



ALL INDIA BHARAT SANCHAR NIGAM LIMITED RETIRED EXECUTIVES' ASSOCIATION

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No. AIBSNREA/CHQ/2019/05

Dated: 25.02.2019

To
Shri S K Sinha,
Principal General Manager (Admn),
BSNL Corporate Office,
New Delhi 110001.

Sub: **Review of existing medical policy**

Ref: *Your File No. BSNL/Admn.I/15-17/18*

Sir,

We understand that BSNL has formed a Committee to review the existing medical policy under BSNLMRS and has accordingly called for suggestions from various unions/association of the serving employees of BSNL. Being the retired Executives, we are also a stake holder in this particular but vital issue. Since the existing policy covers the retired BSNL employees as well, we take this opportunity to submit the following suggestions for consideration: -

A. INDOOR TREATMENT IN HOSPITALS:

- (i) We suggest for introduction of a Group Medical-Insurance Scheme for the retirees also. The agreement should be made with reputed and efficient public sector Insurance Company or Banks which will be ready to offer best hassle-free service at cheaper premium and will cover all sorts of diseases, implants etc needing hospitalization or day care services. The Insurance Company must provide cash-less hospitalization services. The premium to the Company may be borne by BSNL.
- (ii) The retired employees be allowed option either for CGHS or the revised BSNL Medical policy incorporating the Group Medical Insurance Scheme.

B. OUTDOOR TREATMENT:

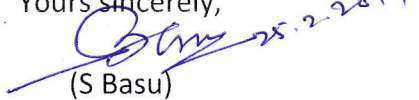
- (i) Existing arrangement under BSNLMRS, except for those opting for CGHS, should continue with certain improvements in regard to reimbursement of claims.
- (ii) There is a need to modify the method of calculation of the annual ceiling limit for outdoor treatment for the retired employees. At present there are different yardsticks in determining the annual ceiling limit for those who retired before 1.1.2007 and those who

retired later. If this system is allowed to continue, even for those retiring after 2007 but before 2017, similar arrangement will have to be introduced once pay scale is revised. This invites anomalies and discrimination among the past and present pensioners. Therefore, instead of basic pay plus DA, the present basic pension plus DA should be the criteria to determine the annual ceiling limit. Since pension is 50% of the last basic pay, while calculating annual ceiling limit, the basic pension plus DA has to be multiplied by twice the number of days that are allowed for the serving employees to bring at par with basic pay of the serving employees.

2. We sincerely believe that our above suggestions will receive due consideration by the Committee.

With kind regards,

Yours sincerely,

 25.2.2019
(S Basu)

General Secretary

Copy to:

1. Smt. Sujata Ray,
Director (HR),
Bharat Sanchar Nigam Ltd.
2. Shri S C Pant,
CS & CGM (Legal), BSNL &
Chairman, Review Committee.