

## **BENEFITS FOR IP WHO ARE RETIRED**

1. Are there any benefits for the retired IPs and permanently disabled IPs who cease to be in insurable employment under the Scheme ?

a) An insured person who ceases to be in insurable employment on account of permanent disablement can receive medical benefit till the date on which he would have vacated employment on attaining the age of superannuation had he not sustained such permanent disablement.

b) An insured person who has attained the age of superannuation or retires under voluntary retirement scheme or takes premature retirement and their spouse can avail medical treatment.

The above insured persons can avail the benefit subject to the following eligibility criteria :

- ❖ Should have been an insured person on the date of leaving employment due to superannuation, voluntary retirement or premature retirement.
- ❖ Submits proof that he has remitted contributions for not less than 5 years.
- ❖ No other member of the family other than the spouse shall be eligible for this benefit.
- ❖ Entitled to medical facilities as if he is a regular insured person, except that super speciality treatment will be not be admissible to such a person and his spouse.
- ❖ On the death of insured person, the spouse will be entitled to medical care upto the date the insured person would have been entitled had he/she been alive.

It is to be noted that insured persons who have voluntarily retired / prematurely retired w.e.f. 1.6.2010 are entitled to avail this facility.