

**POST RETIREMENT CONTRIBUTORY MEDICAL SCHEME FOR RETIRED  
EMPLOYEES (AFTER 01.01.2007) OF NATIONAL SEEDS CORPORATION  
LIMITED**

**1. TITLE :**

The scheme is titled as **“NSC Post Retirement Contributory Medical Benefit Scheme (NPRCMBBS), 2020”** aimed at providing Medical facilities to retired/retiring employees of the Corporation for indoor treatment through Med claim Insurance Policy and treatment of prolonged illness. This is purely a welfare/social security measure for providing them medical facility in their old age.

**2. COMMENCEMENT :**

The scheme shall come into force w.e.f 19.09.2020 and will be applicable to all the regular employees as per the eligibility criteria laid down in the scheme. The scheme will not cover those who had **retired before 1.1.2007** from the services of the Corporation. The scheme will be reviewed after every Three years for its continuance.

**3. ELIGIBILITY:**

3.1 The scheme will be made applicable for all regular employees who are separated from the Corporation on account of retirement on attaining the age of superannuation provided the concerned employee should have completed a minimum qualifying period of 15 years of continuous service in Central/State Govt./Public Sector Undertaking / Statutory Body / Autonomous Body/Quasi Govt. Body out of which a minimum of 03 (three) years shall be in National Seeds Corporation Limited other than Board level executives. The Post-Retirement medical benefits shall be allowed to Board level executives (without any linkage to provision of 15 years of service) upon completion of their tenure or upon attaining the age of retirement, whichever is earlier.

In addition to the above, this scheme will also be made applicable for the Regular workers (appointed from DPWs/DWWs) and superannuated after 06.09.2017. However, they will be exempted from the condition of minimum 03 years of regular service. *The employees and their spouses are only covered under the scheme.* The spouse of the employee who dies while in service of the Corporation will also be eligible to be covered under the scheme. The scheme also covers the employee and his/her spouse where he/she meets an accident while discharging official duties and suffers permanent physical disability and leave the service of the Corporation on this ground provided the spouse shall not be employed on compassionate grounds and he/she is not dependent on his/her son/daughter. The employees who retire otherwise than on superannuation, such as resignation, removal/dismissal from service on account of disciplinary action and DWW/DPW getting superannuated without regularization shall not be eligible to get medical benefits under the scheme.

3.2 The benefit under this scheme would be applicable to those employees only whose spouse is neither gainfully employed or availing any medical facility

from or through the Central/State Govt./Public Sector Undertaking/Quasi Govt. Body/Statutory Body/Autonomous Body in individual capacity or as dependent.

**3.3** Eligible Employees must submit his/her application to avail this benefit minimum 01 month before his/her date of superannuation and the contribution amount must be deposited 7 days before her/his date of superannuation in NSC account. However, the interested eligible employees may submit his application for availing benefit along with the contribution under the scheme even before one month of his/her retirement.

3.4 Once the employee discontinue from this Scheme by not depositing its contribution or submitting the life Certificate within the prescribe period. He/She will permit one time re-entry chance for the re-membership of the Scheme.

**4 DEFINITION:**

In this scheme unless there is anything repugnant in the subject or context:

- **"CORPORATION"**:- The "National Seeds Corporation Limited."
- **"Scheme"** :- Means "NSC Post retirement Contributory Medical Scheme".
- **"HOSPITALIZATION"**:- Means employee undergoing treatment in hospital as indoor patient.
- **"SPOUSE"** means wife / husband of the employee, as the case may be, as declared to NSC.
- **"COMPETENT AUTHORITY"** :- CMD will be the Competent Authority.
- **"COVERAGE"**: means "medical coverage to the retired employed as per Post/Scale.

• **REGIONAL LEVEL COMMITTEE (RLC): (HQ/RO/FARM)**

- (i) HOD/RM/HEAD FARM - President.
- (ii) AGM (FIN.)/INCHARGE A/C./FARM & REGION.
- (iii) AGM (HR)/ INCHARGE (HR)/FARM & REGION – Secretary

• **GRIEVANCES COMMITTEE (GC):**

- (i) DIRECTIOR (FIN.) - President
- (ii) Addl.GM (Fin./Welfare) – Secretary

**5. CONTRIBUTION TO:**

5.1 To be eligible under the scheme the concerned Ex-employee shall opt for Post Retirement Contributory Medical Benefit Scheme, 2020. The Categorywise annual contribution and coverage under the scheme will be as under:-

**Employees Contibution:**

Category of Employees	Coverage (Rs. in Lakh)	Employee per annum Contribution
<b>NS-0 to S-4</b>	Rs. 4.00	Rs. 2000.00
<b>E-0 to E-3</b>	Rs. 5.00	Rs. 3000.00
<b>E-4 to E-7</b>	Rs. 7.00	Rs. 4000.00
<b>Functional Director &amp; CMD</b>	Rs. 8.00	Rs. 5000.00

The employees who have already opted the Scheme-2009 will also required to pay contribution as per above table w.e.f. 07.09.2020. The Corporation will arrange the Corporate Insurance Medical Policy for its retired/ retiring employees as per the Insurance coverage given above from IRDA approved insurance company.

- 5.2 All the Employees Retired before 31<sup>st</sup> March have to pay Annual Premium as per applicable Group, as per the Clause No. 5.1. All the Employees retired between 1<sup>st</sup> April and 19<sup>th</sup> September, 2019 will have to pay 50% of the Premium as per Clause 5.1.
- 5.3 All the Employees who want to the join or seeking renewal under this scheme have to deposit their contribution to respective Region/Farm and Headquarter.
- 5.4 Any retired employees want to take additional coverage over and above coverage as per clause No. 5.1, NSC will not bear any premium on additional coverage. 100% premium on additional coverage will be born by the employees for that particular period subject to acceptance of Insurance Company of that particular period.

#### **MODUS OPERANDI**

1. The employees have to exercise option by filling up the prescribed form i.e. the registration form. Based on this form, each employee shall be allotted a suitable registration no. and photo identity card. The already registered employees have to fill up annual renewal form and submit the same along with the life certificate & annual contribution in July every year.
2. Each employee shall have to give a survival declaration for self and spouse every year on 1<sup>st</sup> July, after retirement which should be attested by the Officers of the level of serving Asstt. Manager & above of the Corporation / Gazetted officers of Central/State Govt. to this effect. In case of death of the retired employee or spouse, intimation should be sent to Addl GM (Fin./Wel), Corporate Office, New Delhi within a month.
3. All the Retired employee/employees have to submit their application to join the NPRCMBS-2017 to HOD/RM/Head Farm through their reporting Office at the place of posting at the time of retirement. However, for renewal under this scheme, Retired employee can submit his/her application with contribution to nearest NSC RO/Farm/HQ to his/her residence.
4. RLC will examine the eligibility of employees as per Scheme and also certify the deposition by retired employee's contribution to scheme in NSC Bank Account.
5. In case of hospitalization, the employee concerned may approach to the hospitals recognized by the Insurance Company for treatment and claim will be settled as per the medical scheme of the insurance as per the entitlement.
6. Medical expenses incurred for treatment outside the country shall not be

admissible for reimbursement under the scheme.

7. The Corporation may at its sole discretion decide to terminate the membership of any member or any of his / her spouse in case the Corporation is satisfied on the basis of evidence on record that benefits / facilities under the scheme were misused / abused by a member, apart from taking other legal action by Corporation as deemed fit.
8. The Corporation will take a Medical Policy through a IRDA approved insurance company to give medical cover to the employees and their spouses who have retired on or after 1.1.2007 or going to retire.
9. The employee who have resigned from the organization & Joined other organization and retired from there will not be entitled for the Scheme.
10. The Scheme will be suitably amended if there will be any change on post retirement medical scheme in the pay revision effective from 01.01.2017 to be issued by DPE.
11. In case of any dispute to any retired employee or/ & insurance company, CMD will be sole arbitrator for all stakeholders under this scheme.
12. In case of any grievances to retired employees or any other person under the scheme, he/she may contact to Grievances Committee.
13. Retired employees may be granted one month grace period from the date of retirement subject to submission of proper justification for delay in submission of application alongwith contribution within stipulated time as per clauses no 3.3 after approval from Competent Authority .
14. The aforesaid scheme will be reviewed by a Committee consisting of Sr. General Manager (F&A), GM (F&A)-Welfare and DGM (HR) every year. They will compare amount of contribution receivable from NSC towards scheme and total premium to be paid to Insurance Company and if the premium amount is more than 3% of BP + DA to be contributed by NSC then the employees contribution towards Post Retirement Medical Benefit Scheme of NSC will be reviewed and modified from the next renewal date. The Committee will also review the affordability and sustainability in order to continue the Scheme.
15. Competent Authority can change, correct, modify & amend any or all the rules under Post Retirement Contributory Medical Benefit Scheme.

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