

# Post Retirement Medical Benefits Scheme





# PRMBF Scheme – Salient Features

## Eligibility

- 15 years of service in IOC and/or in other PSUs/Govt Dept. The Scheme is voluntary and contributory.
- To be enrolled at the time of retirement only.

## Admissibility of Benefits

Retired employee, dependant spouse, dependent parents and dependent PH children who are mentally retarded/ spastic and not employed. Dependent child(ren) suffering from Incurable Congenital diseases with minimum 60% physical and mental disabilities are eligible to avail of the benefits.



# PRMBF Scheme – Enrolment process

- Application in prescribed proforma before retirement through eSuperannuation Portal
- One time contribution to be adjusted from final settlement.
- Identity Card (valid for 5 yrs) is issued. Member to submit 2 stamp size photographs of self & each beneficiary along with the prescribed form
- In case employee intends to settle at a place other than the last place of posting, the address declared by him/her for medical facility under PRMBF should essentially be the same as given for re-settlement after retirement.
- Facilities, except for emergency/hospitalization, admissible after vacation of company accommodation. During this period temporary ID card is issued with limited access to eSambandh system



# PRMBF Scheme – Salient Features

- PRMBF Scheme administered within the framework of Medical Rules
- Room/bed entitlement as per Grade at the time of superannuation
- Benefits are regulated on the basis of Block Years (one block year constitute 2 financial years).
- The unavailed amount under hospitalization entitlement of a block is carried forward to be availed in the next block of two years
- Entitlement per annum for all beneficiaries.
- Pro-rated in the year of superannuation.



# PRMBF – One-time contribution

Grade	One time Lumpsum	
	For employee (Rs.)	For every additional eligible beneficiary(Rs)
DIR/CH (J & K)	11000	3200
I	10500	3200
G & H	10000	3200
D, E & F	9250	3200
B & C	7800	3200
A	6300	3200
IX	4500	1500
VIII	3850	1500
I to VII	3100	1500

*Deducted from final settlement*



# PRMBF Scheme - Components

**Domiciliary/OPD treatment**

**Hospitalisation treatment**

**Miscellaneous Expenses  
(Once in March/Sept)**

**Self-Certification Option**  
*Without any supporting documents twice in a financial year on completion of 6 months period : April & October*

**Chronic Option**  
*For Chronic ailments. Claim submission with supported documents on quarterly basis*

Miscellaneous expenses towards (Spectacles, hearing aid, homeopathic, outstation travel) can be claimed once in FY March or September.



# 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, A0, 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

Miscellaneous Exp.: Rs.10,000 = Staff, Rs.15000 - Officers



# 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).





# 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 <b>50% amount.</b></p> <p><b>1. Apr to Sept – Claim in Oct - Dec</b> <b>2. Oct to Mar – Claim in April - June</b></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 &gt;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"/> <b>Combined Ceiling</b> can be claimed for OPD treatment/non-nominated hospitalization/ tests on production of prescriptions/ bills.</p> <p><input type="checkbox"/> <b>Ceiling available for a block year(two financial years) can be utilised any time during the block year</b></p> <p><input type="checkbox"/> Claims to be submitted once in a quarter for claims &gt; Rs. 500/-</p> <p><input type="checkbox"/> If cumulative amt. &gt; 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. **No Certification from Doctor is required now.**
- 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

## Domiciliary Expenses

- Prescribed limits on consultation fee, diagnostics/ investigation charges etc. same as applicable to serving employee.
- Validity of prescription – 1 year. One time purchase upto 3 months on advice of AMA.
- Reimbursement of expenses on Spectacles/Contact Lens/Hearing Aid or other such appliances, if any, is not admissible.
- Treatment abroad not admissible.
- 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. No advance intimation required.

# General Guidelines

## Hospitalization

- 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 direct billing.
- In case bill is settled directly, claim for reimbursement of hospitalization to be lodged within three months from the date of discharge.
- For hospitalization on account of a **non-specified ailments**, only 85% expenses are covered irrespective of option.
- If balance available in Hospitalization category at the end of block year, 15% incurred by ex employee is paid back
- Carry forward and brought forward of amount allowed within block year. Left over amount of one block year carried forward to next block year limited to hospitalization limit.
- Such carry forward allowed for next two block years only

# Pre & Post Hospitalisation

- A.** Tests/Investigations/Consultation Fee as OPD patient within 30 days prior to the date of admission & directly connected with hospitalization later, are considered as a part of hospitalization expenses.
- If “A” and hospitalization is in same category i.e nominated or non-nominated, “A” shall be governed by the relevant category.
  - If “A” is in a different category and hospitalization in another category, “A” shall be governed by the category of the hospital where test/investigation carried out.
  - For claiming “A”, certificate from the attending doctor declaring linkage of tests)/investigations to hospitalization to be submitted.
  - Similarly, tests, medicines, investigations prescribed by the Doctor on the discharge slip and undertaken within 30 days are also considered as hospitalization expenses.



# Post Hospitalization follow-up regulation

## 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.



# Treatments booked under hospitalization

- ❑ 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.
- ❑ 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.



# Health Check-Up under PRMBF

**Once in two years in Nominated Hospital or Rs. 2000 in non-nominated hospital:**

- Routine physic 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)
- HbA<sub>1</sub>C (for diabetes)

# 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 :

- 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  $2/3^{\text{rd}}$  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.



# General Guidelines

## Hospitalization

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.**



# General Guidelines

- ❑ Limit for reimbursement of expenses on domiciliary medical attendance and hospitalization treatment operate independently.
- ❑ 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.
- ❑ Benefits regulated as per the entitlement available on the date of submission of claims and are governed as per the provisions 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 which the validity of the claim is deemed to be lapsed.**



# LIFE CERTIFICATE : e Praman

- ❖ Life certificate mandatorily to be submitted in the month of November every year in respect of self & enrolled beneficiaries
- ❖ Validity : 1<sup>st</sup> November to 31<sup>st</sup> October Next year
- ❖ System generated link will be sent by the PRMBF Administrator thru e-Sambandh portal on 1<sup>st</sup> October of the year
- ❖ Ex employee has to submit declaration, capture selfie image with dependents in one frame and record 10 sec video.
- ❖ In the event of death of the retired employee, spouse is required to submit the life certificate.
- ❖ Future payments shall stand suspended in case life certificate is not submitted.



## ❖ **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 Authorized Medical Attendant in India under Allopathic system of medicine for reimbursement under PRMBAF Rules.



# FELICITATION OF RETIRED EMPLOYEES

❑ Felicitations award on achieving different age milestones :

Age Milestone	Amount (Rs)
70	75,000
75	1,00,000
80	1,30,000
85	1,75,000
90	2,25,000
95	3,00,000
100	5,00,000

❑ Applicable for Alive ex-employee only

❑ Application form along with a Government issued valid Photo Identification proof to be submitted to any serving IOCL Officer for the purpose of Life Certificate and for further processing to PRMBF reimbursing Unit



# FELICITATION OF RETIRED EMPLOYEES

- **Additional Life Status Verification Criteria:**

- Signed and scanned form, alongwith ID proof to be sent to any active officer of IOCL who recognizes the retired employee. A video call to be made 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 portal <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.



# Difference in Options

(Self-Certification vs Chronic)

	<b>SELF CERTIFICATION OPTION</b>	<b>CHRONIC AILMENT OPTION</b>
<b>CLAIM</b>	NO SUPPORTING DOCUMENT	CLAIM SETTLEMENT ONLY ON RECEIPT OF SUPPORTING DOCUMENTS
<b>PERIODICITY</b>	HALF YEARLY	QUARTERLY/IF CLAIM AMOUNT>10,000 IN BETWEEN ALSO
<b>REIMBURSEMENT CEILING</b>	AS PER GRADE ENTITLEMENT OF DOMICILIARY CEILING	AS PER GRADE ENTITLEMENT COMBINED CEILING OF DOMICILIARY & HOSPITALISATION
<b>CONSULTATION</b>	NO	YES
<b>TESTS</b>	YES, ONLY FOR SINGLE TEST COSTING >RS.1500/- PROVIDED DONE IN NOMINATED HOSPITAL	YES, ANY VALUE, FROM ANY LAB
<b>DENTAL TREATMENT(INCLUDING DENTURES)</b>	NO	YES
<b>PHYSIOTHERAPY</b>	NO	YES
<b>ADJUSTMENT OF HOSPITAL CEILING</b>	IMMEDIATELY AT THE TIME OF SETTLEMENT OF BILL	AT THE END OF BLOCK YEAR

Thank  
you