

**Information on Group Medical Insurance Policy (GMI) for the Retired Employees of MOIL Limited for the period 01.04.2026 to 31.03.2027.**

Insurance Coverage for Group Medical Insurance Policy for the Retired Employees of MOIL Limited is provided by NATIONAL INSURANCE COMPANY for the period 01.04.2026 to 31.03.2027 and policy number is 281302502610000011.

**(I) In patient treatment & general medical treatment limit;**

The coverage for the Retired employees, their Spouse and physically/ mentally challenged dependent Son / Daughter(s) is as under;

Old Scheme					New Scheme	
Sl. No.	Category	Basic Sum (Rs. In Lakh)	Super Top-Up (Rs. in Lakh)	Total coverages (Rs. in Lakh)	Revised Super Top- Up	(Rs. in Lakh)
A	B	C	D	E	F	G (C+F)
1	PRW & NE-01 to NE-10	1.50	2.00	3.50	12.50	14.00
2.	Exe. E-0 to E-5	3.00	3.00	6.00	17.00	20.00
3.	Exe -E-6 to E-9	4.50	5.00	9.50	25.50	30.00
4.	CMD & Directors	4.50	8.00	12.50	45.50	50.00

- Retired employees need to bear the additional cost of insurance for parent, if opted for, under the New Scheme.
- Retired employees opting for old scheme, shall continued to be covered under the existing insurance coverage, mentioned as above, under the Old Scheme.

**(II) Outpatient Treatment Limit;**

(a) The coverage w.e.f. 01.04.2025 under OPD treatment is as under;

Old Scheme			New Scheme
Sl. No.	Category	Drawl of Medicines (Rs) Annual Limit	Re-imburement of OPD Expenditure Annual Limit (Rs.)
1	PRW & NE-01 to NE-10	48,000	72,000
2.	Exe. E-0 to E-9	48,000	90,000
3.	CMD & Directors	48,000	90,000

- Retired employees opting for Old Scheme, shall continue to draw medicines under the existing system i.e., Rs. 4,000.00 (Rs. Four Thousand Only) per month, per family.
- Retired employees opting for New Scheme can avail following facilities under their annual limit towards Re-imburement of OPD Expenditure i.e., Rs. 72,000 or Rs. 90,000:

- (a) Doctor's Fees, Cost of Tests and Cost of Medicines.
- (b) Hearing Aid up to Rs. 15,000.00 (per family) and spectacle glass up to Rs. 5,000.00 (per family) once in two years, if required on certification by Doctors.
- (c) Master Health Check-up once in a year.