

## FAQS ON BHEL EMERGENCY NEEDS MITIGATION SCHEME

**1. Who all are covered under the Scheme?**

Ans. All retired employees of the Company, who retired prior to 01.01.2007 and not covered by the BHEL Employees' Pension Scheme (both conditions to apply simultaneously). Employees who may have left the services of the Company due to VRS, Compulsory retirement scheme, premature retirement will also be covered.

**2. Is the spouse of the employee covered under the scheme?**

Ans. Beneficiary under the scheme is only the ex-employee. The spouse will be beneficiary only for receiving financial assistance for meeting part of funeral expenses in case of death of ex-employee on or after the introduction of the scheme.

**3. Will the spouse be able to claim the expenses, after the death of employee, in respect of medical treatment availed by mentally/physically dependent children before death of ex-employee.**

Ans. **No.** Beneficiary under the scheme is only the ex-employee. The spouse will be beneficiary only for receiving financial assistance for meeting part of funeral expenses in case of death of ex-employee on or after the introduction of the scheme.

**4. Is the BHEL Emergency Needs Mitigation Scheme a pensionary scheme?**

Ans. No. The scheme is aimed at providing some financial support in case of listed emergency needs. Extent of financial support will be announced on a year to year basis.

**5. What are the emergency needs covered under the scheme?**

Ans. Two types of needs have been identified in the scheme; 1. Common and 2) Special emergency needs. These are:-

Common emergency needs		Special emergency needs	
1) Partial support for <b>basic needs</b> such as food & clothing, in extreme conditions	Financial support upto Rs.10,000/-p.a. The support is for food, clothing, household supplies, personal needs etc	1) <b>Funeral &amp; related expenditure</b> on death of retired employee ( from the year of implementation)	Upto Rs.10,000/- per case
2) Partial support for movement /	Financial support upto Rs.5,000/- p.a. to help	2) <b>Funeral &amp; related expenditure</b> on death	Upto Rs.10,000/-

transportation in emergencies:	move from the strained relationship or need of medical transportation, or emergency movement to take care of spouse / children who are at other place	of spouse of retired employee ( from the year of implementation)	per case
3)In-Patient Medical treatment not covered under BHEL RECH Scheme. (wherever there is deduction from hospital bill)	Over & above the admissible amount under RECHS, limited to Rs.10,000/- in a fin. year.	3)Natural calamities at geographical <u>area of residence</u> of retired employees.	To the extent of loss to individual, upto Rs.10,000/- per case.

The list & financial support may be reviewed on a year to year basis.

**6. Can an ex-employee seek financial support for expenses incurred in the year 2012-13**

Ans.: Yes, the employee can claim for expenses incurred 2012-13 onwards. The scheme does not provide for financial support for expenses incurred prior to the year 2012-13. Funeral expenses will be provided in case of death on or after the introduction of the scheme.

**7. In case of both the spouses being ex-employees, will both be able to claim financial expenses separately?**

Ans. Yes. The benefits of the scheme will be admissible to both, separately.

**8. Are funeral charges incurred on death of mentally / physically dependent children also covered under the scheme?**

Ans. No, this scenario has not been covered under the scheme.

**9. Can ex-employees, retired prior to 01.01.2007, who have filed a legal case against the Company claim financial support under the scheme?**

Ans. Yes, such an ex-employee will also be eligible.

**10. Is the financial support based on the post/designation/basic pay held/received on the last day of retirement?**

Ans. There is a uniform ceiling for all employees for claiming financial support, irrespective of the post/designation/basic pay held/received on the last day of retirement

**11. What is the quantum of financial support that an employee can claim?**

Ans. For the year 2013-14:

- i. A uniform approved ceiling of financial support for Common emergency needs of Rs. 10,000/- per eligible retired employee per annum , as per conditions mentioned in the scheme
- ii. A uniform approved ceiling of financial support for Special emergency needs of Rs. 10,000/- per occurrence, as per conditions mentioned in the scheme.

***The quantum of financial support will be reviewed on year to year basis.***

**12. Are all the documents as mentioned in the Annexure I and II of the scheme required to be submitted by the ex-employee?**

Ans. Following documents are required:

**A. In case of RECHS members:**

1. Life certificate cum NEFT format
2. Prescribed documents for special / common emergency needs as required under the scheme along with filled in application form.

**B. Other than RECHS members:**

1. Any proof of separation mentioning reason of separation as superannuation/ Voluntary Retirement/ Normal retirement, Compulsory retirement, premature retirement
2. Life Certificate cum NEFT format
3. Prescribed documents for special / common emergency needs as required under the scheme, along with filled in application form.

**13. In case of the companies which are likely to be merged/merged with BHEL such as BHPV, Mysore Porcelain etc. whether benefits under the scheme will be extended to employees who retired from these companies prior to merger in BHEL?**

Ans. No. Benefits will be extended to only those employees who retired after the merger with BHEL. Similarly, these benefits will not be extended to JV companies/ subsidiaries of BHEL.

**14. Whether benefit will be admissible to spouse of a retired employee, whom he/she married after the retirement?**

Ans. No. The benefit will not be admissible to spouse of a retired employee, whom he/she married after the retirement. The benefits will

only be extended to spouse of a retired employee, as per records of BHEL on the date of retirement.

**15. Whether benefit can be extended to more than one spouse in case it is permissible under personal laws applicable for such an employee?**

Ans. While an employee may have more than one spouse as per personal law applicable to him/her, he/she will have to declare one spouse only for availing benefit under the scheme. In such cases also benefit will be extended to spouse of a retired employee, as per records of BHEL on the date of retirement.