

No PERS/102/2015/P1 III PRC
Dated: 22.12.2025

Office Order No. WL/71/2025

Sub: Payment of premium amount for those retiring employees who could not get covered under RITES Post Retirement Medical Scheme (PRMS) owing to shortfall in number of years of service of 15 years – reg.

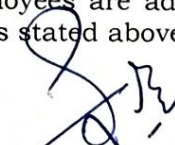
As a welfare measure, RITES Management had decided that retiring employees who could not get covered under the RITES PRMS owing to shortfall in number of years of service with RITES from the required period of 15 years, may become a member of the Group Medical Insurance scheme by making payment of the requisite premium amount.

Our present Insurer "The New India Assurance Company Ltd. has advised that such employees can be covered up to the age of 70 years with premium loading of 10% & Co pay of 20% for first year. Co-pay means that employee will bear 20% of indoor Treatment Cost during the Calendar Year. However, premium loading and Co pay is not applicable when there is no break in continuation of policy for continuous coverage while in service as well as after retirement.

Accordingly, following are the premium amounts payable by different category of employees for the Calendar Year 2026:

Class of Entitlement	Category of Employee	Annual Medical Ceiling per family unit	Annual Premium inclusive of GST/(in Rs) (if no break in coverage)	Annual Premium including loading of 10% & GST (Rs.) (if there is break in coverage)
A	CMD/Directors	Rs. 10,00,000/-	Rs. 1,28,044/-	Rs. 1,40,849/-
B	Executive Cluster IV	Rs. 5,00,000/-	Rs. 65,692/-	Rs. 72,261/-
C	Executive Cluster I, II and III	Rs. 3,75,000/-	Rs. 50,657/-	Rs. 55,723/-
D	Non-Executive (All Clusters)	Rs. 2,50,000/-	Rs. 29,963/-	Rs. 32,959/-

In order to get the PRMS benefit, interested retiring/ retired employees are advised to deposit the required amount of premium / proportionate premium as stated above.


(Swapnil Tahmankar)
AGM(HR)/Welfare
22/12/2025

Copy to:

As per standard mailing list
RITES website Ex-Employees corner

We Shape What Shapes Lives

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