

## **PNB Hospitalisation Contributory Benefit Scheme for Retired Employees:**

### **ELIGIBILITY:**

The membership to the scheme will be open subject to the following:

1. All retired officers/workmen employees can become member of the scheme. They can opt for the scheme within three months from the date of their retirement. The Scheme will remain open on 'On-going' basis and all eligible retirees who could not become a member within a specified period may become member at any point of time with the condition that he would be able to claim benefits under the Scheme after one year from the date of realization of cheque/draft towards one time subscription.
2. Spouse of the employee who die while in service.
3. The Officers/Workmen who have retired voluntarily under PNB Officers' service regulations/Bipartite Settlement, i.e. after 30 years of service or 55 years of age, whichever is earlier can become member of the scheme but such retirees shall be entitled to avail the benefits under the scheme on attaining the age of 60 years.
4. PNBEVRS 2000 retirees with the condition that they shall be eligible for the benefits only after 60 years of age and they will be able to claim benefits under the Scheme after one year from the date of realization of cheque/draft towards the subscription.
5. Employees discharged/dismissed/removed from service/compulsorily retired or terminated on grounds of misconduct will not be eligible.

### **OBJECTIVE:**

1. To provide hospitalisation assistance to the eligible retired employees of the Bank and their spouse who have settled anywhere in India if at any time during the currency of the scheme, he/she and his/her spouse sustains injury or contacts disease/illness, and if such injury/disease or illness required hospitalization in nursing home/hospital.
2. Reimbursement for pre and post hospitalization expenses for 30 days each is payable within the overall annual limit of Rs.1,00,000/- combined together for self and spouse.

### **SUBSCRIPTION:**

One Time subscription of Rs.5000/-.

### **DEFINITIONS:**

The following words, terms of expressions wherever they may appear in this Scheme or even otherwise shall be deemed to have meaning expressed hereunder:-

**Member:** shall mean a regular member of PNB Hospitalisation Contributory Benefit Scheme for Retired Employees as per clause 2 above.

**Hospital/Nursing Home:** shall deem to be an Institution with regular premises for stay and operation by a qualified physician or surgeon or a team of qualified physicians and/or surgeons with minimum qualification of MBBS for the care or treatment of disease/illness/injury and having proper facilities to keep and treat the indoor patients. The term hospital shall not include the establishment which is a place of rest, a place for aged, a place for drug addicts, a place for alcoholics or hotel.

It is to be noted that reimbursement of claims is to be made only in those cases where concerned nursing home/hospital maintains proper records in respect of hospitalization i.e. date of admission of patient, date of discharge, diagnosis and treatment given and also details of the charges charged by them in their bills/receipts, which could be verified in case of need.