There are two schemes for post retirement medical benefits as of date:

A. Old PRMS - For those retiring before 01.01.1997

B. New PRMS - For those retiring between 01.01.1997 and 31.12.2006

The schemes have now been merged and the eligibility will be as follows for all the employees retired before 01.01.2007

**Domiciliary:**

|  |  |
| --- | --- |
| **Positions** | **Revised Limit per annum (as per new PRMS)** |
| CMD and Directors | Rs. 9,000/- |
| EDs, SVPs, VPs and GMs | Rs. 9,000/- |
| AM/SH (UG) to DGM | Rs. 6,000/- |
| All other categories of Employees | Rs. 3,000/- |

**Hospitalization:**

|  |  |
| --- | --- |
| **Positions** | **Revised Lifetime Limit (as per new PRMS)** |
| CMD and Directors | Rs. 10,00,000/- |
| EDs, SVPs, VPs and GMs | Rs. 8,00,000/- |
| AM/SH (UG) to DGM | Rs. 6,00,000/- |
| All other categories of Employees | Rs. 4,00,000/- |

**For members of the old PRMS (retired before 01.01.1997), the hospitalization balance will be determined by deducting hospitalization expenses incurred to date for the employee from the abovementioned applicable lifetime ceilings.**

**The above limits for reimbursement of medical expenses shall operate as the combined limit for the employee and the dependent spouse.**

There will be no change in the procedure for the two merged PRMS Schemes.

We will be updating the balances of members retired before 01.01.1997 shortly.