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GAIL (India) Limited
Corporate HR Department
CIRCULAR

No.CO/HR/Pol/P-102

13th August, 2026

Subject: Review of Post Retirement Medical Scheme

This has reference to extant Post Retirement Medical Scheme (PRMS) of GAIL notified vide Corporate HR Circular of even number dated 28.02.2017, as amended from time to time.

2. Corporate HR Department has undertaken a review of extant PRMS scheme in the light of requests received from various quarters with regard to practical difficulties being faced by PRMS beneficiaries in availing various medical facilities. Accordingly, it has been decided to revise/modify the following provisions of extant PRMS scheme w.e.f. FY 2026-27:

(a) Annual ceiling for OPD/Domiciliary/Prolonged treatment:

Grade	Existing (Rs.)	Revised (Rs.)
E-7 to E-9	2,10,000	3,00,000
E-4 to E-6	1,50,000	2,50,000
E-0 to E-3	1,02,000	1,75,000
S-0 to S-7	60,000	1,00,000

(b) Annual ceiling for Hospitalization/IPD treatment:

Grade	Existing (Rs.)	Revised (Rs.)*
E-7 to E-9	8,50,000	10,00,000
E-3 to E-6	6,50,000	8,00,000
E-1 to E-2	4,50,000	6,00,000
S-0 to E-0	3,00,000	4,50,000

** ceiling for Hospitalisation/IPD treatment to increase @5% per financial year w.e.f. FY 2027-28 (rounded off to nearest Rs.1000/-)*

(c) One-time Lump sum contribution:

Grade	Existing (Rs.)	Revised (Rs.)
E-7 to E-9	17,500	27,000
E-3 to E-6	14,500	22,000
E-1 to E-2	12,000	18,000
S-0 to E-0	10,000	15,000

(d) Annual Membership Renewal Fee:

Grade	Existing (in Rs.)	Revised (in Rs.) $
E-7 to E-9	1,800	3,600
E-3 to E-6	1,500	3,000
E-1 to E-2	1,200	2,400
S-0 to E-0	1,000	2,000

$ - *Annual Membership Fee to increase @5% per financial year w.e.f. FY 2027-28 (rounded off to nearest Rs.100/-)*

(e) Co-pay charges for Hospitalisation/IPD treatment (Para - 8 of extant PRMS scheme):

Existing Provision	Revised Provision
The percentage of Co-payment on expenses incurred towards indoor treatment/ hospitalization will be 1.5% on expenses beyond Rs.50,000/-. The co-pay percentages will be reviewed periodically. However, co-payment charges will not be applicable on the expenses for such indoor treatment/ hospitalization which results in the demise of the concerned patient.	The percentage of Co-payment on expenses incurred towards indoor treatment/ hospitalization will be 5% on expenses beyond Rs.50,000/-. The co-pay percentages will be reviewed periodically. However, co-payment charges will not be applicable on the expenses for such indoor treatment/ hospitalization which results in the demise of the concerned patient.

Contd.2/-

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(f) Time-limits for condonation of medical claims (sub-para - 9.4.1 to 9.4.3 of PRMS scheme):

Existing Provision	Revised Provision
9.4.1 **OPD/Domiciliary:** The reimbursement of medical bills for 6 months period should be claimed within next 3 months i.e. period April-September, the superannuated employee should submit his claim by 31st December and for the period October-March, by 30th June, However, delay up to further 3 months may be condoned by Corporate HR Department (E8/E9 grade) at Corporate Office/OIC (E8/E9 grade) at Work Centres/ Offices.	9.4.1 **OPD/Domiciliary:** The reimbursement of medical bills for 6 months period should be claimed within next 3 months i.e. period April-September, the superannuated employee should submit his claim by 31st December and for the period October-March, by 30th June, However, delay up to further 3 months may be condoned by Head of Corporate HR Department (E8/E9 grade) at Corporate Office/OIC (E8/E9 grade) at Work Centres/Offices.
9.4.2 **Hospitalisation:** The claim for reimbursement of hospitalisation expenses should be submitted within 3 months from date of discharge from the hospital. However, delay up to further 3 months may be condoned in exceptional cases by Head of Corporate HR Department (E8/E9 grade) at Corporate Office/OIC (E8/E9 grade) at Work Centres/Offices.	9.4.2 **Hospitalisation:** The claim for reimbursement of hospitalisation expenses should be submitted within 3 months from date of discharge from the hospital. However, delay up to further 3 months may be condoned by Head of Corporate HR Department (E8/E9 grade) at Corporate Office/OIC (E8/E9 grade) at Work Centres/ Offices.
9.4.3 Any delay beyond the above time limits for all medical reimbursements (OPD/ Domiciliary and Hospitalisation) may be condoned in very exceptional cases on merit by Director (HR) on furnishing of justifiable reasons for delay.	9.4.3 Any further delay beyond the above time limits for all medical reimbursements (OPD/ Domiciliary and Hospitalisation) for a maximum period of 9 months may be condoned in exceptional cases on merit by Director (HR) on furnishing of justifiable reasons for delay. Thereafter, no application for condonation of delay will be considered.

3. Other terms and conditions of PRMS scheme of GAIL shall remain unchanged.

4. This is issued with the approval of the Competent Authority.

Bharat Mehta 13/8/2020

(Bharat Mehta)
CGM (HR - Policy & ER)

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5. ED (BIS), Noida - *with a request to make requisite changes in SAP-HR module*
6. ED (HR), Corporate Office
7. HR and F&A In-charges of Work Centres/Offices
8. GM (HR), GTI, Noida and Incharge, Superannuation Cell – *with a request to suitably communicate the above to concerned PRMS beneficiaries*
9. All Employees *(through e-mail)*