

SCHEME FOR MEDICAL BENEFITS TO THE EMPLOYEES OF INSTITUTE AFTER THEIR RETIREMENT.

(As approved by the Board of Governors of IIT Bombay in its meeting held on 5th March, 2004 with Amendment made thereafter)

1. This scheme will be a part of the service conditions of employees who join the Institute's services on or after 1st July, 2003. All such employees will thus join the scheme on joining the Institute and will continue till retirement. All existing employees of the Institute and those who were on rolls of the Institute on the 30th June, 2003, either as permanent employee of the Institute or on re-employment after superannuation will be entitled to join the scheme on exercising an option in this regard within six months of adoption of the scheme by the Board of Governors. All such employees who join the scheme are herein after referred to as "members".

Employees who have retired from the Institute service before 30th June, 2003, are not eligible to join the scheme, as a special provision, only those who had opted for one of the two Insurance Schemes supported by the Institute (the Senior Citizen Scheme of the UTI or the Mediclaim Insurance) were permitted to switch over to the PRMS scheme with the approval of the Director.

For all permanent employees who have joined the institute before 1.7.2003 the scheme is optional and for those who have joined after 1.7.2003 the scheme is mandatory.

2. A monthly subscription is to be paid by all the members of the scheme, currently at a rate based on their pay scales as follows:
 - A Faculty, equivalent academic staff and other officers in the Grade pay of Rs 5400/- and aboveRs.150/-
(As per 5th PC, in the pay scale of Rs 8000 & above)
 - B Employees in the Grade pay of Rs 4600/- and below Rs 5400/-Rs.100/-
(As per 5th PC, in the pay scale of Rs 6500 to 7999)
 - C Employees in the Grade pay of Rs 2400/- and below Rs 4600/-Rs.70/-
(As per 5th PC, in the pay scale of Rs 4000 to 6499)
 - D Employees in the Grade pay below Rs 2400/-Rs.40/-
(As per 5th PC, in the pay scale less than Rs 4000)
3. The Subscription will be reviewed every five years or earlier as may be decided by the Director, by a Committee constituted by the Director, which among others, will have nominees of the Staff and Faculty Associations of the Institute. The Committee should take into consideration any substantial changes in the pay structure, cost of treatment and other relevant issues.
4. If both husband and wife are employed in IIT Bombay, either of them can choose to join the Scheme. The entitlement of reimbursement will be as per the

entitlement of the contributing member. The recovery of contribution will be affected through monthly salary bill. It is recoverable during the period of duty, suspension and leave.

W.e.f. 1.7.2003 if both husband and wife are working in the Institute, it is mandatory for both of them to join the scheme. Membership of the higher category member would be retained and the lower spouse category subscription alongwith interest would be refunded at the time of retirement of the spouse in lower category.

5. Since the employees who have retired (if eligible) / are going to retire in few years would not have paid the monthly subscription as will be paid by the serving employees, they will pay a lump sum amount equal to 20 years subscription. The period for which an employee has paid the monthly subscription before retirement would be reduced from his 20 year period. Director may, in special circumstances, allow the payment of the lump sum contribution in two or three installments, but in not more than 12 months.
6. All medical facilities as approved by BOG from time to time for serving employees and extended to retired employees will also be available under this scheme. The coverage under the Scheme will only be for hospitalization in a) IITB empaneled hospital. b) Hospital opted before retirement by self or others as on the date of treatment. The entitlement of treatment and reimbursement after retirement will be at par with that of employees in service in corresponding cadres as that of the retired employee at the time of retirement. A ceiling of the total amount of cumulative reimbursement (including direct payments made by the Institute to any Hospital for this purpose) that may be made to an employee and his or her spouse during their lifetime will be prescribed, which at present is as follows; (the categories below correspond respectively to the four categories in (2) above of the purpose of subscription)

Category A	:	Rs. 10.00 lakhs
Category B	:	Rs. 8.50 lakhs
Category C	:	Rs. 7.00 lakhs
Category D	:	Rs. 6.00 lakhs

These limits will be exclusive of reimbursement limits for O.P.D. Prescribed in these rules.

7. The present Scheme is primarily aimed at providing reimbursement for hospitalization facilities. However, a limited provision for reimbursement for out patient (OPD) treatment will be provided as follows. Members may choose to be covered by one of the following provisions for OPD at the time of retirement. Such option, once exercised, will be final and binding on the spouse of the retiring employee.
 - a) The member may opt to subscribe to the existing Contributory Medical Scheme (CMS) for OPD treatment at the IIT Hospital on terms that are approved for the Scheme (CMS) {currently subscription to CMS range from Rs.4000/- at the lowest slab to Rs.8000/- at the highest end, as a one-time payment}. A member wishing to exercise this option will pay subscription prescribed for CMS, in addition to the subscription amount payable under

the present Scheme. A member exercising this option will not be eligible to draw the medical allowance (currently Rs.300/- per month) payable to pensioners.

- b) A member not opting for (a) above, may opt to avail OPD at Government hospitals, including hospitals run by local authorities such as District Hospitals and those run by Government Departments like Railways, DAE as also hospitals of the Public Sector Undertakings. It may be above statement does not imply that such hospitals have agreed to provide such facilities to IITB employees and the Institute does not undertake to negotiate in this matter. Those opting for this may be reimbursed for treatment (including cost of medicines, tests etc.) currently up to a maximum limit of Rs. 2500/- per annum. A member opting for this will not be required to pay any additional subscription but will not be eligible to draw the medical allowance payable to pensioners.
- c) Members not opting for either of the provisions (a) or (b) above may continue to draw the medical allowance payable to retired employees.

The Institute may recognize some hospitals in major cities and towns outside Mumbai at which retired employees may avail hospitalization facilities. The amount of reimbursement for treatment in such hospitals will not exceed amount admissible to a serving employee in the Institute, as provided in clauses 6 above.

The retired employees will send Photo copies of records of the case to the CMO of the IIT Hospital for information and record.

- 8. To facilitate reimbursement, the retired employees should submit all documents to IIT Bombay as per the check list provided.
- 9. Any change in the reimbursement rules, announced by the Government of India from time to time, will be incorporated in the scheme with due approval of the Board of Governors.
- 10. No refund of the subscribed amount will be permissible under any circumstances, other than that mentioned in para 11.
- 11. (a) A member may opt to leave the scheme at the time of retirement on superannuation from the Institute by taking a refund of the amount standing in his/her account. Once a member leaves the scheme, he/she will not be permitted to rejoin the same.
 - (b) When a member leaves Institute's services on resignation, his / her membership will be terminated by the Institute. The member will be eligible for refund of the amount standing to his / her account.
 - (c) In case of both husband and wife are PRMS Members, one of the member can opt for entitlement and the other can take refund only at the time of his / her superannuation retirement.
 - (d) In case of death while in service of a member who is not having spouse,

subscription will be refunded to the legal heir of the member.

- (e) In case an employee dies or leaves the Institute on voluntary retirement after serving the Institute for a minimum of 20 years, spouse/ employee may opt to continue to be a member by making a lumpsum payment equal to the balance installments due from him / her. In such cases, the benefit under the scheme will be applicable as under.

Sr No	Type of Voluntary Retirement (Category wise)	Commencement of PRMS benefit
1	Employees whose superannuation retirement age is 65 years and retires (vol) with a minimum qualifying service of 20 years.	PRMS benefit starts from the day following the date on which he/she attains the age of 60 years provided he/she is not in receipt of medical benefit from any other source.
2	Employees whose superannuation retirement age is 62 years and retires (vol) with a minimum qualifying service of 20 years.	PRMS benefit starts from the day following the date on which he/she attains the age of 57 years provided he/she is not in receipt of medical benefit from any other source.
3	Employees whose superannuation retirement age is 60 years and retires (vol) with a minimum qualifying service of 20 years.	PRMS benefit starts from the day following the date on which he/she attains the age of 55 years provided he/she is not in receipt of medical benefits from any other source.
	Voluntary retirement after attaining the age of 50 years (Group A & B officers who have entered the service before 35 years of age (under FR 56K).	PRMS benefit starts from the day following the date on which he/she attains the age of 55 years provided he/she is not in receipt of medical benefits from any other source.
5	Voluntary retirement after attaining the age of 55 years (Group A & B officers other than at Sr. No. 4 all Group C employees (under FR 56 K).	PRMS benefit starts from the day following the date on which he/she attains the age of 55 years provided he/she is not in receipt of medical benefits from any other source.
6	Voluntary retirement on completion of 30 years of qualifying service(All employees).	PRMS benefit starts from the day following the date on which he/she attains the age of 55 years provided he/she is not in receipt of medical benefits from any other source.
7	In case of death while in service and if the spouse opted for PRMS facility by paying the remaining amount of subscription in lumpsum.	PRMS benefits starts from the day following the date on which the deceased employee would have attained 55 years had he/she been alive provided he/she is not in receipt of medical benefit from any other source.

Note :- In all cases of retirement, employees are eligible for usual Institute medical benefits for 4 months immediately after retirement during which period PRMS benefit would not be admissible.

12. The Institute will maintain a separate account for every member of the scheme in the manner in which PF accounts are maintained. The amount that stands in the account of every member shall receive interest at a rate which is 1% less than the average of prevailing saving bank a/c rate of interest of the nationalised bank; the 1% amount will be considered as administrative expenses for the scheme.
13. In case of medical emergency, the rules as applicable to the serving employees shall apply, but with the limits as given in clause 6 above.

Ad-hoc / Advance payments to PRMS members in emergency, depending upon the gravity / genuineness of the case, can only be made on Registrar's special sanction, against the unpaid bills or estimate of treating hospital for such payments.

14. When the spouse of a staff member is employed in a State/ Central Govt. / another Autonomous / Corporate body, he/she can choose to claim the medical facilities either from the Institute or from the spouse's employer, by declaring the same through a joint communique.

In case of upgradation to higher post which results in change of category of the spouse of the original member, who is still serving in the institute, PRMS A/c can be transferred to the spouse's name in the upgraded category by paying the differential amount pertaining to the higher PRMS category. This upgradation in PRMS is optional.

100% reimbursement benefit of the scheme is also extended to children of PRMS members who are 50% or more permanently mentally disabled as certified by the medical authority (as per the criteria followed for eligibility for family pension).