For Internal Circulation in GAIL

GAIL (India) Limited
Corporate HR Department

CIRCULAR

No.CO/HR/Pol/P-102 8th May, 2026

Subject: Review of Post Retirement Medical Scheme (PRMS)

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. In the recent past, a review has been undertaken by Corporate HR Department of some of the provisions of the PRMS in the light of practical difficulties faced by the concerned beneficiaries and other relevant contextual factors. Based on such review, it has been decided to modify/include the following provisions under the extant PRMS:

2.1. Para - 7.1 of the extant PRMS scheme stands revised as under:

Existing Provision	Revised Provision
In case of certain treatments such as Radiation Therapy, Hormonal Therapy, immunotherapy* for Cancer etc., where undertaking of treatment as outdoor patient would be economical than taking the same as an indoor patient, reimbursement of expenses thereof will be admissible over and above the annual ceiling of domiciliary treatment by treating the same as hospitalization subject to para - 8.0 of the scheme. List of such treatment will be notified from time to time in consultation with CMO, Corporate Office	In case of treatments such as Radiation Therapy, Chemotherapy, Hormonal Therapy, Immunotherapy*, Dialysis etc. and for various medical tests/scans for Cancer, where undertaking of treatment as outdoor patient would be economical than taking the same as an indoor patient, reimbursement of expenses thereof will be admissible over and above the annual ceiling of OPD/Domiciliary and Prolonged treatment by treating the same as hospitalization subject to para - 8.0 of the scheme.

* *in empanelled hospitals only, based on recommendations of concerned Specialist, its examination by CMO, Corporate Office and prior approval of Director (HR) and to be regulated as per CGHS rates*

2.2. Para - 8.1 of the extant PRMS scheme stands revised as under:

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.	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.

2.3. PRMS beneficiaries may be allowed Credit Letter/Cashless facility for preventive health check-up upto Rs.4,000/- in GAIL empanelled hospitals. For the said purpose, Credit Letter may be issued to PRMS member/beneficiary, if such an amount is available in his/her OPD/Domiciliary ceilings for the concerned financial year. Further, at the time of issuance of Credit letter for preventive health check-ups, concerned HR official will block expenditure for the same from the OPD/Domiciliary ceilings and convey it to the concerned PRMS member, for which requisite modalities may be developed in SAP - HR module/Golden Retirement Portal.

Contd.2/-

2.4. Reimbursement of Ambulance charges incurred for transportation of self/dependent family member to a hospital in case of medical emergency on the advice of Authorised Medical Attendant (AMA) will be included under the applicable ceiling for indoor treatment under the PRMS.

3. Other terms and conditions of Post Retirement Medical Scheme of GAIL will remain unchanged.

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

Bharat Mehta 8/5/2026

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

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