



**GAIL (INDIA) LIMITED
CORPORATE HR DEPARTMENT**

Circular

No. CO/HR/Pol/P-102

28th February 2017

Subject: Revised Post Retirement Medical Scheme (PRMS) of GAIL

The Board of Directors in its 366th meeting held on 25th January 2017 has approved the Post Retirement Medical Scheme (PRMS).

2. The detailed revised Post Retirement Medical Scheme (PRMS) is enclosed herewith.
3. This is issued with the approval of the Competent Authority.
4. Hindi version follows.

(P K Mati)
GM (HR-Policy & ER)
28217

Encl: Revised Post Retirement Medical Scheme (PRMS)

Distribution:

1. CMD
2. Director (Projects)/Director (Finance)/ Director (HR)/CVO
3. HODs at Corporate Office
4. OICs/ZOICs of Work Centres/Zonal Offices
5. HR and F&A Incharges of Work Centres/Zonal Offices
6. All Employees (*through e-mail*)



GAIL Post-Retirement Medical Scheme (PRMS)

1.0 Eligibility

- i. Those who retire from the service of GAIL on reaching the age of superannuation, subject to rendering minimum 15 years of continuous service in GAIL immediately before superannuation.
- ii. Executives who prematurely retire after attaining the age of 50 years (Para 9A.1 of general terms & conditions of employment) from the service of the Company subject to rendering minimum 15 years of continuous service in GAIL immediately before premature retirement.
- iii. Employees who opt to retire voluntarily from service after attaining the age of 55 years (Para 9.2 of general terms & conditions of employment) subject to rendering minimum 15 years of continuous service in GAIL immediately before such retirement.
- iv. Spouse and dependent children of employees who die or suffer Total Permanent Disablement while in service, irrespective of the year of demise/occurrence of such disability. In cases of death or Total Permanent Disability, the condition of 15 years of continuous service will not be applicable.
- v. In case of employees joining from other CPSEs without any break in CPSE service, the period of service in previous CPSE will be considered for the purpose of reckoning 15 years subject to the condition that the CPSE from which the employee joins GAIL has a scheme similar to that in GAIL and contribution for the period of service in the previous CPSE along with accrued interest thereon (on recommendations of Actuary) is transferred to GAIL. The contribution so received for past and future service should not be less than the contribution for 15 years.

Note:

1. Service rendered in GAIL should be continuous, as a regular employee in a regular pay scale. This will include C&MD and Director(s) who is/are a whole time bona fide employee(s) of the Company. However, employee will exclude deputationists till the date of absorption and ad-hoc employees.
2. In case of executives who prematurely retire after attaining the age of 50 years (Para 9A.1 of general terms & conditions of employment) from the service of the company and in case of employees who opt to retire voluntarily from service after attaining the age of 55 years (Para 9.2 of general terms & conditions of employment), the entitlement of PRMS will commence immediately. However, the expenses will be booked in the similar way as that for regular employees till the notional date of superannuation.
3. In case both husband and wife are employed in GAIL then each individual will be entitled to the membership of Post-Retirement Medical Scheme subject to payment of membership fees and annual renewal charges. However, husband or wife who is in employment of GAIL while availing medical benefits may declare his/her superannuated spouse as dependent on him/her.

Shankar M.



GAIL Post-Retirement Medical Scheme (PRMS)

4. Employees who separate by way of resignation on or after 01.01.2007 are not eligible under the scheme. However, employees who would join another CPSE after resignation from GAIL, the accumulated amount will be transferred if there is a similar scheme, subject to acceptance of the new employer.
5. Cases of employees who are dismissed or whose services have been terminated by the Company as a measure of punishment for misconduct will be governed as per the applicable service rules in force from time to time.
6. Employees separating prior to 1.1.2007 and also satisfying the terms and conditions of the extant PRMS will also be covered under this Scheme. The expenses on account of extending PRMS to such employees will be booked in terms of the approval accorded by the Competent Authority for the purpose. Further, regular employees on rolls as on 01.01.2007 satisfying the terms & conditions of extant PRMS prior to issuance of DPE's OM No. 2/70/08-DPE(WC)-GL-XVI/08 dated 26.11.2008 and have superannuated from the services of GAIL will be covered under this scheme.
7. In the event of Death/Premature retirement/Voluntary retirement contributions to the PRMS will continued to be made at the defined rate from time to time by the Company till the notional date of superannuation of such employees w.e.f. FY 2015-2016. The contribution in such cases will be made on the last drawn Basic and DA at the time of separation and same will not be subject to any revision.

2.0. Contribution

2.1 An employee, depending upon the category to which he belongs to at the time of superannuation/premature retirement/voluntary retirement, etc. will be required to make a one-time non-refundable lump-sum contribution, as indicated below, so as to become eligible for the benefits under this scheme:

Grade	Rate of one time Lump sum contribution (in Rs.)
CMD & Directors	22,000
E7 to E9	17,500
E3 to E6	14,500
E1 to E2	12,000
S0 to E0	10,000

- 2.2 The lump sum contribution will be deducted from final settlement of dues, subject to the same being authorised by the retiring/superannuating employee, vide the application/enrolment form, which is to be submitted by the employee in advance, prior to cessation of service.



GAIL Post-Retirement Medical Scheme (PRMS)

- 2.3. An eligible employee desirous of availing of the benefits under the Scheme will make a formal application in the enclosed proforma (**Annexure-I**) prior to cessation of his/her service in the company.

3.0 Membership Renewal

Each ex-employee will pay towards renewal of PRMS membership as indicated below along with life certificate annually at the beginning of the financial year:

Grade	For member employee (Rs.)
CMD & Directors	2,500
E-7 to E-9	1,800
E-3 to E-6	1,500
E-1 to E-2	1,200
S-0 to E-0	1,000

If the employee is not able to pay annual membership fee at the beginning of the financial year same will be deducted from his first claim onwards during that financial year. However, non-payment of the membership renewal fee at the beginning of the financial year will not debar the beneficiaries from availing the benefits under the scheme.

4.0 Benefits

4.1 The benefits of post-retirement medical attendance facility under the scheme will be admissible only to the retired/superannuated employees, dependent spouse, first two wholly dependent children. Dependency of the children will be governed as per the dependency conditions of GAIL Medical Attendance Rules.

4.2 In case of all such employees who have suffered Total Permanent Disablement or have died while in service, medical coverage will be allowed as per the prescribed entitlements under PRMS from GAIL till the notional date of superannuation in terms of the following:

- a) Total Permanent Disablement - to the employee and dependent family members for whom medical facility was being availed by the disabled employee before the occurrence of TPD.
- b) Death - to the dependent family members for whom medical facility was being availed by the deceased employee before death.

The expenses in above cases will be booked in similar way as that for regular employees till the notional date of superannuation. After the notional date of superannuation, the benefits will be extended and regulated as per PRMS applicable to superannuated employees and the expenses will be booked under PRMS fund accordingly.



GAIL Post-Retirement Medical Scheme (PRMS)

- 4.3. After the notional date of superannuation, only spouse and first two dependent children of the employee who died while in service will be covered under PRMS depending upon the grade of the employee prior to death. For dependent children the benefits will be extended only till they meet the conditions of dependency under GAIL Medical Attendance rules. One time lump-sum contribution towards membership as laid down under the Scheme needs to be paid in respect of the beneficiaries. After the notional date of retirement, all conditions as is applicable to other ex-employees will be applicable in such cases.

Note: *In case the dependent spouse gets remarried, medical coverage as per Para 4.2 & 4.3 above will be withdrawn with immediate effect. Similarly, benefits under PRMS will also be withdrawn with immediate effect. In such cases, the medical benefits will be extended only to the dependent parents (if applicable) and to dependent children, only if the children have been declared dependent on the parents of the deceased employee, if alive or else the guardian till the notional date of superannuation (subject to the condition that dependent children of the deceased employee opt to stay with parents/guardian of the deceased employee after remarriage of the spouse).*

- 4.4. The limits for reimbursement in respect of consultation charges, room charges, charges for various tests and investigations, etc. will be those as applicable from time to time under the GAIL Medical Attendance Rules to a serving employee of similar grade.
- 4.5. The Company will not consider request for reimbursement in the following cases:
- (a) Diseases attributable to alcoholism/drug addiction
 - (b) Stay in sanatorium or similar institutions for convalescence.
 - (c) Intentional self-injury
 - (d) Attempt to commit suicide
 - (e) Cosmetic Surgery
 - (f) Sexually transmitted diseases

Reimbursement of expenses towards outstation journeys for medical treatment is not permissible under Post-retirement Medical Scheme.

5 Hospitalization:

- 5.1. Reimbursement of medical expenses for indoor treatment in an empanelled hospital will be allowed as per actuals subject to following annual ceilings:

Grade	Annual Ceiling for Indoor Treatment (Rs in lacs)
CMD & Directors	10.0
E7 to E9	8.5
E3 to E6	6.5
E1 to E2	4.5
S0 to E0	3.0

However, reimbursement of treatment of specified critical illnesses such as Cancer of specified severity, Open chest CABG, Open heart replacement or Repair of heart valves,



GAIL Post-Retirement Medical Scheme (PRMS)

Coma of specified severity, Kidney failures requiring regular dialysis, Major Organ/Bone Marrow Transplant, Stroke resulting in permanent symptoms, etc. will be as per actuals in the empanelled hospitals and in case of non-empanelled hospitals reimbursement will be restricted to the rates of Sir Ganga Ram Hospital (SGRH), New Delhi/ State Reference Hospital, whichever is applicable. The list of specified critical illnesses will be notified with the approval of Director (HR) on recommendations of CMO, Corporate Office.

* Also, the ceilings for indoor treatment will not be applicable for retired employee/member beneficiary on attaining the age of 75 years. The reimbursement for such members for indoor treatment in empanelled hospitals will be allowed as per actuals. However, if hospitalization is permitted in non-empanelled hospital, reimbursement would be limited to the rates of Sir Ganga Ram Hospital, New Delhi/State Referral Hospital, whichever is applicable.

- 5.2. Prior permission of the Head of Corporate HR Department/designated office will be required for indoor treatment in a non-empanelled hospital for cases other than emergency. GAIL reserves the right to refuse treatment in non-empanelled hospital with reasons to be recorded in writing. However, if hospitalization is permitted in non-empanelled hospital, reimbursement would be limited to the rates of Sir Ganga Ram Hospital, New Delhi/State Referral Hospital, whichever is applicable.
- 5.3 Following will be the classification of employees for the purpose of determining the entitlement of rooms in Hospitals and/or obtaining medical facilities under PRMS:

Grade	Category of Entitled Room
CMD & Directors	Up to Super Deluxe Room
E-7 to E-9	Up to Deluxe Room
E-3 to E-6	Up to Single AC Room
E-1 to E-2	Up to Twin sharing basis Room
S-0 to E0	Up to 3/4 Bed Cubicle

- 5.4. In case the member/any other beneficiary is hospitalized, it would be a pre-requisite to notify the Management at the earliest.
- 5.5. Cost of life saving implants such as Heart Pace maker & pulse generator, Heart valves, Artificial Electronic Larynx, and other artificial appliances as permissible under CS (MA) rules will be reimbursed subject to production of prescription of specialist doctor, submission of actual bills/receipts and fulfillment of other terms & conditions as prescribed in CS (MA) Rules in this regard from time to time.
- 5.6. Credit letter will initially be issued for a period up to 7 days only on specific recommendations of CMO. Extension beyond the period of 7 days will further require review by CMO. Any extension beyond a period of 14 days and hospitalisation where the expenses incurred on any one occasion is beyond 2 lac, the same will be put up to ED(HR)/ GM (HR), Corporate Office for information with a brief of the case by CMO.



GAIL Post-Retirement Medical Scheme (PRMS)

6 Domiciliary treatment:

6.1. In case of domiciliary medical attendance, the expenses will be reimbursed as per following ceilings:

Grade	Annual ceiling (Rs.)
CMD/Directors	50,000
E-7 to E-9	35,000
E-4 to E-6	25,000
E-0 to E-3	17,000
S-6 to S-7	8,500
S-0 to S-5	7,000

Note: The above limits for reimbursement of medical expenses operate as the combined limit for the employee, dependent spouse, and dependent eligible children, if any.

- 6.2. Any un-availed entitlement as at 6.1 above of one financial year may be carried forward for a maximum period till the end of next financial year. For example, un-availed entitlement of financial year 2016-17 can be carried forward only up to 31.03.2018 and clubbed with entitlement of financial year 2017-18 and so on.
- 6.3. Reimbursement of spectacles/contact Lenses (as per limits applicable under GAIL rules), hearing aids (as per limits applicable under CSMS rules), artificial dentures (up to Rs. 5,000/-) and one health checkup up to Rs. 4,000/- may be allowed within the ceilings allowed under Domiciliary treatment.
- 6.4. Reimbursement of expenses incurred for Homeopathic and Ayurvedic treatments may also be allowed subject to limits of GAIL Medical Attendance rules within the above ceilings for outdoor treatment.
- 6.5. In case of treatment of diseases/ ailments mentioned at **Annexure- II** which are prolonged in nature, reimbursement of expenses for medical treatment may be allowed as per actuals over the ceiling for Outdoor Treatment mentioned at **Para – 6.1** above up to the following limits:

Grade	Ceiling for prolonged treatment of diseases (Rs. P.a.)
CMD / Directors	1,00,000
E-7 to E-9	70,000
E-4 to E-6	50,000
E-0 to E-3	34,000
S-6 to S-7	17,000
S-0 to S-5	14,000



GAIL Post-Retirement Medical Scheme (PRMS)

The procedure for settlement of claims under chronic ailment will be as under:

- a) A superannuated employee has to submit his claim for reimbursement of domiciliary treatment expenses under this provision. He will also submit a Medical Certificate in original from an Authorized Medical Attendant (AMA) clearly stating the chronic ailment.
 - b) The medical claims for expenses on certified chronic ailment(s) will be submitted through a separate claim form **(Annexure-III)**, indicating **"Chronic Ailment"** on the top and will not be combined with claims for other ailments.
 - c) The prescribed limits applicable for consultation fee, diagnostic/investigation charges etc. in the case of superannuated employees will be similar to that of a serving employee of the same status. Where the superannuated employees has claimed under the category "chronic-ailments", and has produced a requisite Certificate from the Authorized Medical Attendant, the prescription of the Authorized Medical Attendant prescribing medicines up to a period of 3 months would be considered valid.
 - d) In case attending Doctor subsequently changes/adds to the earlier prescribed medicines for 'chronic ailment(s)' in the course of treatment, the claims of superannuated employees as per the revised prescription should be processed for reimbursement provided the revised prescription for medicines is with reference to the existing 'chronic ailment(s)'.
- 6.6. In cases, where the superannuated employee claims for dental treatment/procedures & Physiotherapy treatment duly supported by receipt/cash memos, then the same will be admissible for reimbursement from out of the prescribed annual domiciliary ceiling if it is as per list of items applicable for the serving employees up to the prescribed ceiling for such items.

7 Domiciliary expenses treated as Hospitalization expenses

- 7.1. In case of certain treatments such as Radiation and Hormonal Therapy 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.

8.0. Co-payment on expenses incurred towards indoor treatment/hospitalization

- 8.1. 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.



GAIL Post-Retirement Medical Scheme (PRMS)

9.0. General.

- 9.1. In case the employee and/or the spouse receive free/reimbursable medical attendance facility from any other source, the benefits under the scheme will be admissible only for the treatment for which reimbursement has not been claimed from the alternative source. A declaration to this effect will be submitted by the employee at the time of subscription to the scheme.
- 9.2. No medical advance under this scheme is admissible. However, in cases of hospitalisation in an empanelled Hospital where the anticipated cost of medical attendance is likely to exceed Rs.5,000/- , the concerned work center may issue a credit letter to the hospital concerned as per following:
- requesting extension of medical treatment to the patient identified by name;
 - mentioning the room category admissible to the patient;
 - mentioning that food charges, telephone charges, disinfectants, excess room charges and other inadmissible expenses, if any, are to be recovered from the patient; and
 - requesting to forward the bills by the hospital to the concerned office directly
- 9.3. Medical expenses incurred for treatment outside the country are not admissible for reimbursement under this scheme.
- 9.4. The time limits for submission of the medical claims under PRMS is as under:
- 9.4.1. **Domiciliary.** The reimbursement of medical bills for 6 months period should be claimed within the next 3 months i.e., for the period April-September, the superannuated employee should submit his claim by 31st December and for the period October-March by 30th June.
- 9.4.2. **Hospitalization:** The claim for reimbursement of hospitalisation expenses should be submitted within 1 month from the date of discharge from the hospital.
- 9.4.3. The above time-limits are standard for all medical reimbursement claims. However, delay beyond standard time-limit may be condoned in very exceptional cases on merit up to a further period of 3 months for both domiciliary and hospitalisation cases, provided the superannuated employee furnishes the reasons of delay to the full satisfaction of the Director (HR).
- 9.5. In case of hospitalization, intimation should be given by the superannuated employee or spouse, as the case may be, to the company at the earliest.



GAIL Post-Retirement Medical Scheme (PRMS)

- 9.6. Guest House facility may be made available to superannuated employees during the course of outstation medical treatment, subject to availability and payment of charges as applicable to serving employees.
- 9.7. Annual ceilings wherever mentioned are for self and other dependent eligible beneficiaries.

10.0. Issuance of Identity Cards

- 10.1. Members and their dependents eligible for the benefits under the scheme will be issued Identity Cards which will be compulsorily used for getting a verification certificate in the prescribed form, in case of hospitalisation.
- 10.2. Members are required to submit 2 stamp size colour photographs of self and each beneficiary along with the prescribed form duly attested by GAIL/ Gazetted Officer for issuance of Identity Cards.

11.0 Administration of Scheme

11.1. An employee should apply to the designated office at the place of last posting for enrolment under the Scheme. However, an employee may choose a location other than his last place of posting for administration of his claims under the scheme provided such an arrangement is convenient to the administrative unit. An employee may seek change in the Administrative Office due to a change of the residence, which may be accepted from the succeeding month from the date of application, at the discretion of the designated officer. The decision of the designated Office to allow enrolment/change would be final.

11.2. The benefits under the scheme as applicable to superannuating employee in occupation of company owned/ leased accommodation will actually be extended only upon the employee handing over the vacant and peaceful possession of accommodation together with the fixtures and fittings within the permissible period for retention of accommodation.

11.3. Management can consider appointing a panel of doctors/chemists at different locations for the purpose of medical treatment/purchase of medicines by the members/beneficiaries of that location.

11.4. At any point of time in any case of doubtful nature, Management has full right under the scheme:

- a) to refer the patient and/or the claim/bills received to Company CMO/ Doctor-in-attendance/any other doctor nominated by Management for expert opinion;
- b) to insist on the member/other beneficiaries taking medical treatment only from a doctor nominated by Management;
- c) to insist on the member/beneficiaries purchasing medicines either from a chemist nominated by the GAIL; and
- d) to reject a claim in its entirety.

11.5. Management may in its sole discretion decide to terminate the membership of any member/spouse in case Management is satisfied on the basis of evidence on record



GAIL Post-Retirement Medical Scheme (PRMS)

that the benefits/facilities under the scheme are being misused/abused by a member/spouse, apart from taking such other action as Management may deem fit.

- 11.6. The membership of a member may be terminated and the benefits/ facilities under the Scheme may be withdrawn after giving him/her due opportunity by issuing show-cause notice to explain his action, if:
 - i. It is established that the member is working against the interests of GAIL, viz. the member makes a public statement or commits acts to tarnish the image and reputation of GAIL or the member has divulged GAIL's business strategies, secrets and procedures to the detriment of GAIL's interests or the member by virtue of his earlier standing and contacts in GAIL, has exercised or attempted to exercise undue influence etc.
 - ii. In above cases, the Competent Authority in respect of Below Board level employees would be Director (HR) and Appellate Authority would be CMD. In case of members who were earlier in the Board, the Competent Authority would be CMD and Appellate Authority would be the HR Committee of Board of Directors. Where the superannuating employee had held the position of CMD during service, the Disciplinary Authority and Appellate Authority would be the Board of Directors.
- 11.7. This Scheme is being introduced as a welfare measure under which reimbursement will be claimed not as a matter of right but at the sole discretion of the company and will not be deemed to form a contract or part of the terms & conditions of employment and or separation from the company.
- 11.8. In order to ensure regular contribution to the PRMS fund minimum percentage ceiling of 3% out of the total of 30% of Basic plus DA as contribution towards superannuation benefits will be made every year. Every financial year subject to the aforesaid minimum percentage ceiling, the actual contribution to the PRMS fund will be made depending upon the valuation to be carried out through the actuary and will be notified accordingly latest by 31st May every year.
- 11.9. It will be necessary for the ex-employee to complete all formalities required for commencement of benefits under the Scheme failing which the claims will not be processed.
- 11.10. In case of employment after superannuation from GAIL, it will be a prerequisite for the ex-employee to submit a certificate on the nature of medical benefits, if any, being extended by that organization. Only the difference of any such benefits being received will be allowed under GAIL PRMS.
- 11.11. The option to join the scheme will not be available once the employee ceases to be in the service of the Company.
- 11.12. Applications for reimbursement of expenses will be entertained only in the form prescribed from time to time.
- 11.13. Corporate superannuation cell will make a provision in SAP for capturing complete database on the medical treatment history and expenses incurred and ensure entry by all sites before clearance of claims.



GAIL Post-Retirement Medical Scheme (PRMS)

- 11.14. Employees of GAIL joining other CPSEs while retaining lien on the post in GAIL may also be permitted to continue as members of the scheme during the period of lien subject to fulfilling of eligibility conditions and provided that the employers contribution at the prescribed rate is made by the borrowing organization or alternatively by the employee himself.
- 11.15. The designated officer for the purpose of this Scheme at Work Centers/Offices will be intimated from time to time.
- 11.16. Company reserves the right to amend, modify, alter, add or delete any or all part of the scheme at any time without any notice or assigning any reason therefor.

12.0. Prevention of Misuse

- 12.1. The Internal Audit Department of the company will audit PRMS claims periodically.
- 12.2. A team of executives from Corporate F&A and Corporate HR Departments will be constituted at Corporate Office to act as watch-dogs and monitor reimbursements and report the deviances, if any, for appropriate action. The team would undertake random checks of PRMS claims for verification etc. at least once in a quarter.

Note: In case of any doubt or dispute in interpretation of any provision stated above, a reference may please be made to the administrative instructions/guidelines issued from time to time.

- 13.0.** Any revision in the benefits being extended through the scheme, one-time lump sum contribution & annual membership fees, co-pay percentage, and minimum percentage ceiling of the contribution to PRMS fund may be carried out with the approval of CMD on recommendations of Director (HR) and Director (Finance).



Post-Retirement Medical Scheme (PRMS)

{Application for option of availment of benefits under PRMS}

The Designated Officer
GAIL (India) Limited

Subject: Option to avail the benefits under the Post Retirement Medical Scheme (PRMS)

Dear Sir,

I would like to avail the benefits under the Post Retirement Medical Scheme (PRMS).

I hereby authorize GAIL to deduct from my final dues Or I enclose herewith Cheque/Demand Draft No. _____ dated _____ towards one time lump-sum contribution of Rs. _____ only for becoming member under the scheme.

Relevant service details of undersigned and the other particular to facilitate administration of the benefits under the Scheme are as under:

Name: _____ **Designation:** _____
Emp. No: _____ **Department:** _____
Location: _____ **Grade:** _____
Scale: _____ **Basic Pay:** _____

Date of Superannuation / Separation (Voluntary Retirement/Premature Retirement/Total Permanent Disablement /Death): _____

Name of the Unit /Office from where PRMS benefits will be availed: _____

Address for correspondence (including e-mail and mobile number):

1. Details of continuous employment in GAIL:

S. No.	Name and address of the Unit /Office	Period of Service	
		From	To
a)			
b)			
c)			
d)			
e)			
f)	Total Period of Service		

Shau-Bull



Post-Retirement Medical Scheme (PRMS)

2. Details of previous employment prior to joining GAIL:

S. No.	Name of the Organization	Nature of Organization (CPSE/Government/Semi-Autonomous/Private, etc.)	Name and address of the Unit /Office	Period of Service	
				From	To
a)					
b)					
c)					
d)					
e)					
f)	Total Period of Service				

3. Details of beneficiaries (including self):

S. No.	Name	Relation with Employee	Date of Birth	If availing medical benefits from any other source (Yes / No)
a)				
b)				
c)				
d)				

- I am not claiming/receiving medical reimbursement from any other source either for Self/Spouse/first two wholly dependent children.
- I agree to pay the annual membership renewal fee as notified from time to time along with the life certificate.
- In case free/reimbursable medical attendance facility is received in respect of self/spouse/dependent children from any other source, I shall make a prompt disclosure of the same to the Company.
- Whenever there is a change in the dependency status of my dependent(s), I shall make a prompt disclosure of the same to the Company.
- I agree that the company is entitled to prevent misuse of the benefits under PRMS and may take corrective measure as detailed in the scheme.
- I agree to abide by all other terms and conditions of the scheme as amended and notified from time to time.

Date: _____

(Signature of Applicant/Dependent)

Last Place of Posting: _____

Name: _____



Post-Retirement Medical Scheme (PRMS)

List of diseases/ailments requiring prolonged Outdoor treatment:

1. Tuberculosis
2. Leprosy
3. Schizophrenia
4. Manic Depressive Psychosis
5. Acute endogenous depression
6. Congestive Heart failure
7. Constrictive Pericarditis
8. Presenile dementia
9. Polyneuropathy
10. Paralysis of a limb
11. Glaucoma
12. Parkinson's Disease
13. Deep vein thrombosis
14. Diabetes Mellitus
15. Hypertension
16. Scleredema
17. Systemic Lupus Erythromatosus (S.L.E)
18. Malignancies (Cancers)
19. AIDS (HIV +ve)
20. Hepatitis 'B'
21. Hypothyroidism and Hyperthyroidism
22. Chronic Obstructive Pulmonary Disease (COPD)

Note:

Any other disease, not covered in the above list, may be included with the approval of Director (HR) in consultation with Chief of Medical Services of GAIL.

Shri. P. M.



Post-Retirement Medical Scheme (PRMS)

GAIL (India) LIMITED

{Form for Claiming Reimbursement of Medical Expenses under PRMS for Chronic Ailments}

Name Designation at the time of Superannuation/Separation Grade at the time of Superannuation/Separation Place of Posting System of Medicine: Allopathy Homeopathy Ayurvedic Unani Tibetan
(Please tick whichever is applicable)**Patient's Detail**

S. No.	Name	Relation	Place of Treatment
1.			
2.			
3.			
4.			

Brief Nature of Illness:

(A) Consultation Charges

Patient S.No.	Date	Name of Physician	Consultation No.	Place of Treatment	Amount (Rs.)	
					Claimed	Passed
1.						
2.						
3.						
4.						
Total (A) :						

(B) Medicines, Injections, Dressings & Other Charges

Patient S.No.	Date	Cash Memo No.	Particulars	Amount (Rs.)	
				Claimed	Passed
1.					
2.					
3.					
4.					
Total (B) :					

Shri...



Post-Retirement Medical Scheme (PRMS)

(C) Pathological, Bacteriological and Radiological Tests etc.

Patient S.No.	Date	Cash Memo No.	Name of Clinic / Lab	Particulars of tests	Recommended (Yes/ No)	Amount (Rs.)	
						Claimed	Passed
1.							
2.							
3.							
4.							
Total (C) :							

Total Amount Claim/Passed :Total Amount Claimed (A) to (C), Rs. Net Amount Passed (A) to (C), Rs.

1. Certified that the expenses as mentioned above have been actually incurred by me.
2. I am enclosing duly signed copies of doctor's prescription and relevant medical reports.
3. In case of the claim being filed by me is found to be false/forged, GAIL has the right to reject the same apart from initiating any other action as deemed fit.

Date: _____

(Signature of Member/Dependent)

Location: _____

Name: _____

For use in F&A DepartmentBill No. Date Total Amount Passed, Rs.

Amount passed in words, Rs. _____ Only

(Signature of Accountant)

(Signature of F&A Executive)

Name: _____

Name : _____

Designation: _____

Designation: _____

Date: _____

Date: _____
