

COAL INDIA LIMITED RETIRED EXECUTIVES WELFARE ASSOCIATION

(Registered under W.B. Societies Registration Act, 1961 vide no.: 60903 of 2016-2017 Dated 16.09.2013)

Ekta Niketan, Flat 1A, 23 Bondel Road, Kolkata - 700019

(email: cil.rewa2017@gmail.com)

3rd May 2018

To

The Director (P&IR),
Coal India Limited,
New Town,
Kolkata-700156.

Sub: Meeting with the representatives of Coal India Limited
Retired Executives Welfare Association (CILREWA) on 02-05-
2018.

Dear Sir,

I would like to take this opportunity to convey our sincere thanks to you for giving us time out of your busy schedule for discussing the issues related to the retired executives of Coal India Limited, raised during the Meeting held on 02-05-2018, details of which are enclosed as Annexure-I.

I hope necessary action shall be taken in line with the discussion we had during the Meeting for an early resolution on the issues discussed.

With warm regards,




(N C JHA)

President, CILREWA

President
COAL INDIA LIMITED RETIRED
EXECUTIVES WELFARE ASSOCIATION

Encl: Annexure-I.

PRESIDENT N. C. JHA (9831334341)	VICE - PRESIDENT A. K. DEBNATH (9934305664)	SECRETARY T. K. SINHA (9433208421)	JT. SECRETARY U. BHOWMIK (9433017967)	TREASURER A. K. SEN (9434795468)
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ISSUES OF CONCERN OF RETIRED EXECUTIVES

CIL EXECUTIVE DEFINED CONTRIBUTION PENSION SCHEME-2007/NPS

As per DPE guidelines issued vide letter no. 21/25/2008-ASO dated 30th April, 2009 and No.49015/1/2008-PRIW-II dated 1st May, 2009 for implementation of Pay Revision of Board Level and below Board Level Executives, with effect from 01.01.2007, the Executives of CPSEs are eligible for upto 30% of Basic Pay and DA as Superannuation Benefits. This includes Other Superannuation Benefit of 9.84 % meant for the pension of retired executives. This component of the Superannuation Benefit is yet to be paid to the retired executives.

It is understood that required provision for such payments have been kept in the Annual Accounts of every year and a Scheme has been framed by CIL as **CIL Executive Defined Contribution Pension Scheme-2007**, which has been moving back and forth between Coal India Limited and the Ministry of Coal for a long time (9 years now) and is presently awaiting approval of the Ministry of Coal.

Recently CILREWA has also written two letters to the Secretary (Coal) in this respect. However, the matter is yet to be resolved. It is requested that this issue is taken up in the right earnest with the Govt. and the Scheme is implemented immediately.

MEDICAL FACILITIES

a) Separation of the Post-retirement Medical Fund from the central fund of CIL

The Contributory 4% of Basic & DA as a part of the Superannuation Benefit towards post-retirement medical expense coverage of Executives is presently kept in the Central Fund of CIL and subsidiaries. This amount is exclusively meant for the Domiciliary and hospitalization expenses Executives on superannuation. It is suggested that this fund should be separated from the Central Fund and kept separately for better management of this fund.

b) Enhancement of domiciliary expenses to Rs.35,000/-:

Presently as per clauses 3.2.2 of the Notification dated 28.12.2012 on CPRMSE by Coal India Ltd., an amount of Rs.15,000/- is being paid to the retired executives per year for domiciliary treatment. In the event of death of executive/spouse, the amount would be reduced to Rs.7,500/- per year for single membership. Due to increase in cost of treatment (including price of medicine), the retired executives and /or their spouses are facing lot of difficulties. To mitigate the hardship, it is requested that the ceiling may be enhanced to Rs.35,000/-.

c) Enhancement of ceiling of hospitalisation expenses :

As per clause 3.2.1 (c) the maximum amount reimbursable during the span of entire life of the retired executives and spouse, taken together, is Rs.25 lakhs. However in case of single membership, the limit is Rs.12.50 lakhs.

With the increasing cost of hospitalization expenses and the cost of indoor treatment, the amount does not appear to be sufficient for the post retirement period. Considering the present hospitalisation expenses of standard hospitals, it is requested to enhance the limit from Rs.25 lakhs to Rs.50 lakhs for both (Retired Executives and spouse) and from Rs.12.50 lakhs to Rs.25 lakhs for single membership.

It is felt that the requested enhanced limits are sustainable considering the contribution of 4% of (Basic+DA), as being contributed from 01.01.2007 towards CPRMSE fund.

d) Representation of Retired Executives in CPRMSE Trust:

Management may consider suitable representation of retired executives (Say 2 retired executives) in CPRMSE Trust.

e) Reimbursement of expenditure at CGHS rate for treatment in other than empaneled hospital.

In number of occasions, it is not practical as well as may be due to urgency, the patient is taken to close/nearby non paneled hospitals for treatment.

It is requested that in such cases, the expenditure so incurred may be reimbursed limited to CGHS rate.

f) Issuance of Medical Smart Card and cashless treatment in empanelled Hospitals :

At present CIL and its Subsidiaries are issuing a Medical Card in a A-4 Size paper, which is difficult to handle and preserve. Moreover, at the time of hospitalization /treatment, a copy of the Medical Card needs to be deposited with the hospital. A "Smart Card" with microchip (like Bank Debit/Credit Card) containing details of retired Executives be issued so that by swapping the card every relevant details is available with the hospital authority for information and bill may be settled between the concerned hospital and Coal India Ltd. / Subsidiary Companies.

g) Inclusion of retired executive who had resigned after serving the Coal Industry for more than 20 years in the CPRMSE scheme:

In the existing CPRMSE scheme, an executive who had resigned from the Service is not entitled for medical benefit under this scheme, although he is entitled for pension. It is requested that Executives, who resigned from Service after serving the Coal India Ltd./Subsidiary Companies for more than 20 years, may be included in the CPRMSE scheme with the deposit of required amount as per scheme, provided that such person does not draw any medical benefit from any other organization after separation from CIL/Subsidiary.

h) Inclusion of Psychiatric treatment :

As per clause 6.3 (i), the cost of Psychiatric treatment is outside the purview of the CPRMSE. As per the "Mental Health Act, 2017", passed on 07.04.2017, every person with mental illness shall be treated as equal to persons with physical illness under the provisions of all health care provisions. In view of the above, it is requested to amend the existing clause and allow the Psychiatric treatment cost as admissible.

i) Empanelment of Hospitals :

As suggested by CIL Management vide circular No.CIL/C-5B/Med/2017-18/018/481(A) dated 23.06.2017 we request CIL Management for Empanelment of EEDF (Aurobindo Seva Kendra, Jodhpur Park, Kolkata) and Apollo Hospitals at Chennai, Hyderabad and Delhi.

j) Uniformity in dealing post retirement medical claims :

It has been experienced that Subsidiaries of CIL are dealing with the post-retirement medical benefit Scheme differently. It is requested that the Scheme should be implemented centrally by CIL by instituting a separate Body to bring uniformity in dealing with settlement of post-retirement medical claims.

OTHER FACILITIES/ISSUES

a) Help Desk :

CIL Management may provide help desk at CIL HQ. and all Subsidiary Companies Head Quarters engaging a designated officer with mobile No./contact No. to extend all types of help and redress the complaints of the retired executives.

b) Ambulance facility:

The Ambulance facility may be extended to the retired Executives in a locality/sector where more than 30 officers are residing. The facility may be provided all over India. The Metro cities should be divided into 8 – 10 sectors and Ambulance facility may be extended from any suitable point of each sector.

c) Annual Meet :

Annual meet may be organized by CIL Management on a particular day at CIL HQ and HQ of Subsidiary Companies where Director (P&IR) / Director (P) of the concerned Company may be present and listen to the grievances of individual executives, if any, and take measures for urgent redressal.

d) Coal Mines Pension Scheme '98 :

Sustainability of the fund of CMPS '98 is of concern of the retired executives. Correct evaluation of financial status of CMPS Fund is the need of the hour. There is a need to appoint an Actuary to analyze the data of CMPF pensioners and on roll employees, which will help in finding out a strategy for making the pension fund sustainable.

Provision regarding upward revision of the pension amount may be considered and the issue may be taken up with concerned Authorities.

The Association is eager to extend any service in this regard and will be happy to be associated in the process of analysis and way forward, if, desired.

e) Guest House Facility :

It is requested to allow the retired executives for availing the Guest Houses at Kolkata, Delhi, Mumbai, Nagpur, Ranchi and other places visiting such places for medical treatment, at least.
