

माझगांव डॉक शिपबिल्डर्स लिमिटेड
MAZAGON DOCK SHIPBUILDERS LIMITED
अध्यक्ष एवं प्रबंध निदेशक का ज्ञापन
CHAIRMAN & MANAGING DIRECTOR'S MEMORANDUM
सीएच CH / 178 / 2024

सभी अधिकारी / All EXECUTIVES

Sub: Amendment (No.4) to Mazagon Dock Executives Post-Retirement Medical Scheme (MDEPRMS) – 2014.

'Mazagon Dock Executives Post-Retirement Medical Scheme (MDEPRMS) - 2014' was introduced vide CMD's Memorandum No.CH/128/2014 dated 18 Sept '14 and subsequently modified vide Memorandum No. CH/23/2019 dated 29/01/2019. The Board in its meeting held on 23.07.2024 is pleased to accord approval for enhancing coverage of hospitalisation expenses as under:

Cl au se	Existing Provision	Amended Provision																																								
8.1	Salient Features:																																									
	<p>The scheme covers hospitalization of expenses up to the annual financial ceiling as prescribed below for the retired executives, his spouse and dependent children as at 5 (f) w.e.f. implementation of the scheme.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr</th> <th style="text-align: center;">Designation</th> <th style="text-align: center;">Annual Monetary Ceiling (Rs in Lacs)*</th> <th style="text-align: center;">Super Top Up (Rs in Lacs)</th> <th style="text-align: center;">Corporate Buffer (Rs in Lacs)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">i</td> <td style="text-align: center;">ED & above</td> <td style="text-align: center;">4.00</td> <td style="text-align: center;">8.00</td> <td style="text-align: center;">8.00</td> </tr> <tr> <td style="text-align: center;">ii</td> <td style="text-align: center;">CM to GM</td> <td style="text-align: center;">3.00</td> <td style="text-align: center;">6.00</td> <td style="text-align: center;">6.00</td> </tr> <tr> <td style="text-align: center;">iii</td> <td style="text-align: center;">JE to Mgr</td> <td style="text-align: center;">2.00</td> <td style="text-align: center;">4.00</td> <td style="text-align: center;">4.00</td> </tr> </tbody> </table> <p>*Monetary Ceiling meant for both executives, their spouse and dependent children as defined at 5(f) on floater basis.</p> <p>Special Diseases including following ailments are covered under 'Corporate Buffer': -</p> <p>(a) Cardiac Procedures' & Surgeries, (b) Cancer, (c) Renal/kidney Disease, (d) Paralysis-Paraplegia</p>	Sr	Designation	Annual Monetary Ceiling (Rs in Lacs)*	Super Top Up (Rs in Lacs)	Corporate Buffer (Rs in Lacs)	i	ED & above	4.00	8.00	8.00	ii	CM to GM	3.00	6.00	6.00	iii	JE to Mgr	2.00	4.00	4.00	<p>The scheme covers hospitalization of expenses up to the annual financial ceiling as prescribed below for the retired executives, his spouse and dependent children as at 5 (f) w.e.f. implementation of the scheme.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr</th> <th style="text-align: center;">Designation</th> <th style="text-align: center;">Annual Monetary Ceiling (Rs in Lacs)*</th> <th style="text-align: center;">Super Top Up (Rs in Lacs)</th> <th style="text-align: center;">Corporate Buffer (Rs in Lacs)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">i</td> <td style="text-align: center;">ED & above</td> <td style="text-align: center;">5.00</td> <td style="text-align: center;">10.00</td> <td style="text-align: center;">10.00</td> </tr> <tr> <td style="text-align: center;">ii</td> <td style="text-align: center;">CM to GM</td> <td style="text-align: center;">3.75</td> <td style="text-align: center;">7.50</td> <td style="text-align: center;">7.50</td> </tr> <tr> <td style="text-align: center;">iii</td> <td style="text-align: center;">JE to Mgr</td> <td style="text-align: center;">2.50</td> <td style="text-align: center;">5.00</td> <td style="text-align: center;">5.00</td> </tr> </tbody> </table> <p>*Monetary Ceiling meant for both executives, their spouse and dependent children as defined at 5(f) on floater basis.</p> <p>Special Diseases including following ailments are covered under 'Corporate Buffer': -</p> <p>(a) Cardiac Procedures' & Surgeries, (b) Cancer, (c) Renal/kidney Disease, (d) Paralysis-Paraplegia (e) Liver Diseases, (f) Organ Transplantations / Surgeries, (g) Surgery of Aorta,</p>	Sr	Designation	Annual Monetary Ceiling (Rs in Lacs)*	Super Top Up (Rs in Lacs)	Corporate Buffer (Rs in Lacs)	i	ED & above	5.00	10.00	10.00	ii	CM to GM	3.75	7.50	7.50	iii	JE to Mgr	2.50	5.00	5.00
Sr	Designation	Annual Monetary Ceiling (Rs in Lacs)*	Super Top Up (Rs in Lacs)	Corporate Buffer (Rs in Lacs)																																						
i	ED & above	4.00	8.00	8.00																																						
ii	CM to GM	3.00	6.00	6.00																																						
iii	JE to Mgr	2.00	4.00	4.00																																						
Sr	Designation	Annual Monetary Ceiling (Rs in Lacs)*	Super Top Up (Rs in Lacs)	Corporate Buffer (Rs in Lacs)																																						
i	ED & above	5.00	10.00	10.00																																						
ii	CM to GM	3.75	7.50	7.50																																						
iii	JE to Mgr	2.50	5.00	5.00																																						

<p>(e) Liver Diseases, (f) Organ Transplantations / Surgeries, (g) Surgery of Aorta, (h) Chronic Lungs & Brain related including apallic syndrome, (i) Aplastic anaemia, (j) Bacterial Meningitis, (k) Major Burns, (l) Coma (m) Multiple sclerosis, (n) Alzheimer's and any Terminal Diseases etc. (o) End stage lung or liver failure (p) Bone marrow transplantation (q) Fulminant Hepatitis (r) Pulmonary hypertension</p> <p>'Super Top Up' amount shall be released double the amount of the Annual Monetary Ceiling as mentioned above under the Floater Policy.</p> <p>Further, an additional amount under 'Corporate Buffer' equivalent to double the Annual Monetary Ceiling above shall be granted on the case to case basis only for the Special Diseases after exhaustion of the 'Super Top Up' amount.</p>	<p>(h) Chronic Lungs & Brain related including apallic syndrome, (i) Aplastic anaemia, (j) Bacterial Meningitis, (k) Major Burns, (l) Coma (m) Multiple sclerosis, (n) Alzheimer's and any Terminal Diseases etc. (o) End stage lung or liver failure (p) Bone marrow transplantation (q) Fulminant Hepatitis (r) Pulmonary hypertension</p> <p>'Super Top Up' amount shall be released double the amount of the Annual Monetary Ceiling as mentioned above under the Floater Policy.</p> <p>Further, an additional amount under 'Corporate Buffer' equivalent to double the Annual Monetary Ceiling above shall be granted on the case to case basis only for the Special Diseases after exhaustion of the 'Super Top Up' amount.</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

2. All other existing provisions of MDEPRM Scheme – 2014 & modified vide Memorandum No. CH/23/2019 dated 29.01.2019 will remain unaltered.

3. CMD is authorized to review and revise the list of Special Diseases meant for utilising Corporate Buffer, in consultation with CMO, as may be considered prudent. Further, CMD is authorised to modify the Policy as may be necessary to operationalize the same or to limit / withdraw the Policy, in case of justified reasons.

4. The revised coverage of hospitalization expenses shall be effected with immediate effect.



अध्यक्ष एवं प्रबंध निदेशक
CHAIRMAN & MANAGING DIRECTOR

मुंबई Mumbai 400 010

22 अगस्त Aug 2024

प्रति/Copy to:

निदेशक गण/Directors

मुख्य सतर्कता अधिकारी /CVO