

इंडियन रेअर अर्थ्स लिमिटेड Indian Rare Earths Ltd.

(भारत सरकार का उपक्रम - परमाणु ऊर्जा विभाग)
(A Govt. of India Undertaking - Dept. of Atomic Energy)

प्लॉट नं. 1207, वीर सावरकर मार्ग, सिद्धि विनायक मंदिर के पास, प्रभादेवी, मुंबई - 400 028.
Plot No. 1207, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 40 0028.

Web Site : <http://irel.gov.in>

फोन : 2438 2042
Tel : 2421 1630
2421 1851
2422 0230
फैक्स
Fax : 2422 0236

March 28, 2013


ADMINISTRATIVE INSUTRUCTION No. 1029.

Sub : IREL Post Retirement Medical Scheme - 2007 - Scheme for Hospitalised Treatment Benefit (HTB)

In partial modification of A.I. 899 dated 29th March, 2007 and letter no. IRE/HRM/PRMS/2012 dated 12th April, 2012, the following clauses have been amended w.e.f. 1st April, 2013 as shown in annexure attached hereto :

All other terms and conditions of Administrative Instructions issued on this subject shall remain unaltered.

This issues with the approval of the Competent Authority.


(S. Gopal Krishnan)
Director (Finance) & I/c (HRM)

Distribution :

- 1) D (M)
 - 2) D (T)
 - 3) CVO
 - 4) CGM (OSCOM)
 - 5) Head (CR&S) IRERC
 - 6) Head, MK Plant
 - 7) Head, Chavara Plant
 - 8) Head, RED
 - 9) GM (Chem.) / GM (T) / GM (Mktg.) / GM (HRM) / GM (F), HO
 - 10) DGM(Res.)/DGM(P)/DGM(IA)/DGM(L&IR)/DGM (Mktg.)/DGM (HRM), HO.
 - 11) SM (Mktg.) / SM (Fin.) / SM (Fin.) / SM (Sys.) / SM (Tech.)
 - 12) Company Secretary
 - 13) HRM / FIN / IA Depts. , CO/RED/CH/MK/OSCOM
 - 14) Manager (Hindi), Worli Office
 - 15) Hindi Nodal Officer - HRM Dept., CO.
 - 16) Data File
 - ✓ 17) O.O. File
 - 18) Notice Board of Units / HO
- Cc : PS to D (F) & I/c HRM
: PS to CMD.

ANNEXURE

Sr. No.	Clause No.	Existing	Amended to read as
1	Cl. 4.0 of A.I. No. 890 dt, 17.01.2007	<p>Limits of Liability per annum after retirement for HTB :</p> <p>i) Workmen / Staff - Rs. 1,50,000</p> <p>ii) Dy. Officer to Sr. Manager - Rs. 2,00,000/-</p> <p>iii) DGM to CGM - Rs. 3,50,000/-</p> <p>iv) CMD / Directors - Rs. 5,00,000/-</p>	<p>Limits of Liability per annum after retirement for HTB :</p> <p>i) Workmen / Staff - Rs. 1,50,000</p> <p>ii) Dy. Officer to Sr. Manager - Rs. 2,00,000/-</p> <p>iii) DGM to CGM - Rs. 3,50,000/-</p> <p>iv) CMD / Directors - Rs. 5,00,000/-</p> <p>Over and above the limits of liability provided as above, a member/family shall under very critical case of illness be entitled for an additional cover equivalent to the sum insured per family, at the discretion of IREL Management, for which a limited amount of corporate buffer shall be maintained by the Insurance Company.</p>
2	Cl.10.1 (a) of A.I. No. 899 dt.29.03.2007 & letter no. IRE/HRM/PRMS/2012 dated 12.04.2012.	<p>Room Rent : Room rent per day :</p> <p>Workmen / staff - Rs. 1,000/-</p> <p>Dy. Officer to Sr. Manager - Rs. 1,250/-</p> <p>D G M & above - Rs. 2,500/-</p>	<p>Room Rent : Room rent per day :</p> <p>Workmen / staff - Rs. 1,500/-</p> <p>Dy. Officer to Sr. Manager - Rs. 2,000/-</p> <p>D G M & above - Rs. 3,500/-</p> <p>CMD / Directors - At actuals.</p>
3.	Cl.10.1 (a) of A.I. No. 899 dt.29.03.2007 & letter no.	<p>ICU / ICCU Room Rent per day :</p> <p>Workmen / staff - Rs. 2,000/-</p> <p>Dy. Officer to Sr. Manager - Rs. 2,500/-</p>	<p>ICU / ICCU Room Rent per day :</p> <p>Workmen / staff - Rs. 3,000/-</p> <p>Dy. Officer to Sr. Manager - Rs. 4,000/-</p>

	IRE/HRM/PRMS/2012 dated 12.04.2012.	D G M & above - Rs. 5,000/-	D G M & above - Rs. 7,000/- CMD / Directors - At actuals.
4.	Cl.10.1 (c) of A.I. No. 899 dt.29.03.2007	However, overall limit under this head (room rent, ICU/ICCU Rent) will be limited to 30% of the eligibility limit mentioned under Cl. 4.0 of A.I. No. 89) dated 17.01.2007 per any one illness.	This clause stands deleted.
5	Cl. 10.1 (d) of A.I. No. 899 dt.29.03.2007	This clause does not exist	Ambulance charges @ Rs.2,500/- per call shall be payable to all categories of retired employees covered under the scheme. This clause stands deleted.
6	Cl. 10.3 of A.I. No. 899 dt.29.03.2007	Fee charged by the Surgeon, Anaesthetist, Medical Practitioner Consultants, Specialists provided such charges do not exceed 20% of the eligibility limit mentioned under Clause 4.0 of A.I. No. 890 dated 17.01.2007	
7	Cl. 10.5 of A.I. No. 899 dt.29.03.2007	The expenses relating to Knee Replacement / Treatment shall be limited to 30% of the eligible amount under Cl. 4.0 of A.I. No. 890 dt. 17.01.2007	In case of Knee Replacement Treatment, actual expenses incurred shall be payable.
8	Cl. 10.7 of A.I. No. 899 dt.29.03.2007	In case of cataract operations, the total cost of treatment including pre-operative, post-operative & implants shall not exceed Rs.15,000- / for all the categories.	In case of cataract operations, the total cost of treatment including pre-operative, post-operative & implants shall not exceed Rs.30,000- / (per incidence) for all the categories.
9	Cl.10.10. of A.I. No. 899 dt.29.03.2007	This clause does not exist.	Cost of hearing aid / walking aid / crutches shall be payable subject to a maximum of Rs.10,000/- per family, once in 3 years, subject to production of supporting prescription from

10.	Cl. 11.0 of A.I. No. 899 dt.29.03.2007	<p>Payment for hospital expenses for all eligible illnesses, a minimum period of 24 hours of hospitalisation is a must. However, the time limit of minimum 24 hours hospitalisation is not applicable for the following specific treatments :</p> <ul style="list-style-type: none"> a) Dialysis b) Chemotherapy c) Radio Therapy d) Eye Surgery e) Lithotripsy (Kidney stone removal) f) Tonsillectomy g) D&C taken in the hospital / nursing home and the insured is discharged on the same day. 	<p>the specialist doctor.</p> <p>Payment for hospital expenses for all eligible illnesses, a minimum period of 24 hours of hospitalisation is a must. However, the time limit of minimum 24 hours hospitalisation is not applicable for the following specific treatments :</p> <ul style="list-style-type: none"> a) Dialysis b) Chemotherapy c) Radio Therapy d) Eye Surgery e) Lithotripsy (Kidney stone removal) f) Tonsillectomy g) D&C taken in the hospital / nursing home and the insured is discharged on the same day. h) Coroidal Neo Vascular membrane i) Rotational field quantum magnetic resonance j) Hyperbic oxygen therapy k) Angiography & l) Angioplasty
11	Cl. 12.0 of A.I. No. 899 dt.29.03.2007	<p>Pre-Hospitalisation : Relevant Medical Expenses incurred during the period upto 10 days prior to hospitalisation on disease/illness / injury sustained will be considered as part of claim of hospitalisation expenses.</p>	<p>Pre-Hospitalisation : Relevant Medical Expenses incurred during the period upto 30 days prior to hospitalisation on disease/illness / injury sustained will be considered as part of claim of hospitalisation expenses.</p>

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12	Cl. 13.0 of A.I. No. 899 dt.29.03.2007	<p>Post-Hopitalisation : Relevant Medical Expenses incurred during the period upto 20 days after discharge upon hospitalisation on disease / illness / injury sustained will be considered part of claim for hospitalisation expenses.</p>	<p>Post-Hopitalisation : Relevant Medical Expenses incurred during the period upto 60 days after discharge upon hospitalisation on disease / illness / injury sustained will be considered part of claim for hospitalisation expenses.</p>
13	Cl. 16.12 of A.I. No. 899 dt.29.03.2007	<p>Cost of Spectacles / Contact Lenses / Hearing aids / Artificial Dentures / Crutches are not eligible for reimbursement by the Insurer.</p>	<p>Under Exclusions : Cost of Spectacles / Contact Lenses / Artificial Dentures are not eligible for reimbursement by the Insurer..</p>

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