

THE STATE TRADING CORPORATION OF INDIA LTD: NEW DELHI

PERSONNEL DIVISION

(I.R. GROUP)

March 26, 2014

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CIRCULAR NO: IR/03/2014

Sub : Amendment to STC Employees' Medical Benefit Scheme

In partial modification of existing STC Employees' Medical Benefit Scheme, the Competent Authority has decided to substitute the existing definition of family (including explanations) under para 1.3 of the said scheme with the revised definition of family (including explanations and relaxations).

The revised definition of family with explanations and relaxations under para 1.3 of the said scheme shall be as under:

1.3 FAMILY

For the purpose of this scheme, the 'Family' shall mean:

- i) Spouse, subject to the condition that the spouse is not availing any medical benefit from any other source.
- ii) Children and step children including legally adopted children wholly dependent upon the employee. Provided, however, that medical facility would be extended only till they reach 25 years or get married or are gainfully employed, whichever is earlier.
- iii) Parents wholly dependent upon and residing with the employee.

EXPLANATION:

(i) Provided, however, that in respect of employees who join services of the Company on or after 1st April, 2014 only two wholly dependent children would be included. The condition of two children would also be applicable in respect of the existing employees whose children are born after this date. Further, where there are more than two wholly dependent children, medical benefit would be extended to eldest two children only till they reach the age of 25 years or get married or are gainfully employed whichever is earlier.



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(ii) Parents will be regarded as wholly/mainly dependent upon an employee only if they normally reside with the employee concerned or with the rest of his family members at a place other than his duty station for whatever reasons and if their total monthly income from all sources does not exceed Rs.3000/-per month.

(iii) The amount of pension being drawn by the parents of the employees will not be taken into account for determining the income ceiling.

(iv) Lump sum non-recurring income, CPF benefits, Government of India Prize Bond, Gratuity, Insurance benefits etc., should not be regarded as income for the purpose of this rule. However, recurring monthly income from sources such as houses, land holding etc., etc., should be taken into account for the purpose of assessing income of the dependent parents.

(v) Married, widowed and divorced daughters are not eligible for medical facilities.

(vi) Dependent children who are employed otherwise than on part time basis shall be regarded as gainfully employed and shall not be treated as dependent on the employee and will not, therefore, be eligible for medical facilities.

(vii) A female employee of the Corporation shall have the option to declare their parents-in-law in lieu of parents as family members. However, the condition of dependency and the requirement of their residing with the employees shall apply. Option exercised by a female employee may be changed only once during the entire period of her service in the Corporation.

(viii) Husband or wife of an employee, as the case may be, employed in the Government or in Public Undertaking or in local bodies or in private organisations which provide medical facilities would be entitled to choose either the facilities provided by the Corporation or by their employers. Where the spouse of the employee chooses to avail of medical facilities from the Corporation, the employee shall make a joint declaration to the effect that his wife/her husband shall not be availing of medical facilities from his/her employer, duly supported with employers certificate.

(ix) Where both husband and wife are employed in STC, parents of either husband or wife (but not of both) will be eligible for the medical facilities.

(x) The Corporation shall have the right to satisfy itself with regard to dependency of employee's parents, children, etc. and the employee is bound to provide such reasonable proof as may be demanded of him/her.

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RELAXATION:


A Committee consisting of CGM(P) and CGM(F), in exceptional cases may consider, relaxation in the conditions in following cases.

- i. The condition of age for coverage of children of an employee beyond 25 years in the case of spastic/mentally retarded children etc.
- ii. Widow and divorced daughters depending on merits of each case.

The Committee will submit its report to Director (Pers.) who will take a decision keeping in view the recommendations of the Committee.

The above amendments in **STC Employees' Medical Benefit Scheme** come into force with effect from 01.04.2014..

The other terms and conditions of said Scheme will however, remained unchanged.



(VIJAY BHUSHAN)
GENERAL MANAGER (PERS.)

- Exe. Secy. to CMD
- Exe. Secys. to Director/CVO
- PS to all CGMs
- JGM(Fin.)-(A&E)
- All BMs
- SG, Fed. Of STCEUs, New Delhi
- SG, Fed. Of STCOAs, New Delhi
- SG, All India Fed. Of STC SC/ST Emp. Association, New Delhi
- Internal Audit Division
- Secy. Cell
- Notice Board