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Calcutta Port Trust Retired Employees'  
(Contributory Outdoor & Indoor Medical  
Benefits) Scheme, 1997

(1) Short title and Commencement:

- (a) The scheme may be called Calcutta Port Trust Retired Employees' (Outdoor and Indoor Medical Benefits) Scheme, 1997;
- (b) It will come into force from the date of approval by the Board of Trustees for the Port of Calcutta.

(2) Extent of application:

- (a) This scheme shall apply to:-

- (i) retired employees of Calcutta Port Trust and their spouses;
- (ii) surviving spouses of employees who die while in service after ten years' continuous service in Calcutta Port.
- (iii) to surviving spouses of retired employees who die after retirement provided he or she is not gainfully employed in public/private undertaking and/or covered by any Medical Benefit Scheme of the undertaking either for himself or his dependants.

- (b) Retired Calcutta Port Trust employees in relation to these Scheme mean:-

- (i) Employees of all classes which is Class I, Class II, Class III and Class IV who retire from the services of Calcutta Port Trust on attaining the age of superannuation under the service regulations applicable to them;
- (ii) Employees who retire voluntarily by giving requisite notice or pay and allowances in lieu of such notice or who may be retired by giving requisite notice or pay and allowances in lieu of

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Calcutta Port Trust Employees (Classification, Control and Appeal) Regulations, 1987. The actual classification will, however, be determined with reference to the post substantively held by the employee at the time of his/her retirement/death/medical invalidation.

- (b) The benefits under these Scheme would not be admissible until a retired employee or his/her spouse and, in the case of an eligible deceased employee, his/her surviving spouse has paid the prescribed one-time lumpsum contribution.
- (c) The lumpsum contribution once paid will not be refunded on any ground whatsoever.
- (d) The retired employees having more than one legally married wife may enjoy the benefits of the scheme for himself as well as for his wives on payment of 50% of the one-time lumpsum contribution mentioned in clause(a) above for outdoor medical benefit/outdoor and indoor medical benefit for each wife married subsequently other than the first wife, in addition to the amounts prescribed in this regard in the regulation.
- (e) In case of an eligible deceased employee having more than one legally married wife, all or any of them may enjoy the benefits of the present scheme on payment of prescribed one-time lumpsum contribution per head.

(4) Registration:

- (a) The application in the prescribed proforma - Annexure 'A' (Page 11) for the medical facilities under these Scheme should be made in duplicate to the Head of the Department from where the employee retired/invalidated or in the case of his/her death, by his/her spouse for verification of the particulars mentioned therein. While submitting the application, two copies of passport size photograph of the retired employees and/or



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under these regulations, the fact should be intimated to the Chief Medical Officer immediately in writing by the retired employee/spouse or the next of kin of the deceased, as the case may be. On receipt of such information Chief Medical Officer shall take necessary action to cancel the Identity Card issued to him/her.

- f) A monthly return in respect of such Identity Cards issued/cancelled during the month shall be sent to the Financial Adviser & Chief Accounts Officer on or before 10th of the succeeding month.
- g) On receipt of the application and the lumpsum contribution, the Chief Medical Officer will grant the retired employee/spouse a registration number and shall, at his discretion, allot him/her a dispensary at which he/she would be registered. The retired employee/spouse shall be eligible for registration only at the dispensary to which he/she is allotted and except at the discretion of the Chief Medical Officer, he/she shall not be accepted at any other dispensary. He/she will be entitled to outdoor medical attendance and treatment only at the dispensary where he/she is registered. The outdoor medical attendance and treatment at Calcutta Port Trust hospital shall be admissible only on a reference from the dispensary

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- (d) If the medical circumstances of a retired employee/spouse seeking admission to the Port Trust Hospital is such that, in the judgement of the Chief Medical Officer, he or she needs medical attention or hospitalisation as an emergency, the retired employee/spouse may be given admission even in excess of the reserved beds for retired employees/spouses referred to in 5(a) above.
- (e) Retired officers/spouses of officers will not be entitled to any special accommodation like Cabin.
- (f) Outdoor medical attendance and treatment will include such pathological, bacteriological, radiological (including taking of X-ray plates) or other methods of examination (including ECG and ultrasound scanning) as the Chief Medical Officer may consider necessary and to the extent that the equipment and facilities are available at the dispensary or outpatient department of the hospital. It will, if so considered necessary, by the Chief Medical Officer, also include such physical therapy, dental treatment as may conveniently be given at the dispensary or outpatient department of the hospital.
- (g) If for any treatment/investigation, reference is required to be made to an outside consultant, agency, hospital or a nursing home, the entire charges therefor should be borne by the retirees/spouses and paid directly by him/her to the outside consultant, agency, hospital, nursing home, as the case may be.



(7)

Penalty

- a) Renewal of the declaration referred to in Regulation 4(a) above is the sole responsibility of the retired employee/his or her spouse.
- b) If a retired employee/spouse who has enjoyed benefit under this scheme under one-time lumpsum payment is subsequently found to be gainfully employed in the public/private undertaking during the period in which he/she had availed the treatment, the cost of full medical treatment with 5% penalty charges will be levied and collected from him/her and he/she will forfeit the right to avail further benefit under this scheme.

(8)

Miscellaneous

- a) The Chief Medical Officer will ensure that the medical facilities are extended only to the persons enumerated in the identity cards.
- b) The Chief Medical Officer is required to maintain a separate register in the form shown in (Annexure-'D')(Pg.16) showing therein the person/persons to whom the medical facilities are extended under this scheme and this register will be made available for periodical inspection by the Financial Adviser & Chief Accounts Officer or by an officer nominated by the Financial Adviser & Chief Accounts Officer.

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Interpretation

When a doubt arises as to the interpretation of this Scheme the matter will be referred to the Chairman, Calcutta Port Trust, whose decision shall be final.

CALCUTTA PORT TRUST

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Declaration to be filled by retired employees at the time of joining the Calcutta Port Trust Retired Employees' (Contributory Outdoor and Indoor Medical Benefit) Scheme and thereafter on 1st of April every year.

1. I, the undersigned \_\_\_\_\_ Staff No. \_\_\_\_\_  
P. Roll No. \_\_\_\_\_  
Designation \_\_\_\_\_ of \_\_\_\_\_ Department  
retired from the service of the Board with effect from \_\_\_\_\_  
do hereby declare that I am/I am not employed in any public or  
private Sector Undertaking and I am/I am not covered by any  
medical benefit scheme by such Employer.

2. (In the case of those who are employed gainfully in  
public or private sector job).

I took up this job on \_\_\_\_\_ and my  
term of appointment is for a period from \_\_\_\_\_ to \_\_\_\_\_

I understand that I am not entitled to free consultation, free  
medicines, free investigation from the Board's Hospital for  
duration of this appointment as per the Calcutta Port Trust  
Retired Employees' (Contributory Outdoor and Indoor Medical  
Benefit) Scheme.

Signature \_\_\_\_\_

Identity Card No. \_\_\_\_\_

Pension Roll No. \_\_\_\_\_

Issued by \_\_\_\_\_

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ANNEXURE-'D'CALCUTTA PORT TRUST

FORM OF REGISTER TO BE MAINTAINED UNDER THE CALCUTTA PORT TRUST  
 RETIRED EMPLOYEES' (CONTRIBUTORY OUTDOOR AND INDOOR MEDICAL BEN-  
 EFIT) SCHEME, BY THE TRUST'S C.M.O.

Name of the retired employees.	No. of family members including the retired employee.	Designation Staff No. and name of Department.	Contribution deposited with the FA&CAO.			Remarks
			For the period from ..	Amount Rs.	Date of payment	Cash receipt No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
						(8)

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			For the period from	Amount Rs.	Date of payment	Cash receipt No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
						(8)

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CALCUTTA PORT TRUST

Declaration to be filled by retired employees at the time of joining the Calcutta Port Trust Retired Employees' (Contributory Outdoor and Indoor Medical Benefit) Scheme and thereafter on 1st of April every year.

1. I, the undersigned \_\_\_\_\_ Staff No. \_\_\_\_\_  
P. Roll No. \_\_\_\_\_  
Designation \_\_\_\_\_ of \_\_\_\_\_ Department  
retired from the service of the Board with effect from \_\_\_\_\_  
do hereby declare that I am/I am not employed in any public or  
private Sector Undertaking and I am/I am not covered by any  
medical benefit scheme by such Employer.

2. (In the case of those who are employed gainfully in  
public or private sector job).

I took up this job on \_\_\_\_\_ and my  
term of appointment is for a period from \_\_\_\_\_ to \_\_\_\_\_

I understand that I am not entitled to free consultation, free  
medicines, free investigation from the Board's Hospital for  
duration of this appointment as per the Calcutta Port Trust  
Retired Employees' (Contributory Outdoor and Indoor Medical  
Benefit) Scheme.

Signature \_\_\_\_\_

Identity Card No. \_\_\_\_\_

Pension Roll No. \_\_\_\_\_

Issued by \_\_\_\_\_

(10)

Repeal and Savings

At the commencement of this scheme every rule/regulation, resolution or order in force immediately before such commencement shall in so far as it provides for any of the matters contained in this scheme cease to operate. Notwithstanding such cessation of operation anything done or any action taken under the old rule, resolution or order shall be deemed to have been done or taken under the corresponding provisions of these Scheme.

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(h)

Such medicines and injections as may be prescribed at the dispensary or Trustees' hospital will be supplied without any charge if they are available from the stock of medicines and injections maintained at the dispensary/hospital. If any medicines and injections are not available at the dispensary or hospital, the same should be purchased by him/her at his/her own cost initially and he/she will be reimbursed by the Finance department, the cost involved on production of the cash memo/receipted bill, duly certified by the Chief Medical Officer.

(i)

Ambulance service and medical attendance of Trustees' doctors at the residence will not be available to retired employees/spouses.

(6)

Expenditure on the scheme

The total contribution received from retired employees/spouses will be invested so that a return of not less than 12% per annum (Prevailing rate of Bank interest on investment for a period of more than 3 years) may be earned in order to meet a portion of the expenditure to be incurred by Calcutta Port on account of the scheme for extension of Indoor and Outdoor medical facilities to retired employees/spouses. The uncovered expenditure on this account will be borne by Calcutta Port Trust.



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to the hospital. However, in emergencies and at the discretion of the Chief Medical Officer, the retired employee/spouse may be accepted for outdoor medical attendance and treatment at the Port Trust Hospital direct.

(5)

Scope

On payment of the contribution the medical attendance and treatment will be made available to the retired employees and their spouses on the same scale and conditions as admissible to employees in service subject to the following conditions:-

- (a) 5 beds at a time will be reserved for retired employees/spouses and those beds will be allotted to them in preference to serving employees and their dependants. These five beds will be managed by the existing infrastructure.
- (b) If all or any of the beds reserved for retired employees/spouses are not occupied, the unoccupied beds may be allotted to serving employees and their dependants.
- (c) A serving employee and/or his dependant who is allotted a bed from out of the aforesaid five beds reserved for retired employees/spouses will not be discharged prematurely on the ground that an eligible retired employee/spouse subsequently requires admission.

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226 his/her spouse shall also be sent to the Head of the Department along with a declaration in the proforma - Annexure - 'B' (Page 12) and the original receipt of having paid the lumpsum contribution referred to in Rule 3. This declaration should be renewed on 1st April every year.

- (b) On receipt of the application by the Head of Department, the contents of the application will be scrutinised with reference to the records available in the department and forwarded to the Chief Medical Officer. The Head of the Department or an officer appointed by him while forwarding the application to the Chief Medical Officer should certify on the application as detailed hereunder:

"I have personally verified the contents of the application with reference to records available with this department and it is certified that the applicant is eligible for the benefit under the Calcutta Port Trust. Retired Employees' (Contributory Outdoor and Indoor Medical Benefit) Scheme, 1997."

- (c) In case it is found that the applicant is not eligible for any benefit under this scheme, he shall be intimated so in writing by the concerned Head of Department.
- (d) On receipt of the recommendations from the Head of Department, the Chief Medical Officer will issue to the retired/invalidated employee or spouse as the case may be an identity card in the prescribed proforma (Annexure - 'C' (Page 13)) with a copy of photograph duly pasted on it. The second copy of the photograph shall be pasted on the application and kept for record.
- (e) If the retired employee or his/her spouse, in case of death of employee, is gainfully employed subsequent to the admission to the scheme in public/private undertaking and covered by any medical benefit scheme of the undertaking or on the death of the beneficiary



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such notice after attaining the age of 50 years/  
55 years/completing 30 years' service.

- (iii) Employees irrespective of their classes who are medically invalidated from service after completion of 15 years of continuous service in Calcutta Port Trust.

- (c) The option to enrol as members for availing medical benefits under these regulations shall be given within a month from the date of retirement. In case of those who have already retired or died while in service after completion of ten years of continuous service or medically invalidated from service after completion of 15 years of continuous service, such option shall be exercised by the retired employees or by their spouses as the case may be, within three months from the day these regulations come into force. Option may also be exercised by employees three months prior to their retirement.

(3) Contribution:

- (a) The scheme for availing medical benefit under this scheme is purely voluntary. Only those retired employees or surviving spouses of deceased employees who make the following payment either by deduction from their retirement benefits or in cash, of the one-time lumpsum contribution set out below, are eligible for availing medical benefits under these Scheme for themselves and/or their spouses for life:-

<u>Class of Employees</u>	<u>For Outdoor Medical Benefit</u>	<u>For Indoor &amp; Outdoor Medical Benefit</u>
Class I	Rs.2,500/-	Rs.5,000/-
Class II	Rs.2,000/-	Rs.4,000/-
Class III	Rs.1,250/-	Rs.2,500/-
Class IV	Rs. 750/-	Rs.1,500/-

Note:- For the purpose of rule 3, the expression Class I, Class II, Class III and Class IV shall have the same meaning as assigned in the



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Chairman requested the Trustees to approve the scheme subject to the amendments earlier agreed to by him.

The Trustees thereafter discussed the proposal and approved the scheme to be effective from 1.2.1998.

Resolution No-171 - Resolved after discussion to approve the proposed Calcutta Port Trust Retired Employees' (Outdoor & Indoor Medical Benefits) Scheme, 1997 subject to the following amendments/modification. Resolved further that the Scheme be effective from 1.2.1998.

- (i) Option to avail of medical benefit under the scheme should be given three months from the date of retirement.
- (ii) CMO would adopt for retired CPT Employees as presently followed for serving CPT Employees in respect of allotment of cabins.

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3. No addition to the present available infrastructure is proposed to be made while introducing this scheme. Five beds at a time will be reserved for retired employees/spouses, and these beds will be allotted to them in preference to serving employees and their dependants. As for expenditure on the scheme, it is proposed to invest the total contributions received in such a manner that a return of not less than 12% per annum may be earned to meet a portion of the expenditure to be incurred by Calcutta Port Trust on this account. The uncovered expenditure will, however, be borne by Calcutta Port Trust.

4. A detailed scheme laying down the entitlement norms, procedure, etc. titled "Calcutta Port Trust Retired Employees' (Contributory Outdoor and Indoor Medical Benefits) Scheme, 1997 is printed at Appendix-I (Pages 3 - 14 ). The draft scheme has been examined by the Trustees' Chief Medical Officer, Financial Adviser & Chief Accounts Officer and vetted by Legal Adviser.

5. Sanction of the Trustees is requested for adoption of the Calcutta Port Trust Retired Employees' (Outdoor & Indoor Medical Benefits) Scheme, 1997.

Explaining the proposal Chairman mentioned that there was a long standing demand from Port pensioners numbering more than 23,000 for extension of indoor medical facilities. Only outdoor medical facilities were extended to them so far. Health care was an important requirement particularly at the old age. It had not been possible for Calcutta Port to provide indoor medical facilities to its retired employees in view of certain constraints.

He recalled that Calcutta Port Trust had drawn up an appropriate programme to celebrate 50 years of India's independence. One of the components of the programme was a suitable welfare measure. It was considered that extension of the indoor medical facilities to retired CPT employees would be an appropriate gesture of recognition of the services rendered by them. The scheme was designed accordingly. He requested the ~~Trustees to approve the scheme.~~