

CIRCULAR

Sub: OPD Reimbursement under Post-Retirement Medical Scheme for the year 2026

The provisions of NFL Post-Retirement Medical Scheme regarding OPD reimbursement is as per the following:-

REIMBURSEMENT FOR OPD EXPENSES

1. Members of the scheme can avail reimbursement towards OPD w.e.f 01.01.2026. Reimbursement of expenditure on consultations, medicines, lab tests etc. will be allowed to the members as per details given below:

GROUP	LEVEL	Maximum amount reimbursable per annum (Rs.)
A	All Workmen (WO-W12)	18,000/-
B	Executives (E0-E5)	24,750/-
C	Executives (E6-E9)	30,000/-
D	Functional Directors/ C& MD	37,500/-
Annual health check-up within a ceiling of Rs. 2500/- per person.		

2. The scheme shall be operated centrally from Corporate Office Noida. Dr. Preeti Singh, Manager (HR), NFL Corporate Office, Noida shall be the Nodal officer.

3. **Submission of claims:** The submission of OPD claims shall be done through PRMS PORTAL only. **It is to be noted by the PRMS members that, lodging of OPD claims shall be submitted by eligible ex-employees/ members through PRMS portal only and no requests/ claims received through any other mode shall be entertained.**

The window for lodging OPD claims for the period Jan-June, 2026 on the PRMS portal shall remain active between 15.07.2026 and 29.08.2026. The steps for lodging OPD claims for existing members are given below:-

- Visit NFL's website www.nationalfertilizers.com>>>>Click on "Important Links" or type <https://prms.nfl.co.in/login.php> in URL.
- Login by entering registered mobile number.
- OTP shall be generated and will be received on the registered mobile number and also on the email of the member.
- Enter the OTP to login.
- Member will be directed to the profile page, where he/she shall validate his/her e-mail address via OTP on e-mail.
- Member / User shall then be able to view or edit/update his/her Bank Account details, Mobile Number, e-mail and correspondence address.
- After updating the profile, members will be able to view their dashboard, wherein they shall click on "Manage Claims". After this the member will click on "New Claim Request" to apply OPD claim.
- A window will be opened where the members shall be able to enter their medical expenses such as consultation charges, medicines, test charges etc.
- Members may also enter Preventive Health Checkup (PHC) expenses for self and spouse (if any).
- After entering the details of medical expenses and PHC details, members will upload their existence certificate and submit the claim by clicking on "submit" button.



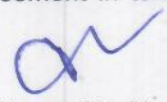
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Other conditions regarding reimbursement of OPD expenses are given as below:

1. Members have to submit the recent soft copy of the Digital Life Certificate and to get the same; they may enroll themselves through Aadhar Card at www.jeevanpramaan.gov.in. Members, who do not submit the Digital Life Certificate, may submit Life Certificate from Branch Manager where retired employees are having their savings bank account for the purpose of online remittance of OPD reimbursement under the policy.
2. One consolidated claim shall be submitted by the member (i.e for each family unit comprising if self & spouse) for the half year ending 30th June. The claim shall be submitted within 45 days of completion of relevant period i.e latest by 29th August. The claim shall be submitted through PRMS Portal only. Claims received after stipulated period of 45 days will not be entertained.
3. 50% of maximum ceiling amount shall be payable in the first half of calendar year. If the claim is received more than 50% of the entitled ceiling amount, 50% amount will be paid in first half and if the claim is received less than 50% of the entitled amount then lesser claimed amount will be paid. If no claim is received in the first half, 100% of maximum ceiling amount will be payable for processing claims received for second half of calendar year.
4. Retired employees who were not members of PRMS 2025-26 and became member of PRMS 2026-27, shall be reimbursed OPD ceiling on pro-rata basis.
5. Claimed bills have to be retained by the members for further reference for verification, if required.
6. In case a member expires, his/her spouse will be entitled for OPD reimbursement in terms of annual limit fixed without any deduction.


(Kumar Kush)
Sr. Manager (HR)

Circulation:

- CM(HR), C&MD Sectt.
- Secy. to D(M)/D(T)/D(F)/CVO
- All Unit Heads / HR Heads/ Zonal Heads
