

LIFE INSURANCE CORPORATION OF INDIA
CENTRAL OFFICE

Dept: Personnel/ER

Ref: CO/Per/ER-A/CL/93

"Yogakshema",
Jeevan Bima Marg,
Mumbai – 400021.

8th February, 2024

ALL OFFICES OF THE CORPORATION

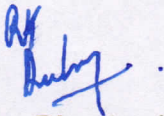
Re: Scheme of Ex-Gratia reimbursement of medical expenses to employees in case of High Cost / Protracted Treatment

HCPT scheme provides for reimbursement of medical expenses over and above the medical expenses paid under Group Medclaim Scheme incurred by the employee for treatment of specified diseases. In-service employee, his/her spouse and two dependent children are covered under the scheme.

In this connection, it is clarified:

1. If employee or his/her eligible family member is hospitalized before the date of retirement of employee and is discharged after his/her retirement, all eligible medical expenses incurred during continuous hospitalization under such cases shall be reimbursed.
2. Post hospitalization expenses up to 180 days related to such continuous hospitalization shall also be reimbursed to the retired employee as per rule.

All other existing terms and conditions governing the Scheme shall remain unaltered.



Executive Director (Personnel)

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