

पंजीकृत और नैगमिक कार्यालय:  
नं. 3 एवं 4, 1 स्टेज, 1 फेज़, बी.टी.एम. लेआउट,  
बन्नेरघट्टा रोड, पो.बॉ.सं. 2924, बेंगलूरु - 560 029

Registered & Corporate Office :  
No. 3 & 4, 1st Stage, 1st Phase, B.T.M. Layout  
Bannerghatta Road, Post Box No.2924  
Bengaluru - 560 029  
CIN - U22213KA1995PTC017100  
दूरभाष सं./ Tel No.: 91-80-66602000  
GST. No. 29AAACB8111E1Z1



ISO 9001 : 2015  
ISO 14001 : 2015  
Company

भारतीय रिज़र्व बैंक  
नोट मुद्रण (प्रा.) लिमिटेड

(भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्वाधीन सहायक कंपनी)

**BHARATIYA RESERVE BANK  
NOTE MUDRAN (P) LIMITED**

(Wholly owned subsidiary of Reserve Bank of India)

BNM No. 1011 / 02.02.14 / 2022-23  
The Senior General Manager  
Bharatiya Reserve Bank Note Mudran (P) Limited,  
Bengaluru/ Mysuru/Salboni

29/08/2022

**Administration Circular No. 03**

Dear Sir,

**"BRBNMPL Post Superannuation Medical Benefit Scheme for Retired Employees" managed and regulated directly by the Company (Scheme-I for employees retired on or before December 31, 2021)**

The Company has introduced a "BRBNMPL Post Superannuation Medical Benefit Scheme for Retired Employees" and their spouses (Scheme-I) with effect from January 01, 2022, membership of which may be obtained by those who have retired from the Company on or before December 31, 2021 and completed 10 years of services in the Company as per the eligibility criteria prescribed under the Scheme.

2. The "BRBNMPL Post Superannuation Medical Benefit Scheme for Retired Employees" under Scheme-I shall be managed and administered by the Company.

3. Accordingly, all matters pertaining to medical benefit of retired employees are to be managed by the Company extending the insurance benefits to the members and their spouses as per the Policy of Company under Scheme-I in the matter.

4. The detailed Scheme for "BRBNMPL Post Superannuation Medical Benefit Scheme for Retired Employees" is enclosed herewith in Annexures. The benefits under the said Scheme are briefly given hereunder:

**1. Outdoor Medical Treatment / Domiciliary Treatment:**

Domiciliary / Out-Patient Medical Treatment benefit per Insured family will be with the following insurance coverage of medical insurance for the various categories of employees for out-patient medical treatment;

SL No.	Description & Designation	Maximum Insurance Coverage per family per annum
1.	Process Assistants from Gr-I to Gr-V	₹10,000



- 2 -

2.	Process Supervisors/AM/DM/MGR/AGM	₹15,000
3.	DGM and above	₹20,000

## 2. **Indoor Medical Treatment / Hospitalization Treatment:**

The indoor hospitalization treatment shall be based on Family Floater insurance policy with the following coverage of insurance for various categories of employees for in-patient treatment as under:

SI No.	Description & Designation	Sum Insured coverage for in-patient treatment per family with floater facility per annum	Lump sum (30%) employee's contribution towards premium to be remitted to the Company at the time of membership per family
1.	Process Assistants from Gr-I to Gr-V	₹3,00,000	₹1.50 lakhs
2.	Process Supervisors/AM/DM/MGR/AGM	₹4,00,000	₹1.90 lakhs
3.	DGM and above	₹5,00,000	₹2.30 lakhs

5. The Company will make the arrangement of taking a Tailor made Floater Group Mediciam Insurance Policy from the Insurance Company from time to time for coverage of medical insurance benefits in respect of retired employees as mentioned above for those who have retired from the Company on or before December 31, 2021 and eligible under **Scheme-I**.

6. The Group Mediciam Policy would be renewed every year in respect of the member beneficiaries. The employees retired from the services of the Company on or before December 31, 2021 and found to be eligible under Scheme-I need to enrol for the membership under the Scheme by paying lump sum premium contribution as per actuarial valuation to the Company latest by **September 12, 2022** as prescribed under Scheme-I. The mode of payment of premium is online transfer in the Company's account, the details of which is given in brochure enclosed as Annexure. The retired employee is required to submit Life Certificate after obtaining membership under the Scheme in respect of him and his spouse every year.

7. The details regarding the Scheme-I along with the procedure for obtaining membership and the benefits are prescribed in the **Annexures**. (Annexure 1 to 5). The Group Mediciam Insurance Benefit under Scheme-I will be operational **w.e.f October 01, 2022**.



Annexure 1- Scheme I

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- ii. Annexure 2- Enrolment form with Appendix A1 & A2
- iii. Annexure 3- Brochure on insurance coverage benefits under GMIP.
- iv. Annexure 4- Brief description of facilities under GMIP.
- v. Annexure 5- Life Certificate format.

8. The contents of this Circular may be brought to the notice of all concerned and the units are advised to give wide publicity on this matter and intimate the superannuated employees/spouses of deceased employees for inclusion in the Scheme within the stipulated time limit and arrange to forward the enrolment form to CO latest by **September 15, 2022**.

Yours faithfully,

For and on behalf of BRBNMPL



(H.S. Thakurdesai)

Senior General Manager

Encl: As above.



**SCHEME-I**

**BRBNMPL POST SUPERANNUATION MEDICAL BENEFIT SCHEME FOR RETIRED EMPLOYEES RETIRED ON OR BEFORE DECEMBER 31, 2021**

**1. Background:**

- i. The Company is pleased to introduce the Post Retirement Contributory Medical Insurance Benefit Scheme for meeting hospitalization expenses for the benefit of Employees who have superannuated on or before December 31, 2021 and completed 10 years of services in the Company. The superannuated employees can avail hospitalization treatment for self, spouse and for physically/mentally challenged dependent children. The dependent children of deceased employees are also covered under the Scheme. The benefit of Hospitalization treatment and Outdoor medical expenses can be availed through Insurance Company under the Scheme by contributing 30% of the annual insurance premium in lump sum amount prior to joining the Scheme. The remaining 70% of premium will be borne by the Company.
- ii. The Company shall contribute 70% of premium every year on the basis of actuarial valuation.
- iii. Accordingly, Post Superannuation Medical Benefit Scheme for Employees has been introduced for the retired employees who have completed 10 years of services in the Company on or before December 31, 2021.

**2. Title:**

The Scheme is called "**BRBNMPL Post Superannuation Medical Benefit Scheme for Retired Employees**" (Scheme-I) for Employees retired on or before December 31, 2021 and after completion of 10 years of services in the Company.

**3. Scope and coverage under the Scheme would be available in the following Cases:**

- i. The Scheme would cover all employees of the Company and their spouse who have retired / opted for voluntary retirement on medical grounds after rendering minimum 10 years of service in continuity in the Company/opted for Voluntary Retirement Scheme under the provisions of Rule 14 of BRBNML Service Rules and duly accepted by the Competent Authority on or before December 31, 2021.



- ii. The service rendered in the Government/ PSUs or any other organization prior to joining BRBNMPL would not count for the purpose of computation of total service in BRBNMPL required for availing the benefits under this Scheme.
- iii. Services rendered for more than 9 years and 6 months but less than 10 years will be rounded off and treated as 10 years.
- iv. Employees who are relieved from the services of the Company on the grounds of continued ill-health including permanent disability (by the Company) on or after the date of introduction of the Scheme with or without completion of minimum 10 years of service and their spouse and physically/mentally challenged dependent children would also be covered under the Scheme.
- v. Widow / Widower and dependent children of those employees who have died while in service, without minimum service condition requirement would also be covered under the Scheme.
- vi. Widow / Widower and dependent children of those eligible employees as at Para 3(i) & (iv) who died after separation from the Company would also be covered under the Scheme.
- vii. The dependent children in respect of cases at para (v) and (vi) will be covered under the Scheme (in respect of employees died in harness) till the notional date of retirement of the deceased employee concerned. The Dependent children of the deceased employee under the Scheme means they are not gainfully employed anywhere and below 25 years of age till the notional date of retirement of deceased employee whichever is earlier.
- viii. The beneficiaries as above will give an undertaking / declaration that they are not covered under any other Medical Benefit Scheme provided by the employer of his / her spouse/ children etc.
- ix. Employees Retired / Superannuated under the provision of BRBNML Services Rules on the guidelines on Retirement Review for ensuring probity and efficacy among employees would also be covered under the Scheme.
- x. For the purpose of this Scheme, spouse shall mean the spouse as per the records of the Company, as on the date of retirement of the member. Any other person, who acquires the status of spouse after the retirement of member, shall not be entitled to any benefit under the Scheme.
- xi. Dependent children of members who have permanent physical / mental disability as defined under Persons with Disabilities Act 1995, and are incapable of being gainfully employed. The degree of severity of physical / mental disability should be certified by a Competent Medical Authority (Senior Medical Officer/ Medical Board at the Apex level



/ State Hospital Level). The certification will have to be further corroborated by the Company Medical Officer at units. The coverage of membership to dependent children of the members has also been extended to those who have temporary physical / mental disability. The minimum degree of disability should be 40% in order to be eligible for any concession / benefits under the Medical Assistance Fund Scheme. Medical certificate is required to be produced once, if the disability is permanent and if disability is temporary, once in every five years.

**4. The following categories of Employees would be excluded from the coverage:**

- i. Employees who had resigned/ absconded or who were dismissed/terminated from service, compulsory retirement, removed from services because of disciplinary proceedings.
- ii. Employees who are covered under Medical Benefit Schemes provided by the employer of his/her spouse/ children, etc.

**5. Company's Contribution to the Scheme:**

- i. Company Contribution towards the Scheme would be 70 % of premium every year on the basis of actuarial valuation. The Scheme would be operational from the date indicated in the Circular.
- ii. The rate of contribution towards the premium of health insurance coverage would be 30% by retired employees and 70 % by the company every year on the basis of actuarial valuation. The Scheme may be reviewed depending upon the sustainability and capacity to pay by the Company from time to time.
- iii. The Post Superannuation Medical Benefit Scheme for Employees retired on or before December 31, 2021 is non-statutory and hence entirely dependent upon affordability, sustainability and capacity to pay. Contribution by the Company towards the Scheme is, therefore, not guaranteed and can be reduced or even refused.
- iv. The Scheme will be reviewed by the Company as regards affordability, sustainability and capacity to pay by the Company from time to time and the decision of the Company as regards the contribution of premium to be paid is final and binding on the members.

**6. Overall Insurance Coverage under the Policy:**

**A. Indoor Treatment:**

- i. The Insurance Policy shall be based on Family Floater with the following coverage for the various categories of employees for in-patient treatment:





Sl No.	Description & Designation	Sum Insured coverage for in-patient treatment per family with floater facility per annum	Lump sum (30%) employee's contribution towards premium to be remitted to the Company at the time of membership per family
1	Process Assistants from Gr- I to Gr- V	₹3,00,000	₹1.50 lakhs
2	Process Supervisors/AM/DM/MGR/AGM	₹4,00,000	₹1.90 lakhs
3	DGM and above	₹5,00,000	₹2.30 lakhs

ii. The amounts mentioned in the above Table can be varied and the contribution of retired employees towards insurance premium may change as per the actuarial valuation from time to time and the differential amount if any shall be payable by the retired employee as and when required by the Company.

iii. In case any member does not have a surviving spouse, 70% of these rates will be applied.

Employees Retired / superannuated earlier prior to December 31, 2021 under the provision of BRBNML Services rules shall contribute age-based lump sum premium contributions towards 30% employee contribution to the Company at the time of inclusion as member in the Scheme.

Designation of the employees at the time of Superannuation	Process Assistants from Gr-I to Gr-V	Process Supervisors/ AM/DM/MGR/AGM	DGM and above
Contributions collected for respective Sum Insured in respect of Current age of the retired member	Lump sum contributions to be collected from the retired members for Sum Insured ₹3,00,000	Lump sum contributions to be collected from the retired members for Sum Insured of ₹4,00,000	Lump sum contributions to be collected from the retired members for Sum Insured of ₹5,00,000
60	₹1,50,000	₹1,90,000	₹2,30,000
61	₹1,47,500	₹1,87,500	₹2,27,000
62	₹1,45,000	₹1,85,000	₹2,24,000
63	₹1,42,500	₹1,82,500	₹2,21,000
64	₹1,40,000	₹1,80,000	₹2,18,000
65	₹1,37,500	₹1,77,500	₹2,15,000
66	₹1,35,000	₹1,75,000	₹2,12,000



Handwritten signature or mark.

67	₹1,32,500	₹1,72,500	₹2,09,000
68	₹1,30,000	₹1,70,000	₹2,06,000
69	₹1,27,500	₹1,67,500	₹2,03,000
70	₹1,25,000	₹1,65,000	₹2,00,000
71	₹1,22,500	₹1,62,500	₹1,97,000
72	₹1,20,000	₹1,60,000	₹1,94,000
73	₹1,17,500	₹1,57,500	₹1,91,000
74	₹1,15,000	₹1,55,000	₹1,88,000
75 & Above	₹1,12,500	₹1,52,500	₹1,85,000

- The amounts mentioned in the above Table can be varied and the contribution of retired employees towards insurance premium may change as per the actuarial valuation from time to time and the differential amount if any shall be payable by the retired employee as and when required by the Company.
- In case any member does not have a surviving spouse, 70% of these rates will be applied.

#### **B. Outdoor Treatment:**

- Domiciliary / Out-Patient Treatment benefit per insured family will be with the following insurance coverage for the various categories of employees for out-patient treatment.

Sl No.	Description & Designation	Maximum Insurance coverage per family per annum
1	Process Assistants from Gr- I to Gr- V	₹10,000
2	Process Supervisors/AM/DM/MGR/AGM	₹15,000
3	DGM and above	₹20,000

#### **C. Terms and Conditions in the insurance policy**

- The above coverage can be increased / decreased by BRBNMPL Management and the same would be notified from time to time.
- Family for this purpose would mean only the retired employees and his/ her spouse both or the survivor and the physically/mentally challenged dependent children.





- iii. In case any retired Employee is unmarried, the family would mean only the retiree.
- iv. The Insurance Coverage shall be provided only in India.
- v. The coverage provided shall be without any 'entry and exit' age limits.
- vi. Pre-existing illnesses will also be covered under the Policy.
- vii. There will be no waiting period for availing treatment. Facilities under the Scheme will be available from the date of introduction of the Scheme.
- viii. Cash Less Facility would be available for the beneficiaries from Network Hospitals for in-patient treatment. Where such a facility cannot be availed by the beneficiaries, reimbursement of expenditure within the scope of the Policy would be made available by the Third Party Administrator (TPA) of the insurance Company.

**7. Medical Coverage for Indoor and Outdoor treatment shall be governed under the provisions of Insurance Policy as notified by BRBNMPL and any changes made from time to time.**

**8. Administration of the Scheme:**

The amount of insurance premium is to be paid annually. The amount will vary at the discretion of the Insurance Company from time to time. **The eligible retired employee opting to be covered under the Scheme will be required to give consent and pay 30% of lump sum premium once for the life time at the time of joining the Scheme and the balance amount will be paid by the Company.** All retired employees who retired before December 31, 2021 shall inform the Administration Department of the unit concerned and Corporate Office as the case may be, of his/her intention to be covered by the Scheme and arrange to remit the lump sum premium of his contribution in the Company's Account. The Administration Department of the unit, in turn, shall intimate the Corporate office of the same and arrange to collect the lump sum premium from the retired employee concerned and forward to remit in the the Company's Account accordingly. Thereafter, he/she should submit membership documents for this purpose as may be directed by the Company.

- 8.1 An employee covered under the Scheme cannot unilaterally withdraw from the Scheme at any stage without the permission of the Company. In case the employee desires to



withdraw from the Scheme he will not be eligible for any refund of prorata premium already remitted to the Company.

#### **9. Insurance Policy**

The Group Mediciam Insurance Policy will be issued in the name of the Company, and the beneficiaries will be the individual member/ retired employees covered by the Policy.

#### **10. Tenure**

**The Scheme is effective from January 01, 2022.**

#### **11. Amendment**

- i. The Scheme is subject to change in accordance with the requirements of the Insurance Company.
- ii. The Scheme is liable to be altered/amended at the discretion of the Company without any notice and without assigning any reason therefor. Powers of interpretation of any provision of the Scheme rest with the Board of Directors of the Company.
- iii. The Company reserves the right to withdraw/cancel the Scheme at any time without assigning any reason whatsoever and without notice.

#### **12. General:**

- i. Amendment of Scheme: The Board reserves the right to amend the Scheme subject to the affordability and sustainability and capacity to pay depending upon the financial position of the Company.
- ii. Jurisdiction: The Scheme will be subject to the laws of India including the Indian Insurance Act, 1938 and the Income Tax Act, 1961 as amended from time to time including any legislation subsequently introduced. All benefits under the Scheme shall be payable only in India. Should anything contained in these Rules, or in any amendment made thereof be repugnant to any provision or provisions of the Income Tax Act, 1961 or the Income Tax Rules, 1962, or any amendments thereto, the same shall be ineffective to the extent of repugnancy.
- iii. Any dispute shall be subject to exclusive jurisdiction of Courts at Bangalore, India.



iv. In the event of the unfortunate death of either of the beneficiaries, the surviving beneficiary should intimate the concerned Unit/Corporate Office about the same for necessary updation of records. The beneficiary should also advise his/her other family members to intimate the Company, in cases of the unfortunate death of both the beneficiaries.

**ENROLMENT FORM**

The Senior General Manager/General Manager,  
BRBNMPL,  
Bengaluru/Mysuru/Salboni

Date:

Dear Sir/Madam,

**Sub: Enrolment to become a member of the "BRBNMPL Post Superannuation Medical Benefit Scheme for Retired Employees" under Scheme -I**

**Ref:** Administration Circular No.----- dated -----.

I request you to enroll me / my spouse / my physically/mentally challenged dependent children / dependent children of deceased employee (strike off the words that are not applicable) to become member(s) of the "BRBNMPL Post Superannuation Medical Benefit Scheme for Retired Employees" under Scheme - I. My / our (strike off the words that are not applicable) particulars are indicated in Appendices-A1 and A2 to this letter. I am enclosing copies of the following Certificates as per Annexure – A2 (indicate below):

- a)
- b)
- c)
- d)
- e)

2. Further, I deposit the lump sum premium amount of (Rs. \_\_\_\_\_only) towards the provisional 30% contribution of member to be considered for membership under the Scheme-I, the deposit slip of which is enclosed. One copy of recent colour passport size photographs are also enclosed [(1 passport size photo of the retired employee / spouse / dependent children of deceased employee / physically/mentally challenged dependent children (whichever applicable) (total no. \_\_\_\_\_ photos)].

Thanking you,

Yours truly,

(Signature)

**Place:**

**Name:**

**Date:**

**Address:**

**Contact No./Mobile no.:**

**Email ID:**



**APPENDIX-A1****PARTICULARS TO BE FURNISHED BY RETIRED EMPLOYEES FOR ENROLMENT INTO THE BRBNMPL POST SUPERANNUATION MEDICAL BENEFIT SCHEME FOR RETIRED EMPLOYEES.**

Scheme-I (retired on or before 31.12.2021)

Enrolment of (select applicable):

- Retired Employee & Spouse ☐
- Retired Employee alone ☐
- Widow / Widower of retired ☐
- Dependent Children of Deceased employee ☐
- Physically/Mentally challenged dependent children ☐

Affix a recent passport size photograph of the Retired Employee here, and get it verified by any serving Officer of BRBNMPL with Name & Seal

Affix a recent passport size photograph of the Spouse of the Retired Employee (if applicable) and get it verified by any serving Officer of BRBNMPL with Name & Seal

Affix a recent passport size photograph of the Dependent Children here (if applicable) and get it verified by any serving Officer of BRBNMPL with Name & Seal

Affix a recent passport size photograph of the Dependent Children here (if applicable) and get it verified by any serving Officer of BRBNMPL with Name & Seal

Sl. No.	Particulars		(to be filled in by the beneficiary)	
<b>Personal Details :</b>				
1.	Name of the Retired Employee (in Block Letters)	:		
2.	Employee No.(at the time of superannuation)	:		
3.	Date of Birth DD/MM/YYYY	:	4.	Age : ____ years ____ months ____ days (as on.....)
5.	Name of the Spouse (indicate only if applicable)	:		
6.	Date of Birth of Spouse DD/MM/YYYY	:	7.	Age of Spouse : ____ years ____ months ____ days (as on.....)
8.	Name of the Dependent Children (indicate only if applicable)	:		
9.	Date of Birth of Dependent Children DD/MM/YYYY	:	10.	Age : ____ years ____ months ____ days (as on.....)
11.	Name of the Dependent Children (indicate only if applicable)	:		
12.	Date of Birth of Dependent Children DD/MM/YYYY	:	13.	Age : ____ years ____ months ____ days (as on.....)



14.	Permanent Address:				Address for Communication:				
15.	PIN Code				PIN Code				
16.	Phone Nos. (Land Line) with STD Code				:	Mob:			
17.	E-mail id				:				
<b>Bank Details :</b>									
18.	Account No.				:				
19.	Name of the Bank & Branch				:				
20.	IFSC Code of the Branch				:				
<b>Service particulars of the Employee :</b>									
21.	Date of Joining BRBNMPL				:	22. Date of Retirement from BRBNMPL			
23.	Total years of Service in BRBNMPL				:	Years: Months:			
24.	If total service in BRBNMPL is less than 10 years, indicate the actual service period in BRBNMPL *The no. of years service should not be less than 9years 6months as on 31/12/2021 (Scheme I)				:	Total years of Service: Years---- months----- (Proof indicating period of service to be enclosed)			
25.	Exit Mode (Strike off whichever is not applicable)				:	Superannuation/ Voluntary Retirement/ Terminated on account of continued ill-health/ Death (in case of spouse of deceased Employee)/ Other			
	Indicate the reason if 'Other'				:				
26.	Designation at the time of exits BRBNMPL				:	Designation:			
27.	Division/ Office & Dept. in which last worked				:	Division/Office: Dept.:			
<b>Service particulars of Spouse:</b>									
28.	Organisation in which spouse is employed				:				
29.	Whether the ex-employee is covered under the Medical Benefit Scheme, if any, applicable to his/ her spouse or children from his/ her Company				:	Yes/ No (Strike off whichever is not applicable)	30.	If yes, monetary Ceiling for the same	
<b>Payment of one-time lump sum contribution of premium @ 30% :</b>									
31.	Cheque /DD No./Transaction ID/UTR No.:				32.	Date :			
33.	For online payment Company bank details :								
34.	<b>Bank Details: Name of the Bank: State Bank of India</b> <b>Name of the Branch: Overseas Branch, St. Marks Road, Bangalore, India</b> Swift Code: SBININBB112 Type of Account: Cash Credit <b>Account No:10605523157</b> <b>IFSC Code: SBIN0006861</b> MICR Code: 560002056								





Declaration: I declare that the given details are true and correct to the best of my knowledge. In case if any of the above details are found to be false, the management is at liberty to take any action against me.

**(Signature of the Ex-employee  
Name & Date)**

**(Signature of the Spouse with  
Name & Date)**

Name:  
Employee No.:  
Date:  
Mobile No.:



**List of Supporting Documents in respect of the particulars indicated in Appendix-A1**

Self attested copies of Documents as indicated below, are required to be enclosed with the enrolment form:

SL. No.	Criteria	Copies of Certificate required	Indicate details of Certificate(s) produced
1	Proof of Name, Address, Date of Birth & Photograph	<p><b>Retired Employee:</b> Company's ID Card / Retired ID Card and any other ID card indicating Name, Address, Date of Birth &amp; Photograph.</p> <p><b>Spouse:</b> Photo ID Card indicating Name, Address, Date of Birth, Photograph, Name of Spouse and relationship with the retired Employee. If the relationship is not mentioned in the ID Card, a Relation Certificate from Panchayat / Municipal / Corporation Authorities is also to be enclosed.</p> <p><b>Physically/Mentally challenged Dependent Children:</b> Photo ID Card indicating Name, Address, Date of Birth, Photograph, Name of Dependent Children and relationship with the retired Employee. If the relationship is not mentioned in the ID Card, a Relation Certificate from Panchayat / Municipal / Corporation Authorities is also to be enclosed. And certificate by a Competent Medical Authority (Senior Medical Officer/ Medical Board at the Apex level / State Hospital Level) indicating the degree of disability (The minimum degree of disability should be 40% )</p> <p><b>Dependent Children of Deceased Employee:</b> Photo ID Card indicating Name, Address, Date of Birth, Photograph, Name of Dependent Children and relationship with the retired Employee. If the relationship is not mentioned in the ID Card, a Relation Certificate from Panchayat / Municipal / Corporation Authorities is also to be enclosed.</p>	
2	Service particulars in BRBNMPL	<p>i) Any Certificate(s) / Letter(s) issued by BRBNMPL indicating Date of Joining, Date of relieving, Mode of Relieving etc., Offer of Appointment, Relieving letter, Service Certificate or any letter containing such data can be submitted for this purpose.</p> <p>ii) Copy of BRBNMPL ID Card for employees.</p> <p>iii) Copy of BRBNMPL Retired Employee's ID card.</p>	



		<p>iv) Widows of Ex-employees also need to submit the requisite documents at S1 No. 2 (i) &amp; (ii) as applicable.</p> <p>v) Widows of employees who died while in service need to submit any document issued by the Company in this regard</p> <p>vi) Dependent Children of deceased employees need to submit any document issued by the Company in this regard</p>	
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For any further queries in this regard, you may contact the respective Welfare Department / Administration Department from where you have superannuated.



(Signature of the Ex-employee/Spouse with Name & Date)



**Brochure****BRBNMPL Post-Superannuation Medical Benefit Scheme for Employees who retired on or before December 31, 2021- ( Scheme-I)****Scheme-I (retired on or before 31.12.2021)**

The BRBNMPL Post-Superannuation Medical Benefit Scheme for Retired Employees who retired on or before December 31, 2021 was introduced on January 01, 2022. The benefit under Scheme-I will be provided through insurance coverage by undertaking Group Medclaim Insurance Policy. Currently the Medclaim insurance policy was undertaken from M/s. National Insurance Company Limited, Bengaluru. The policy will commence w.e.f. October 01, 2022 which will be for a period of one year, unless communicated otherwise, the policy will be extended with M/s National Insurance Company Limited, for next two policy years.

The followings are the salient features of the above Scheme:

- A. **Objective of the Scheme:** - To extend Medical Insurance Benefits to BRBNMPL Retired Employees who have completed 10 years of service in the Company and also to their spouse. (service period of more than 9 years and 6 months shall be eligible to apply.)
- B. **Policy coverage:**
- Family Definition: Only Retired Employee, his/her spouse, Widow / Widower of the Retired Employee, Physically/Mentally challenged dependent children and Dependent children of deceased employee.
  - Hospitalization Benefits: The hospitalization benefits accruing to the members of this Scheme will be as follows:

**1. SUM INSURED (Outdoor Medical Treatment)**

Domiciliary / Out-Patient Treatment benefit per insured family will be with the following insurance coverage for the various categories of employees for out-patient treatment.

SI No.	Description & Designation	Maximum Insurance Coverage per family per annum
1.	Process Assistants from Gr- I to Gr- V	₹10,000
2.	Process Supervisors/AM/DM/MGR/AGM	₹15,000
3.	DGM and above	₹20,000

**2. SUM INSURED (Indoor Medical Treatment):**

The Insurance Policy shall be based on Family Floater with the following coverage for the various categories of employees for in-patient treatment:



Sl. No.	Description & Designation	Sum Insured coverage for in-patient treatment per family with floater facility per annum	Lump sum (30%) employee's contribution towards premium to be remitted to the Company at the time of membership per family
1.	Process Assistants from Gr- I to Gr- V	₹3,00,000	₹1.50 lakhs
2.	Process Supervisors/ AM/DM/MGR/AGM	₹4,00,000	₹1.90 lakhs
3.	DGM and above	₹5,00,000	₹2.30 lakhs

Medical Coverage for Indoor and outdoor treatment shall be under the Group Mediclaim Insurance Policy as notified by BRBNMPL and any changes made from time to time.

**C. Contribution :**

Employees Retired / Superannuated prior to December 31, 2021 under the provision of BRBNML Services rules shall contribute age-based lump sum premium contributions towards 30% employee contribution to the Company at the time of inclusion as member in the Scheme.

Designation of the employees at the time of Superannuation	Process Assistants from Gr-I to Gr-V	Process Supervisors/ AM/DM/MGR/AGM	DGM and above
Contributions collected for respective Sum Insured in respect of Current age of the retired member	Lump sum contributions to be collected from the retired members for Sum Insured ₹3,00,000	Lump sum contributions to be collected from the retired members for Sum Insured of ₹4,00,000	Lump sum contributions to be collected from the retired members for Sum Insured of ₹5,00,000
60	₹1,50,000	₹1,90,000	₹2,30,000
61	₹1,47,500	₹1,87,500	₹2,27,000
62	₹1,45,000	₹1,85,000	₹2,24,000
63	₹1,42,500	₹1,82,500	₹2,21,000
64	₹1,40,000	₹1,80,000	₹2,18,000
65	₹1,37,500	₹1,77,500	₹2,15,000
66	₹1,35,000	₹1,75,000	₹2,12,000
67	₹1,32,500	₹1,72,500	₹2,09,000
68	₹1,30,000	₹1,70,000	₹2,06,000
69	₹1,27,500	₹1,67,500	₹2,03,000
70	₹1,25,000	₹1,65,000	₹2,00,000
71	₹1,22,500	₹1,62,500	₹1,97,000



72	₹1,20,000	₹1,60,000	₹1,94,000
73	₹1,17,500	₹1,57,500	₹1,91,000
74	₹1,15,000	₹1,55,000	₹1,88,000
75 & Above	₹1,12,500	₹1,52,500	₹1,85,000

- i. The amounts mentioned in the above Table can be varied and the contribution of retired employees towards insurance premium may change as per the actuarial valuation from time to time and the differential amount if any shall be payable by the retired employee as and when required by the Company.
- ii. In case any member does not have a surviving spouse, 70% of these rates will be applied.

**D. Bank Details:**

Name of the Account Holder: Bharatiya Reserve Bank Note Mudran Private Ltd  
Name of the Bank: State Bank of India  
Name of the Branch: Overseas Branch, St. Marks Road, Bangalore, India  
Swift Code: SBININBB112  
Type of Account: Cash Credit  
Account No:10605523157  
IFSC Code: SBIN0006861  
MICR Code: 560002056

The Existence certificate/Life certificate is mandatorily required to be submitted on yearly basis to the BRBNMPL during the month of April every year.

In case of sad demise, the respective dependent / family member is required to submit the relevant documents to Corporate Office of BRBNMPL.

**TPA:** Third party Administration (TPA) will provide services at their network hospitals which have agreed to provide cashless services. Reimbursement of expenses incurred in TPA network and non-network hospitals for the procedures shall be subject to the eligibility applicable to the beneficiary in the insurance policy. The present TPA is M/s Good Health Insurance TPA Limited, Bengaluru.

**E. Settlement of Claims: -**

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

M/s Good Health Insurance TPA Limited  
No.2971,2<sup>nd</sup> Floor, 17<sup>th</sup> Cross,  
Esturi Towers, K.R.Road, BSK 2<sup>nd</sup> stage,  
Bengaluru, Karnataka – 560070.





**Contact details: -**

Contact Persons: Dr. Navya – Ph no. 9686488004  
Mr. Krishnamurthy - Ph No. 9980499110  
Mr. Praveen - 9100119215  
Email: [customer.care@ghpltpa.com](mailto:customer.care@ghpltpa.com)  
Website: [www.goodhealthtpa.com](http://www.goodhealthtpa.com)

**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 Company.

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

M/s BRBNMPL, Corporate Office, Bengaluru.  
Shri K.Dinakar (Deputy General Manager)  
Tel. No. 080-66602004  
E-mail ID : [kdinakar@brbnmpl.co.in](mailto:kdinakar@brbnmpl.co.in)

Shri P. K. Mahana (Asst. General Manager-PP)  
Tel. No. 080-66602048  
E-mail Id: [pkmahana@brbnmpl.co.in](mailto:pkmahana@brbnmpl.co.in)

Please also note that except for emergencies, call to Single Point of Contact (SPOC) must be made only during office hours on working weekdays.

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#### **ANNEXURE-4**

#### **Brief Description of Facilities under Group Mediclaim Insurance Policy (GMIP)** **(BRBNMPL Post-Superannuation Medical Benefit Scheme for Retired Employees who retired on or before December 31, 2021 - Scheme I)**

#### **A. Facilities under Group Mediclaim Insurance Policy (GMIP)**

- i. The hospitalization expenses of members/ spouse who are covered through Group Mediclaim Insurance Policy **w.e.f 01.10.2022** will be undertaken from M/s. National Insurance Company Ltd., Bengaluru. The Policy is being administered by TPA M/s. Good Health Insurance TPA Ltd., Bengaluru.
- ii. All claims both cashless and reimbursement cases are settled by the TPA M/s. Good Health Insurance TPA Ltd.
- iii. Both Indoor and Outdoor expenses are covered subject to the Sum Insured limits prescribed in the policy.

#### **B. Significant features of GMIP for Indoor Hospitalization Treatment**

1. Room rent limit 1% of the SI per day for normal hospitalization subject to a maximum of Rs. 5,000/- & 2% limit for ICU charges subject to a maximum of Rs. 10,000/-.
2. Pre & post Hospitalization of 30 days and 60 days respectively are covered.
3. Ambulance Charges: Agreed for Rs. 4,000/- per claim. This will be applicable for emergency/critical illness cases & if the patient is so sick that he is unable to travel. The ambulance charges will be considered subject to the following:
  - i. Proper numbered bill
  - ii. Ambulance charges are payable only from:
    - a. Residence to Hospital
    - b. One Hospital to another Hospital
    - c. It is not payable from Hospital to Residence
4. For the Following New procedures the Conventional Procedure only shall be allowed:
  - (a) Femtolaser (The conventional procedure is MICS/Phaco)
  - (b) Bio Absorbable Scaffolding Stent ( The conventional procedure is Drug Eluting Stents)
  - (c) Minimal Access/Key Hole CABG ( The conventional procedure is CABG)



- (d) Balloon Kyphoplasty (The conventional procedure is Laminectomy/Plasty)
- (e) Robotic Surgeries (The conventional procedure is Lap Surgeries)

5. Ayurveda Treatment: covered upto 100% of Sum Insured. Only Re-imbursement claims will be entertained. In compliance with instructions of IRDAI, claims for Ayurveda would be considered only if treatment has been undergone in:

5.1. Teaching Hospitals of AYUSH colleges recognised by the Central Council of Indian Medicine (CCIM)

AYUSH Hospitals having registration with a Government authority under the appropriate Act in the State/UT and complies with the following minimum criteria:

- (i) has atleast 15 in-patient beds
- (ii) has minimum 5 qualified and registered AYUSH doctors
- (iii) has qualified paramedical staff under its employment round the clock
- (iv) has dedicated AYUSH therapy sections
- (v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel

5.2. Exclusions: Apart from General Exclusions common to all claims under the policy, the following Exclusions shall be specific to Ayurveda claims:

Massages, Spa, Steam Bath, Shirodhara, Udhwarthanam, Abhyangam, Kayasekham, Sukha Chikitsa (wellness treatment) and similar treatment

5.3. Cashless Facility

Special Condition: As claims will be mostly for planned hospitalisation, compulsory prior written/electronic intimation of the claim is to be given to the TPA/Insurer

6. Cyberknife/Robotic/Laser Surgery: It is applicable for Critical illness only. Cyberknife/Robotic Surgery would be performed almost always only for treatment of cancerous tumors.

Claims for Laser Surgery shall be considered only for treatment of (a) Varicose Veins (b) Prostate (c) Angioplasty (d) Cancer (e) Lithotripsy.

7. There will be no restriction on expenses incurred due to investigation or diagnosis of the disease/injury since such expenses shall be part of the treatment: Allowed if followed by hospitalization within 30 days.



8. Congenital internal disease: to be covered for all expenses relating to surgeon charges, Anesthetic charges, OT charges, consultant/Specialist charges, diagnostic charges, drug, blood, and X ray etc. Should be considered / specialist charges, diagnostic charges, drug, blood, and X-Ray etc : Considered in full and not in proportion to the room rent.
9. All pre-existing diseases are covered for all. No limit on anyone disease/ailment.
10. All day care procedures, (Which involves less than 24 hrs hospitalization) are covered. Cover expenses for dialysis, chemotherapy, radiotherapy, cataract, lithotripsy, tonsillectomy etc., where the hospitalization is less than 24hrs. Any day care procedure covered with/without pre authorization in network or non-network hospitals are covered.
11. Hospitalization/injury arising out of terrorism are covered.
12. Claim settlement for 2 living dependent children of members who have permanent physical / mental disability as defined under Persons with Disabilities Act 1995, and incapable of being gainfully employed.
13. If doctor recommended for X-Ray, MRI before treatment, it will be covered if followed by hospitalisation within 30 days with active line of treatment during hospitalisation.
14. Cataract Eye operation is eligible for members of all grades.
15. Dental treatment following an injury / accident is covered.
16. Psychiatric treatment shall be on IPD (Hospital Inpatient Care) basis is covered.

### **C. Group Mediclaim Policy for Outdoor treatment:**

Domiciliary / Out-Patient Treatment benefit per Insured family will be with the following insurance coverage for the various categories of employees for out-patient treatment.

Sl. No.	Description & Designation	Maximum Insurance Coverage per family per annum
1.	Process Assistants from Gr-I to Gr-V	₹10,000
2.	Process Supervisors/AM/DM/MGR/AGM	₹15,000
3.	DGM and above	₹20,000



OPD expenses incurred by members is reimbursed by the Insurance Company up to the limit of sum insured per family. There is no additional reimbursement from Company's side. The policy covers the following expenses:

1. **Cost of Health Checkup:** Maximum ₹5,000 each for the retired employee and his/her spouse under outdoor insurance coverage per family per annum.
2. Medical Consultations required for Wellbeing and Disease Control of the member from General Physicians and Specialists - Allopathy as well as AYUSH.
3. Treatment modalities covered - Vaccinations, Diagnostics and Treatment Procedures, Dressings, Foreign Body removal, Fracture reduction, Psychotherapy, Nutritional Counselling, Physiotherapy, Occupational Therapy, Exercise Therapy, Ayurvedic Therapies etc.
4. Diagnostics – Diagnostic procedures, Lab Investigations- Biochemistry, Pathology, Radiological etc. It covers suitable screening tests and health status of the member and spouse.
5. Visual aids/ Hearing Aids - Lenses- with Frames/ Contact lenses/ Low Vision aides, Hearing Aids etc.
6. All Type of Lenses covered. Benefit including spectacles, lens cost (Bifocal/ Multifocal Lens cost), Frames.
7. Cosmetic Treatment not covered
8. Sunglasses and Riding Glasses not covered
9. Orthopedic aids- Like Walking sticks, wheel chairs, Walkers are covered
10. Dental Treatment- Dental treatment as necessitated by the condition of the teeth and advised by a qualified dental surgeon. Covers dentures, implants & veneers,
  - a) No Limit on type of caps.
  - b) To include braces, implants & other treatments along with prescribed medical justification.
  - c) All dental procedures covered including but not limited to dentures/bridges, crowns/ caps. scaling, cleaning, polishing etc.
  - d) Cosmetic treatment is not covered under policy.
  - e) Treatment related to consultation, investigation, hospitalization covered.
11. Health Equipment- Health equipment aiding in treatment of a disease or maintenance of health like Medical beds, recliners, CPAP machine, Nebulizer etc. are included.



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#### **D. Penalty**

Fraudulent/unethical practices or misuse of Medical facilities will invite penalty in 2 stages

- a) Debarment for 3 years at the first instance.
- b) Permanent expulsion from membership for the second instance.

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**ANNEXURE- 5**

**BRBNMPL POST SUPERANNUATION MEDICAL INSURANCE BENEFIT SCHEME -**  
**LIFE CERTIFICATE**

**Policy Period (From \_\_\_\_\_ To \_\_\_\_\_)**

1. Scheme-I (retired on or before 31.12.2021)

2. **Select your criteria**

• Employees/Spouse (DGM and above) Retired/VRS/On med. ground /Expired etc. ☐

• Employees/Spouse (Process Supervisors/AM/DM/MGR/AGM) Retired /VRS/ On med. ground /Expired etc. ☐

• Employees/Spouse (Process Assistants from Gr- I to Gr- V) Retired /VRS/ On med. ground /Expired etc. ☐

**(Put ✓ (Tick mark) on the applicable Scheme)**

**From:**

Name in Full :

Emp. No. :

Address :

Phone Nos (Landline) with STD Code:

Mobile No:

E-mail id:

**To:**

The Senior General Manager / General Manager,  
BRBNMPL,  
Bengaluru/Mysuru/Salboni.

Dear Sir,

**Sub: Renewal of BRBNMPL Post Superannuation Medical Insurance Scheme --**  
**Life certificate**

I, (Mr. / Ms.) \_\_\_\_\_ Ex-Employee /  
Spouse of the Ex-Employee certify the following in respect of beneficiaries under the Post  
Superannuation Medical Benefit Scheme:

Name of the Beneficiary (To be indicated separately in respect of the Ex- Employee / Spouse)	Relationship (Indicate self or spouse)	Present status of the beneficiary (to indicate surviving / expired)	If expired, indicate date of demise

**Note:** In case of unfortunate demise of both the beneficiaries, the Family Member has to indicate the same to BRBNMPL.



Signature of the Ex-employee with  
Name & Date)

(Signature of the Spouse with  
Name & Date)