

FAQs ON RETIRED EMPLOYEES CONTRIBUTORY HEALTH SCHEME

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Q.1 Whether there is any Medical Scheme for Retired Employees?

Ans: Yes. There is a Scheme called BHEL Retired Employees' Contributory Health Scheme (RECHS). This is effective from 1st November, 1985.

Q.2 Under the Scheme, who are eligible?

Ans: This scheme will apply to the following categories of retired BHEL employees:

- a. Regular employees, who retired from service on attaining the age of superannuation after rendering a minimum of 5 years continuous service in the company and who retire from service in accordance with the rules of the Company before attaining the age of superannuation but after rendering not less than 10 years of continuous service.
- b. In case the retired employee under this scheme dies, his spouse will continue to avail the benefits, subject to his/her continuing to meet the criteria of eligibility mentioned in the scheme.
- c. In case of deceased employees, minimum 10 years' service is required for the spouse to be eligible for medical facilities (both OPD and inpatient Treatment) on payment of contribution and subject to the other terms and conditions prescribed under the said scheme.

Q.3 What are the contributions from retired employees?

One-time payment equivalent to half of last serving month's basic pay drawn before retirement/superannuation. This will also be applicable in case of eligible surviving spouse of deceased employees, who died while in service . A Re-validation Fee of Rs.100/-p.a. for executives and Rs.50/-p.a. for Non-Executives.

Q.4. What are the facilities for medical treatment ?

Ans. Hospitalization treatment in company approved Hospitals is allowed for all major ailments like Neuro, Cardiac, Cancer, Renal etc. Room rent/ward will be one level lower than that of a serving employee. Beneficiary will deposit directly with the Hospital an advance of 20% of the estimated charges and the Company will extend the credit facility up to 80% of the charges on the recommendation of the Authorized Medical Officer. The balance amount, if any, after adjusting the deposit made to the Hospital will be reimbursed to the beneficiary on submission of the bills along with discharge certificate, giving details of period of Hospitalization, diagnosis, date of discharge etc.

Q.5 Is the spouse of a retired employee who dies after retirement and had not opted for RECHS membership eligible for medical facilities?

Ans. In the case of an employee who died after retirement and who had not opted for RECHS membership while alive but was otherwise eligible for RECHS membership, his/her spouse may be permitted to become a member of RECHS, on request, subject to fulfilling the eligibility conditions of the Scheme.

Q.6 How much amount will be given if Out patient treatment is not availed at Company Hospital?

Ans. Rs .12000/-per annum for self and spouse will be given if not availed out patient treatment at Company Hospital. Deceased Employees spouse is also eligible for OPD reimbursement.

Q.7 Any type of other facilities?

Ans. Yes. Reimbursement of OPD expenses, in case of emergency incurred, in a financial year, will be restricted to Rs.1000/-per annum or actual or as per BHEL Rules, whichever is less will be reimbursed towards reimbursement of medical expenses. This facility is for those members of RECHS who have opted to avail the OPD facility from the Company hospitals/dispensaries and not for those who have opted for fixed OP- reimbursement

Q.8 Whether the renewal of medical card is done annually or one time ?

Ans. Re-validation of the card will be done annually every year before 1st April. Reimbursement facility is available only where the employee is registered.

Q.9. What type of facilities are under Company approved Hospitals?

Ans. For major Ailment, the deposit of advance of 20% of estimated expenditure by the retired employees, be restricted upto Rs.10,000/-only and for the balance of 20% amount, the retired employee will have an option to provide the surety of equivalent amount from a serving employee (posted at the same location).