### COAL INDIA LIMITED RETIRED EXECUTIVES WELFARE ASSOCIATION

(Registered under W.B. Societies Registration Act, 1961 vide no.: 60903 of 2016-2017 Dated 16.09.2016 Ekta Niketan, Flat 1A, 23 Bondel Road, Kolkata - 700019 (email: cil.rewa2017@gmail.com)

28/02/2018

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

Sub: Meeting request with the representatives of Coal India Limited Retired Executive Welfare Association (CILREWA)

Dear Sir,

At the outset please accept my hearty congratulations, on behalf of our Association, for assuming the charge of Director (P&IR) of Coal India Limited. You bring with you the experiences of HR functions in the other major CPSUs that expectedly will help resolve many issues pending since long at CIL.I wish you all the successes in your endeavor.

I would also like to take this opportunity to bring to your knowledge that, we, the retired executives of Coal India Limited and its subsidiary companies, have formed an Association in the name of "Coal India Limited Retired Executives Welfare Association (CILREWA)". The Association aims atextending all help to the retired executives, in need, as well as, takingup the issues of common interest, like pension and better medical facilities etc. related to retired executives of CIL and its subsidiaries with the right authorities.

We firmly believe that our efforts will be appreciated and our Association will earn its recognition from you.

This is also to bring to your kind notice, that the Association had requested Sri R R Mishra, CMD, WCL, and also holding additional charge of Dir (P&IR), CIL to spare a few minutes for us, so that our team couldapprise him about the difficulties and the problems being faced by the Retired Executives of CIL and its Subsidiaries. A formal letter (through e-mail) highlighting the major issues was also sent to him as per his advice. However, the time slot was not provided and unfortunately, the issues are yet to be resolved.



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We are pained to inform you that the issue of Additional Retirement Benefit (9.84%), finalised during pay revision, effective from 01.01.2007 is yet to be implemented in CIL, though the scheme has been implemented in other PSUs. Unfortunately, a number of executives have died during this period without getting any benefit of this Scheme.

The PLBS/PLRS of Rs.8300/- paid to each executive in the year 2008-09 (for the FY 2007-08), was recovered at the time of PRP payment. CIL, based on the clarification and /or approval received vide note sheet Ref.CIL/C-5A(PC)/425 dated 03.02.2016 on the subject query of the GM(Finance), CIL, regarding recovery of PLRS paid for the year 2007-08, have released the payment against the recovery made earlier. Subsequently, on persuasion some subsidiaries have also followed the suite. However, it is painful to inform you that, even after repeated persuasion, ECL and MCL are yet to refund this amount to the retired executives.

Other issues like, Enhancement of ceiling of domiciliary expenses and hospitalisation expenses, Creation of a separate trust for CPRMSE fund, Introduction of Corporate Discount System for health facility, Issuance of medical smart card and provision of cashless treatment etc. need immediate attention. Details of all these issues requiring actions from CIL are enclosed as annexure for reference.

It will be kind of you if we can share our concerns with you on these issues.

In the above context, we request you to kindly provide us a suitable time slot so that we are able to place our difficulties for an early solution.

With great expectation and regards,

Yours faithfully,

(N C Jha)

President, CILREWA Former CMD, Coal India Ltd.

President

COAL INDIA LIMITED RETIRED

EXECUTIVES WELFARE ASSOCIATION

#### ISSUES OF CONCERN OF RETIRED EXECUTIVES

#### MEDICAL FACILITIES

#### a) 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/-.

#### b) 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.

## c) Separation of fund earmarked for CPRMSE scheme under a separate Trust:-

Contributions received from on roll and retired executives towards CPRMSE fund need to be kept under a Trust. Contributions along with interest thereon be transferred to that fund and a separate Trust may be constituted for the purpose without any further delay.





## d) Introduction of Corporate Discount system in Empanelled Hospitals replacing the existing CGHS rates:-

As per clause 3.2.1 (a) (ii), reimbursement of Indoor treatment in Company Approved Hospitals or Nursing Homes is done as per actual or CGHS rate, which ever is less. Many renowned Doctors are refusing to provide treatment to the retired Executives at CGHS rate. As a result of which the retired executives and/or their spouses are to bear either additional cost for treatment or to compromise with the treatment. To avoid this problem, it is requested to introduce "Corporate Discount System" with the hospitals in place of existing CGHS rates as is being done by other PSUs.

## e) 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.

# f) 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 Persons 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 those persons does not draw any medical benefit from any other organization after separation from this Industry.

### g) 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, which is 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.

#### h) 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), Apollo Hospitals at Chennai, Hyderabad and Delhi.

#### i) Uniformity in dealing post retirement medical claims:

It is seen that Subsidiaries of CIL are dealing the post retirement medical benefit scheme differently. It is requested that the scheme should be dealt centrally by CIL by constructing a separate body to bring uniformity in dealing with settlement of post retirement medical claims.

#### OTHER FACILITIES/ISSUES

#### a) Additional Retirement Benefit :-

Immediate payment /settlement of Additional Retirement Benefit of 9.84% along with interest.

#### b) Help Desk :-

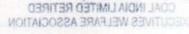
CIL Management may provide help desk at CIL HQ. and all Subsidiary Companies Head Quarters engaging a designated officer with mobile No./contact No. to extend all types of help and redress the complaints of the retired executives.

#### c) Immediate refund of PLBS/PLRS:-

PLBS/PLRS of Rs.8300/- paid in the year 2008-09 (for the year 2007-08), was recovered at the time of PRP payment.

CIL, based on the clarification and /or approval received vide note sheet Ref.CIL/C-5A(PC)/425 dated 03.02.2016 on the subject query of the GM(Finance), CIL regarding recovery of PLRS paid for the year 2007-08, have released the payment against the recovery made earlier.

Subsequently a letter was also issued from CIL, vide letter no CIL/C-5A (PC)/PLRS/2276 dated 11.09.2017, addressed to





GM(P/EE) of Subsidiaries on refund of PLRS recovered from Executives.

ECL and MCL are yet to refund the amount.

#### d) Ambulance facility:-

Extension of ambulance facility for the officers in a locality/sector where more than 30 officers are residing. The facility may be available all over India. The Metro cities are to be divided into 8 – 10 sectors and ambulance facility is to be extended from any suitable point of each sector.

#### e) 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), as the case may be present and grievances of each individual executives, if any, needs to be recorded for urgent redressal.

#### f) 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 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.

#### g) 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.

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Secretary
COAL INDIA LIMITED RETIRED
EXECUTIVES WELFARE ASSOCIATION

