share information with trusted family members
- ❖ Not to destroy Income Tax related records for few years after retirement.



Thank
YOU