

Sub :Post Retirement Medical Scheme for Employees  
who retired on or after 1.1.2007

The Post Retirement Medical Scheme for employees who retired on or after 1.1.2007 was launched on 2.10.2020. The PRMS will be operated through insurance. Currently, the Scheme would be operated by M/s. IFFCO TOKIO Insurance Company. The policy will commence w.e.f. 2.10.2020 initially for a period of one year, unless communicated otherwise, the policy will be extended with M/s IFFCO Tokio, for next two policy years.

The following are the salient features of the above scheme :

- A. **Objectives of the Scheme** : - To extend Medical Benefits to SCI Retired Employees and their spouse.
- B. **Policy coverage:**
- i. Family Definition: Only Retired Employee and their spouses
  - ii. Hospitalization Benefits :- The hospitalization benefits accruing to the members of this scheme will be as follows:

Designation	Annual Limit
CMD and Directors	Rs. 10,00,000/-
ED, GM, DGM, CM	Rs. 8,00,000/-
SM, MGR, DM, AM, NE5 UG	Rs. 6,00,000/-
NE1 to NE5	Rs. 4,00,000/-

The limits for reimbursement of medical expenses shall operate as a combined limit for the employee and dependent spouse. In the event of death of either the benefit will continue to apply to the survivor.

- iii. **Domiciliary entitlement: There would be no domiciliary entitlement.**
- iv. Corporate Buffer: Additional corporate buffer of Rs. 50,00,000( Rupees Fifty lakhs only) will be part of the policy. Parameters for utilisation will be as follows:
  - a. Restricted to Rs. 2,00,000 per family per policy year.
  - b. Only for Critical Illness cases at SCI's discretion.
- v. Standard Deductible:

There will be Standard Deductible of Rs. 5,000/- for each claim uptoRs. 1,00,000/- and Rs. 10,000/- for each claim above Rs. 1,00,000/-. In case of continuous period of illness including relapse within 45 days from the date of last consultation with the Hospital / nursing home where treatment may have been taken. During this period the standard deductible shall not be applicable.

- C. **Capping on Ailments** : - The following capping on procedures/ packages as given below, shall be applicable:

Ailment Capping	Applicable (INR)
Cataract	Rs. 50,000 per eye
Prostate (other than treatment of Prostate Cancer)	Rs.95,000/-per hospitalization
Knee Replacement	Unilateral Rs. 2,25,000 Bilateral Rs. 4,50,000
Kidney Stone removal	Rs. 75,000/-per hospitalization

- j. The Existence certificate is mandatorily required to be submitted on yearly basis to the S.C.I. during the month of April every year.

In case of sad demise, the respective dependent / family member are required to submit the relevant documents to SCI Head Office.

PPN Rates: Preferred Provider network (PPN) means a network of hospitals which have agreed to a cashless packaged pricing for certain procedures. Reimbursement of expenses incurred in PPN Hospitals for the procedures shall be subject to the rates applicable to PPN package pricing. For capped ailments lower of PPN rates or capping amount will be applicable and for rest of the ailments PPN rates shall be applicable. The list of hospitals can be viewed from the following link.

[https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/List%20of%20Network%20Hospitals\\_1.pdf](https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/List%20of%20Network%20Hospitals_1.pdf)

**D. Settlement of Claims :-**

- i) The claims regarding pre-post hospitalization and reimbursement to be submitted to the following address :-

IFFCO Tower,  
1181 Waterfield Road,  
3<sup>rd</sup> floor, Bandra (West),  
Mumbai 400 050.

The link of claim form is [https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/pdf/Health%20Claim%20Form\\_0.pdf](https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/pdf/Health%20Claim%20Form_0.pdf).

**E. Contact details :-**

**Reimbursement :**

Claim reimbursement : healthclaims@iffcotokio.co.in.  
Claim status : [megha.gawde@ext.iffcotokio.co.in](mailto:megha.gawde@ext.iffcotokio.co.in)  
Claims processing : [vikram.bagal@iffcotokio.co.in](mailto:vikram.bagal@iffcotokio.co.in) - Mob. No. 9029311967  
[jharnab@iffcotokio.co.in](mailto:jharnab@iffcotokio.co.in). – Mob. No. 9818668133  
[sbhandari\\_itgi@iffcotokio.co.in](mailto:sbhandari_itgi@iffcotokio.co.in) - Mob. No. 7738084258

Cashless :-

[cashless@iffcotokio.co.in](mailto:cashless@iffcotokio.co.in)

mobile no.0124-4722020/22/234

[khanarashad.os@ext.iffcotokio.co.in](mailto:khanarashad.os@ext.iffcotokio.co.in)

mobile no 9654005945

[pradeep1.sharma@iffcotokio.co.in](mailto:pradeep1.sharma@iffcotokio.co.in)

mobile no.9599054906

**F. Misuse of Scheme:**

Stringent action will be taken against person/s / hospitals found to be misusing the system/guilty of any fraudulent activity, viz. Debarring member/s from PRMS membership, blacklisting hospitals, initiating suitable legal action etc., as deemed fit by SCI Management.

G. In case of any clarification, the employees may contact SCI's Single Point of Contact as under :-

**a) Mumbai:**

Mrs. Tejashree S Kanvinde,

Manager (Personnel)

Tel. No. 022-22772572

e-mail id :- [ts.kanvinde@sci.co.in](mailto:ts.kanvinde@sci.co.in)

**b) Kolkata, Haldia & Portblair :**

Ms. Ruphina Aruna Purty.

Deputy Manager,( P&A- Kolkata )

Tel. No : 2254 3423

e.mail id:- [ruphina.purty@sci.co.in](mailto:ruphina.purty@sci.co.in)

**c) Chennai:**

Mr. A.B.Srinivasan, Manager ( P&A)

Tel. No : 044-25223320

e.mail id : [ab.srinivasn@sci.co.in](mailto:ab.srinivasn@sci.co.in)

**d) Delhi:**

Mr. Ashok Kumar(Regional Senior Manager)

Tel. No: 011-23473031 / 011 23712706

e.mail id : [kumar.ashok@sci.co.in](mailto:kumar.ashok@sci.co.in)

Please also note that except for emergencies, call to SPOC must be made only during office hours on working weekdays.

Email with details have been sent to all concerned retired employees.