



Registered & Head Office : 3, Middleton Street, P.O.Box 9229, Kolkata- 700 071

To :

All Officers in charge of Regional Offices/  
Heads of HO/ HO wings/ Principal, NCIL

Deptt. Circular No.: HO/PERS/06/2022  
Date : 24.03.2022

CMD Secretariat Master Circular No. :  
CMD/SECTT/060/2021-22  
Date : 24/03/2022

**Re: Staff GMC- One more option to join for left over  
Serving/ Retired / Family of Deceased Employees**

This is further to our Circular HO/Pers/04/2022 dated 11.02.2022 in connection with the renewal exercise of Staff GMC Policy for 2022-23.

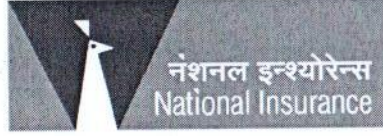
Arising out of representations from employees to give another opportunity to serving/ retired / families of deceased employees to get themselves or their eligible dependent and independent family members covered under the Staff GMC Policy citing pandemic, continuous lock downs/ interruptions in the transport & other facilities, inability to move out due to old age, lack of vaccination in the initial periods, etc., as the reasons for their not being able to avail the facility during the last option given to them in March, 2019, the Competent Authority has decided to **give an option to left over serving employees/ retired employees/ families of deceased employees to get themselves or the eligible dependent and independent family members covered under Staff Group Mediclaim Policy.**

For smooth and uniform implementation of the above decision, the following administrative guidelines are to be noted:

1. With a view to facilitate the Serving / Retired / Family of Deceased Employees who would come to know of the option to enroll under Staff GMC Policy in due course and not immediately, the last date for enrolment / deposit of premium under one more option to enroll under Staff's GMC Policy shall be **31.05.2022**. The premium will be charged on **annual basis w.e.f. 01.04.2022** for all such Serving / Retired / Family of Deceased Employees irrespective of date of submission of option form for enrolment. However, the cover under the policy will commence **from 01.04.2022 or the date of deposit of premium, whichever is later, i.e., any claim pertaining to the period prior to deposit of premium will not be allowed under the policy for such uncovered members.**

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2. The Serving / Retired / Family of Deceased Employees who would enroll themselves **fresh** shall be allowed to choose any slab of the Optional Sum Insured up to Rs. 50 lac.

3. The Serving / Retired / Family of Deceased Employees who are already enrolled under the policy and are willing to enroll his/her eligible dependent/independent family member, if interested to increase the Optional Sum Insured, shall be allowed to choose immediately one step higher slab of the Optional Sum Insured.

The above information please be brought to the notice of all serving employees/retired employees/spouse of the deceased employees by displaying the circular on the Notice Board of all operating offices.

(R. Bowgal)  
Chief Manager