



Dear Colleague,

With heartfelt appreciation, we bid you farewell as you step into Retirement. Your years of dedicated service has made a profound and enduring impact on BEML, and we extend our sincere gratitude for your valuable contributions and the cherished memories.

Wishing you a retirement filled with Happiness, Good Health and New Adventures.

Best Regards,
BEML Limited

Message from the Director - Human Resources

Dear Colleague,

Retirement is a momentous occasion — a time to pause, reflect, and celebrate the remarkable journey that has brought you here. At BEML, we have been privileged to witness your dedication, integrity, and tireless efforts that have contributed meaningfully to our shared mission and growth.

Your professional path with us has been more than just fulfilling responsibilities — it has been about shaping culture, nurturing teams, and building values that endure. You leave behind a legacy that speaks not only through milestones and achievements, but also in the everyday actions that made a lasting difference.

While we will miss your presence, we celebrate the beginning of a new chapter in your life — one that brings the freedom to explore, relax, and embrace all that brings you joy. The knowledge, values, and leadership you leave behind will continue to guide us, and the warmth of your contributions will always remain close to the BEML family.

We will always be here with you and for you – supporting you as you embark on this well-earned journey of exploration, and fulfilment.

On behalf of the Human Resources team and the entire BEML family, thank you for your service, your commitment, and your invaluable role in our journey. We wish you a retirement filled with purpose, wellness, and joyful new experiences.

Warm regards,

Debi Prasad Satpathy

**Dear Colleagues,
Happy Retirement**

Welcome to your Retirement Benefits guide!

As you approach this exciting new chapter of life, we want to ensure you're fully informed about the benefits you're entitled to as a valued Employee of BEML Limited. Once you reach the age of superannuation (i.e., 60 years) and successfully complete your service with the Company, you'll be eligible for the following Retirement Benefits:

- A. Provident Fund**
- B. Gratuity**
- C. Leave Encashment**
- D. Group Savings Linked Insurance (GSLI)**
- E. BEML-Executive Superannuation(Pension) Scheme-2007**
- F. Superannuation Gift**
- G. Reimbursement of TA/DA expense for shifting of family to home town on superannuation.**
- H. PRMS (Post – Retirement Contributory Medical Insurance Benefit scheme: Non-Executives & Executives)**

A. PROVIDENT FUND

Upon reaching the age of superannuation, you are entitled to withdraw both, your own and the Company's contributions from your Provident Fund, along with the accumulated interest.

You have the option to withdraw up to 90% of your account balance any time after attaining the age of 59 years or within one year before your actual superannuation, whichever is later.

The Company contributes 12% of your Wages (Basic Pay, Dearness Allowance & Service Weightage / Personal Pay), while employees are required to contribute a minimum of 12%, with the flexibility to increase their contribution up to 83%.

The current interest rate on the Provident Fund is 8.25%, subject to periodic revisions.

For BEML employees, the Provident Fund is managed by BEML PF Trust.

B. GRATUITY

An employee shall become eligible for gratuity upon the completion of a minimum period of 5 years of continuous service with the Company, in accordance with the provisions of the Payment of Gratuity Act, 1972.

The gratuity payable to an eligible employee shall be equivalent to 15 days' wages for each completed year of service or part thereof exceeding six months. Service in excess of six months shall be considered as one full year for the purpose of calculation.

The maximum amount of gratuity payable under The Payment of Gratuity Act, 1972 shall not exceed Rs. 20 lakhs, as revised with effect from 29.03.2018, subject to eligibility and as applicable.

Gratuity calculation formula:

Wages X number of years of Service X 15 days / 26 days.

Where:

Wages include Basic pay, Dearness Allowance, and Service Weightage /personal pay.

Example:

If an employee's monthly wages are Rs. 1,20,000 and they have completed 30 years of qualifying service, then:

Gratuity = $(120000 \times 30 \times 15) / 26 = 20,76,923$.

However, as per the statutory limit, the maximum payable amount shall be Rs.20,00,000.

Employees who have completed less than five years of continuous service shall not be eligible for Gratuity. The rounding off provision for more than 6 months is not applicable, viz., a service tenure of 4 years and 11 months shall not qualify for gratuity.

Further, subsequent to the completion of 5 years continuous service from 6th year onwards, an employee must have completed a minimum of 240 days of attendance in a year (including holidays and Sundays) for that year to be considered / round-up as a completed year of service for gratuity purposes. If attendance falls below 240 days in any particular year, that year shall not be counted for gratuity calculation.

Example:

Total service: 30 years

Leave Without Pay (LWP) / Absence in a year: exceeds 150 days
(Actual attendance = less than 240 days)

Eligible years for gratuity = 29 years.

C. LEAVE ENCASHMENT

Executives shall be entitled to Encash both Earned Leave (EL) and Half Pay Leave (HPL) at their credit at the time of superannuation, subject to a combined maximum limit of 300 days.

The cash equivalent payable for HPL would be equal to leave salary as admissible for Half Basic Pay + Dearness Allowance.

It is to be noted that commutation of HPL is not permissible to compensate for any shortfall in EL.

Employees from Wage Group A to D are permitted to accumulate Vacation Leave to a maximum of 220 days. This accumulated leave will be encashed at the time of superannuation, at the rate applicable as per the prevailing rules.

Employees in Supervisory cadre from Wage Group -E to Senior Supervisor – HG those who have opted for officers' pattern of leave are permitted to accumulate Earned Leave up to 300 days, which will be encashed on superannuation.

Leave Encashment Calculation:

Encashment amount = (Wages X No. of accumulated Leave) / 30

Example:

If the monthly wages are Rs. 1,20,000 and the employee has 300 days of accumulated leave:

Encashment = $(1,20,000 \times 300) / 30 = \text{Rs.}12,00,000$

D. GROUP SAVINGS LINKED INSURANCE (GSLI)

The payment under the GSLI scheme shall be made in accordance with the applicable guidelines. The amount payable varies for each individual, depending on the length of service and specific entitlements.

Employees appointed on or after 2017 and covered under the New Group Insurance Scheme are **not eligible** for GSLI Benefits.

E. BEML EXECUTIVE SUPERANNUATION (PENSION) SCHEME – 2007

In line with directives issued by the Department of Public Enterprise (DPE), the Company has implemented the **BEML Executives Superannuation (Pension) Scheme**, effective from 01.01.2007.

Under this scheme, all Executives who have superannuated or will superannuate from the services of the Company on or after 01.01.2007 are eligible for pension benefits. In the event of the demise of a Member, the declared nominee shall receive the admissible pension as per the scheme provisions.

The current employer contribution towards this Pension Scheme is 7% of Basic Pay plus Dearness Allowance.

F. SUPERANNUATION GIFT

As a token of appreciation for their dedicated service, a Gift of Rs. 5,000/- will be presented to Non- Executives, and Rs. 6,000/- to Executives, along with their retirement benefits.

A Service Certificate along with superannuation plaque acknowledging the employee's valuable contributions to BEML will be issued and handed over on their last working day.

G. REIMBURSEMENT OF TA/DA EXPENSE FOR SHIFTING OF FAMILY TO HOME TOWN ON SUPERANNUATION.

As per Clause 12 of TA/DA Rules of the Company, on Superannuation, employees are eligible for reimbursement of expense for self and dependent members of his /her family for shifting to home town for the following;

- a) Travel expense
- b) DA for Journey time
- c) Transfer grant & Disturbance Allowance and
- d) Freight charges for transportation of personal effects.

Note: Applicable subject to terms & conditions of TA/DA Policy.

H. BEML POST SUPERANNUATION MEDICAL INSURANCE SCHEMES

Management in its endeavor towards the welfare and well-being of its superannuated Non-Executives / Executives of the Company has introduced Post- Superannuation Medical Insurance Scheme.

OVERVIEW OF THE SCHEMES

There are two distinct Medical Insurance Schemes available for superannuated employees:

I. BEML POST – RETIREMENT CONTRIBUTORY MEDICAL INSURANCE BENEFIT SCHEME:

Non-Executives superannuated on or after 01.07.2006, and Executives superannuated between 01.07.2006 and 31.12.2006.

II. BEML POST SUPERANNUATION MEDICAL BENEFIT SCHEME:

Executives those who have Superannuated on or After 01.01.2007 and completed 15 years of service are Eligible for the Scheme II above. However, the Executives those who have not completed 15 years of service may be considered under the Scheme I above.

I. BEML POST – RETIREMENT CONTRIBUTORY MEDICAL INSURANCE BENEFIT SCHEME: NON-EXECUTIVES & EXECUTIVES

This scheme, launched in 2006, covers Hospitalization treatment expenses only for Non-Executives superannuated on or after 01.07.2006, and Executives superannuated between 01.07.2006 and 31.12.2006.

From June 2019, the premium sharing structure for the Executives / Non - Executives under the scheme was revised:

- 90% of the premium is borne by the Company.
- 10% is borne by the superannuated Executives/Non – Executives.
- The Superannuated Executives / Non – Executives based at Bangalore & KGF can avail all OPD facilities available including chronic medicines in Company Medical Centers at Bangalore & KGF by paying Rs.250/- each for self & spouse

The Sum Assured & Corporate Buffer (Self & Spouse):

CATEGORY	SUM ASSURED	CORPORATE BUFFER (SELF & SPOUSE)
Ex- Non- Executives	1.50 Lakhs	2.00 Lakhs
Ex- Executives	2.00 Lakhs	2.50 Lakhs
Ex-Directors	3.50 Lakhs	2.50 Lakhs
Ex-CMD	4.00 Lakhs	2.50 Lakhs

The Corporate Buffer as indicated above, can be utilized in the event the Sum Assured is exhausted / fully utilized by any superannuated Executives / Non - Executives in a given year, **ONLY** for the identified Critical Diseases within the Buffer Eligibility.

Premium for Corporate Buffer will be borne entirely by the Company.

LIST OF CRITICAL DISEASES COVERED UNDER CORPORATE BUFFER-

- Cardiac Procedures' & Surgeries
- Cancer of any type
- Renal / Kidney Disease
- Paralysis-Paraplegia
- Liver Diseases
- Organ Transplantations / Surgeries
- Surgery of Aorta
- Any Chronic Lungs & Any Brain related ailments including apallic syndrome
- Aplastic anemia,
- Bacterial Meningitis,
- Major Burns,
- Coma
- Multiple sclerosis,
- Alzheimer's and any Terminal Diseases etc.
- End stage lung or liver failure
- Bone marrow transplantation

- Fulminate Hepatitis
- Pulmonary hypertension

Executives / Non-Executives - Cashless Approval in Network hospitals are available up to Basic Sum insured. In case of Critical ailments buffer value notified is available by way of reimbursement.

INSTRUCTIONS FOR APPLYING FOR PRMS SCHEME

- Ensure accurate entry of Personal details, including:
 - i) Spouse's name
 - ii) Email ID
 - iii) Mobile number
 - iv) Communication address
- Possession of personal Email ID is mandatory.
- E Cards shall be issued by the service provider & shall be put on BEML website for access by Retired Executives/Non-executives.
- Payment made with incorrect entries viz., staff no., name, excess payments / double payments etc. will not be refunded.
- The medical insurance application process is entirely online. Upon successful submission, a message stating “**submitted successfully**” will appear on the portal. No additional confirmation will be provided.
- No physical documents or receipts are required to be sent via mail, post, or courier.
- Renewal payments must be made at least one month prior to the export of the existing policy but not later than 25th of respective month.
- For first-time applicants, i.e., those availing the scheme for the first time, applications must be routed through the respective complex or office from which the individual has superannuated. All such applications must be forwarded exclusively through the respective HR departments. Insurance Policies will not be issued if applications for fresh

cases are not received through the respective HR departments.

- In case a document has been uploaded incorrectly or missed during the initial submission, the applicant may correct this by:
 1. Logging back into the account.
 2. Clicking the “**Save**” button.
 3. Re-uploading all the required documents.
 4. Re-submitting the application.

Once completed, the system will display the confirmation message, “**Documents submitted successfully**”, marking the end of the process.

Please ensure that no documents or receipts are sent via mail.

REQUIRED SCANNED DOCUMENTS FOR UPLOADING ON THE PORTAL

- i) Photographs (Self & Spouse)
- ii) Aadhaar Card (Self & Spouse)
- iii) Pan Card (Ex- Non – Executives / Executives)
- iv) Bank Pass Book Front Page (Please Ensure That the Account Number and IFSC Code Are Clearly Visible)
- v) Death Certificate in Case of Death Case of the Non – Executives / Executives &/or Spouse of such Non – Executives / Executives.
- vi) Payment Confirmation in Pdf Format

STEPS FOR ONLINE PAYMENT AND SUBMISSION

- i) Visit: <https://www.bemlindia.in>
- ii) Navigate to Post Superannuation Medical Insurance Scheme (old scheme).
- iii) Click “Click Here to Login “.
- iv) Enter Staff No, Date of Birth, Date of Superannuation to login.
- v) Change password upon first login.
- vi) Once logged in, view your details and select coverage option: Self, Spouse, or Both in the drop down and make a note of the Premium to be paid.

- vii) If Spouse is selected, Details of the spouse may be filled.
- viii) Upload the Latest Photo (Photos of Self & Spouse), Aadhaar Card (Self & Spouse), PAN Card, Bank Passbook Front Page and Death Certificate (where only spouse is availing Insurance).
- ix) After making all entries click on SAVE.
- x) Click: "MAKE PAYMENT".
- xi) Pay through SBI Gateway using Debit/Credit Card or Net Banking.
- xii) Upload the payment receipt.
- xiii) Click SUBMIT and wait for confirmation: "SUBMITTED SUCCESSFULLY".
- xiv) Click LOGOUT. This completes the process.

Alternatively, below link could be accessed (till restoration of the website) & rest of the procedure remains the same.

https://alumni.bemlindia.in/medicalold/Alumni_Login.aspx

Note: BEML will not be responsible for issues with the SBI payment gateway, incorrect staff numbers, or excess payments. No refunds will be processed for such errors.

For any Support / Clarification, you may contact Corporate Office on Phone No +91 80 2296 3390

CLAIM SETTLEMENT AND SUPPORT CONTACTS

For support regarding policy, cashless approvals, claim settlements, or grievances, contact:

First Point of Contact Ms. Mandhagini Janakiraman
9538633279 Shri. Muniraju 9035674468 (Both from Medi assist TPA)

If any further clarification is needed, contact

Insurance Broker: Shri S A Vithalpurkar

M/s. Sun Risk Management & Insurance Broking Services Pvt. Ltd.

Mob: +919008406371 / +91 7975066266

Phone No. +91 80 41235976

Address: No.503, West Minister, 3rd Floor, No.13/56, Cunningham Road, Bangalore – 560 052.

For E Cards & Corrections if any, contact
Mr. Chandrashekhar during working hours from Monday to Friday
on 080 41235976

Hospitalization to TPA on the mail ids noted on E Card (For reimbursement Claims) in case any difficulty in getting cashless approval, please contact insurance brokers to facilitate timely processing of bills and discharge.

Copies of Aadhaar Card & PAN Card must be submitted for claiming reimbursement along with Cancelled cheque (Cancelled Cheque needed only for the first-time claimant).

REIMBURSEMENT CLAIMS – SUBMISSION DETAILS

All reimbursement claims must be sent directly to the following address:

**MEDI ASSIST INSURANCE TPA PVT LTD /
RAKSHA HEALTH INSURANCE TPA PVT. LTD.
Tower D, Ground Floor, IBC Knowledge Park,
#4/1, Bannerghatta Road, Bangalore – 560029**

Contact Person:

a. Ms. Mandhagini Janakiraman

Mob: 9538633279

Email: mandhagini.janakiram@mediassist.in

b. Mr. Muniraju

Mob: 9035674468

Email: muniraju.muniraju@mediassist.in

Note: Do not send claims to BEML or to Sun Risk Management.
Submit directly to the above address for processing.

STANDARD OPERATING PROCEDURE-NON-EXECUTIVES

CASHLESS FACILITY AT NETWORK HOSPITALS-

- Present your TPA-issued E-Card at the hospital insurance desk.
- Hospital will send a pre-authorization request to the TPA.
- TPA will verify documents and respond as per policy terms:

- If complete: initial approval granted.
- If incomplete: query raised to the hospital.
- At the time of discharge, the hospital will submit all relevant documents to TPA and further approval will be extended as per the policy terms and conditions.

For assistance regarding policy - cashless approval please contact-

NAME	MOBILE NUMBER	EMAIL ID
Ms Mandhagini Janakiraman	9538633279	mandhagini.janakiram@mediassist.in
Mr Muniraju	9035674468	muniraju.muniraju@mediassist.in
Mr S A Vithalpurkar	9008406371/ 7975066266	vithal@sunrisk.co.in

REIMBURSEMENT AT NON-NETWORK HOSPITALS-

- Inform TPA on the same day of admission or before discharge.
- Receive a Claim Reference Number.
- After treatment, collect all original documents from Hospital.
- Submit claim documents to TPA, as per the checklist within 30 days of discharge.
- Claims will be processed as per policy terms:
- Queries will be raised if documents are missing or incomplete.
- Final approval will be processed upon receipt of complete documentation.

For assistance regarding policy- Re-imbursement of claims, clarification / settlement of claims, grievance relating to the admissibility / non-payment of claims please contact-

NAME	MOBILE NUMBER	EMAIL ID
Mr S A Vithalpurkar	9008406371/ 7975066266	vithal@sunrisk.co.in
Ms Mandhagini Janakiraman	9538633279	mandhagini.janakiram@mediassist.in
Mr Muniraju	9035674468	muniraju.muniraju@mediassist.in

HOSPITALIZATION INTIMATION-

Claims must be intimated on the day of admission or before discharge from the hospital, whichever is earlier with the following details:

- Hospital Name
- Name of the Patient
- Name of Insured
- Member ID No
- Estimated Expenses
- Ailment details
- Date of Admission

Intimation can be sent via Email or SMS to the following TPA contacts:

NAME	MOBILE NUMBER	EMAIL ID
Ms Mandhagini Janakiraman	9538633279	mandhagini.janakiram@mediassist.in
Mr Muniraju	9035674468	muniraju.muniraju@mediassist.in

ACCESSING NETWORK HOSPITAL LIST-

- Visit: www.mediassist.in. Same can be checked at hospital Insurance Desk as well.
- Navigate to **Search Network Provider**
- Click on **Network Hospital**
- Select: **New India Assurance Co. Ltd**
- Chose **State** and **All cities** for a nationwide list.

CHECKLIST FOR CLAIM SUBMISSION-

Hospitalization Reimbursement

- Claim Form Part A (to be filled up by insured)
- Claim Form Part B (to be filled up by Hospital)
- Attested Photo ID proof of beneficiary (patient)
- Discharge summary (original)
- Final Bill & breakup (Original)
- Cash receipts (Advance & Final settlement)

- Investigation reports (Original)
- X-Ray Films (Pre-& Post -operative if fracture)
- MLC/FIR (Accident / Industrial accident case)
- Implant / Stent/ Lens Stickers & Invoices (if applicable)
- Cancelled cheque / Passbook Copy (insured/ proposer's bank account)
- Contact Number and Email ID

PRE/POST HOSPITALIZATION (Quote Hospitalization Claim No. in Claim form for easy correlation)

- Claim Form Part A (to be filled up by insured)
- Attested photo ID proof of beneficiary (Patient)
- Consultation papers for the bills submitted (Original)
- Prescriptions and Investigation reports for the bills (Original)
- Prescriptions and receipts for medicines purchased (Original)
- Such other documents sought by TPA

II. BEML POST SUPERANNUATION MEDICAL BENEFIT SCHEME: EXECUTIVES RETIRED ON OR AFTER 01.01.2007

BEML introduced the Post Superannuation Medical Benefit Scheme in line with DPE guidelines to provide health coverage for executives who superannuated on or after 01.01.2007 and have completed a minimum of 15 years of continuous service with the Company.

The scheme was launched on 01.06.2016 and offers to avail hospitalization benefits through an insurance provider.

Executives are required to contribute 10% of the annual premium towards insurance coverage for Self and/or spouse, while 90% of the premium is borne by BEML.

a) Executives Retired from 01.01.2007 to 31.12.2016

Sl. No.	Particulars	Sum Assured	OPD
1	Ex-Executives	9 Lakhs	15000
2	Ex-Directors	15 Lakhs	35000
3	Ex-CMD	18 Lakhs	40000

b) Executives Retired on or after 01.01.2017

SL. NO.	PARTICULARS	SUM ASSURED	OPD
1	Ex-Executives up to GR IV	9 Lakhs	15000
2	Ex-Executives GR V to VII	12 Lakhs	20000
3	Ex-Executives GR VIII to X	15 Lakhs	25000
4	Ex-Directors	21 Lakhs	35000
5	Ex-CMDs	26 Lakhs	40000

Note 1- For extending Better and seamless medical benefits to the superannuated Executives the Top-up / Corporate Buffer has been included in the revised sum assured w.e.f 03.07.2025.

Note 2 –

- The present entitlement is as per above tables subject to change from time to time.
- The Bulletins issued by BEML from time to time only to be referred, which will also be available on this portal.
- TPA website or App should not be taken as a reference for entitlements.

Online Payment Process {same for both scheme (a) & (b)}:

To enroll and make the premium payment online:

1. Visit: www.bemlindia.in.
2. Click on “**Executives Retired after 01.01.2007 (New Scheme)**”.
3. Log in using:
User ID: STAFF NO.
Password: StaffID@YearOfBirth (For Example, If Staff ID is 20000 and Year of Birth is 1980, then Password will be: 20000@1980”)
4. Change the password upon first login.
5. Verify and update personal details such as Complex, Grade, Date of Birth, Appointment and Superannuation dates, address & contact details, etc.
6. Choose your coverage: Self, Spouse, or Self & Spouse. Enter the required details accordingly.
(If Self is selected, Premium details will appear.

If Spouse is selected, Premium details will appear. Details of Spouse name, Date of Birth and Reason for availing Insurance only for spouse to be entered.

If Self & Spouse is selected, Premium details will appear. Details of Spouse name and Date of Birth to be entered.)

7. Click **Save & Make Payment**

8. Complete payment via SBI payment gateway using debit card, credit card, or net banking.

Alternatively, below link could be accessed & rest of the procedure remains the same

<https://alumni.bemlindia.in>

Any queries / issues may be mailed to “prms@bemltd.in”.
Issues / queries will be attended in 3 days’ time.

Important Notes:

- The process for availing medical insurance is completely online.
- No confirmation email will be sent post-submission. The portal will display a “submitted successfully” message.
- Do not send physical or email copies of any documents.
- You may log into the portal to replace any wrongly uploaded documents.
- Payment made with incorrect details (e.g., staff number, name, double payments, payments made using SBI Online link under old scheme etc.) are non-refundable.
- E-cards will be sent to your registered email directly by the insurance Company.
- Separate SBI payment links are available for Executives for post superannuation medical insurance schemes. Executives should make payments using the link as applicable for their eligible scheme and mandatorily complete the online process.
- Management will not be responsible for any deviations to the instructions and refund will not be entertained.

- On exhaustion of the sum insured, executives may directly contact the insurance Company for availing corporate buffer for Critical diseases only.

STANDARD OPERATING PROCEDURE: EX- EXECUTIVES

Availing cashless Treatment at Network Hospitals

- Present the E-card provided by TPA at the hospital's insurance helpdesk.
- The hospital will send a pre-authorization request to the TPA.
- If documents are in order, initial approval will be granted; otherwise, a query will be raised.
- Before discharge, the hospital will forward all relevant documents to TPA for approval.
- Approval is subject to policy terms and conditions.

Reimbursement from Non-Network Hospitals

- Inform the TPA on the day of admission or before discharge on mail ids noted on E Card.
- TPA will provide claim reference number.
- Collect all original documents from Hospital after treatment and submit the claim to TPA within 30 days of discharge.
- Claims will be processed as per policy terms.
- In case of any shortfall requirement, query will be raised and on receipt of the last document, claim will be processed as per Policy terms and conditions.

For assistance regarding policy - cashless approval please contact the following personnel:

NAME	MOBILE NUMBER	EMAIL ID
Ms Mandhagini Janakiraman	9538633279	mandhagini.janakiram@mediassist.in
Mr Muniraju	9035674468	muniraju.muniraju@mediassist.in

CLAIM INTIMATION

Any claim under the policy must be intimated to the TPA on the same day of admission or before discharge from the hospital whichever is earlier.

The claim should be intimated along with below mentioned details.

- Hospital Name
- Name of the Patient & Insured
- Member ID No
- Approximate Expenses
- Name of the Ailment
- Date of Admission

CONTACT FOR CLAIMS INTIMATION:

Claim can be intimated in any of the following ways - E-Mails/ SMS.

NAME	MOBILE NUMBER	EMAIL ID
Ms Mandhagini Janakiraman	9538633279	mandhagini.janakiram@mediassist.in
Mr Muniraju	9035674468	muniraju.muniraju@mediassist.in

ACCESSING NETWORK HOSPITALS

1. Go to www.mediassist.in
2. Click on **Search Network Provider**
3. Select **Network Hospital**
4. Choose **Go Digit General Insurance Ltd, state and city to view the PAN India list.**

INDICATIVE CHECK LIST FOR RE-IMBURSEMENT CLAIM (HOSPITALIZATION)

- Claim Form Part A (to be filled up by insured)
- Claim Form Part B (to be filled up by Hospital)
- Attested copy of photo ID proof of beneficiary (Patient)
- Discharge summary (Original)
- Final bills (Original)
- Detailed final bill break - up

- Original cash paid receipt (Advance as well as Final settlement).
- Investigation reports (Original)
- Pre and post-operative X-Ray films (in case of fractures)
- MLC/FIR copy (in case of accident/industrial accident claims)
- Implant /stent /lens stickers & Invoices (in case of usage of implant/stent/lens during surgery)
- Copy of cancelled cheque or first sheet of passbook (insured/Proposer's bank account).
- Contact No & E-Mail ID.

INDICATIVE CHECK LIST FOR PRE-& POST HOSPITALIZATION CLAIMS

- Claim Form Part A (to be filled up by insured)
- Attested copy of photo ID proof of beneficiary (Patient)
- consultation papers for the bills submitted (original)
- Prescriptions and Investigation reports for the bills submitted (Original)
- Prescriptions and receipts for medicines purchased (Original)
- Copy of cancelled cheque or first sheet of passbook (insured / Proposer's bank account).

CHECK LIST FOR OPD CLAIMS

Criteria to avail OPD Claims –

Claim to be made separately for self & spouse. To be made once in 3 months or cumulative value of bills reaching Rs.3000/- whichever is earlier

- Claim Form Part A (to be filled up by insured)
- Attested copy of photo ID proof of beneficiary (Patient)
- Consultation papers for the bills submitted (Original)
- Prescriptions & Investigation reports for the bills submitted (Original)
- Prescriptions and receipts for medicines purchased (Original)
- Copy of cancelled cheque or first sheet of passbook (insured/Proposer's bank account).

We hope this guide has provided you with a clear understanding of the Retirement benefits available to you. If you have any questions or need further assistance, our HR Team is always here to help.

Disclaimer – This hand book is made as a ready reckoner for the Retirees for information purpose only, subject to change at any point of time and No claim in this regard will be entertained. Clarification if any, for interpretation and for applicability purpose the original Policy/Rules is to be referred.



CLEAR ANSWERS, COMPLETE BENEFITS, CONFIDENT FUTURE – CRAFTED FOR EVERY BEML RETIREE.



**YOU SERVED WITH COMMITMENT.
NOW LET YOUR BENEFITS SERVE YOU.**