



**ALL INDIA
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No. AIBSNLEA/CHQ/CMD/2015

DATED: 18.06.2015

To,

**Shri Anupam Srivastava
CMD BSNL
New Delhi -110 001**

Subject: Regarding introduction of Group Mediclaim Policy for the Executives of BSNL for indoor treatment under BSNLMRS.

Respected Sir,

You are aware that consequent upon implementation of the BSNLMRS, BSNL is incurring sizeable expenditure towards reimbursement of indoor medical treatment of BSNLMRS beneficiaries. Even though, most of the employees are not satisfied with the present reimbursement process of indoor medical treatment mainly due to the following reasons:

- 1) In case of cash less indoor treatment in the empanelled hospitals, private hospitals/NHs are claiming additional money from the BSNLMRS beneficiaries on the plea that extension of standard treatment as per CGHS approved rate is not possible. In addition to above, many empanelled hospitals refuse to admit the beneficiaries on various reasons.
- 2) In case of indoor treatment at approved hospitals on cash basis, BSNLMRS beneficiaries are getting much less amount from their offices compared to the actual expenditure made by them as the CGHS approved rates are much less than the actual market rate.
- 3) Private Hospitals are not at all interested to treat the BSNLMRS beneficiaries because they are not satisfied with the approved CGHS rates as well as the payment procedure of BSNL is also too much complicated.

As a result, BSNLMRS beneficiaries are not getting the optimum benefit in respect of indoor medical treatment.

In this regard, it is brought to your kind notice that during the recent pay revision of Bank Employees, Indian Banks' Association is going to introduce a cashless Group Mediclaim Policy for Bank Employees. The salient features of the scheme are-

- It is applicable for the Bank Employee + Spouse + Dependent Children + any two of the dependent Parents/Parents-in-law.

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- There is no age limit for dependent children (including step children and legally adopted children).
- A child would be considered dependent if his/her monthly income does not exceed Rs.10,000/- per month.
- Widowed Daughter and dependent divorced/separated daughters, sisters including unmarried/divorced/abandoned or separated from husband/widowed sisters will be covered under this scheme.
- Premium of the Group Medclaim Policy to be paid by the respective banks to a Consolidated Fund meant for this purpose to continue the Group Medclaim Policy.
- The annual limit of Medclaim will be Rs. 3 Lakhs for Gr. C & D staff and Rs. 4 Lakhs for Gr. A & B staff.
- Retired Bank employees (employees to be retired as well employees already retired from service) to be covered under this scheme but they have to paid certain amount as premium to avail the said facility. Details of the scheme may be seen from Page-33 to Page-56 of the enclosed file.

BSNL is paying huge money for indoor medical treatment. In addition to involvement of money, huge man power is also involved as per existing procedure for processing the indoor medical bills starting from Sr. TOA -> JAO -> AO -> CAO -> GM(HR) -> GM(Fin) -> CGM. If any other process viz. Group Medical Insurance is introduced, huge man power may be saved, only by paying the premium of Group Medclaim Policy and the existing man power might be utilized for other purposes.

Considering the points stated above, we would request you to kindly arrange to examine the aforesaid proposal to introduce the Group Medclaim Scheme in BSNL also.

Encl: A copy of the proposed Group Medclaim Policy of Bank Employees

With Kind Regards

Yours Sincerely

Sd/-
(PRAHLAD RAI)
General Secretary

Copy to:

1. Shri A.N. Rai, Director (HR), BSNL Board New Delhi -110001.
2. Shri N.K. Gupta, Director (CFA), BSNL Board New Delhi -110001.
3. Shri N.K. Mehta, OSD, BSNL, New Delhi -110001.
4. Smt. Sujata Roy, ED (Finance), BSNL Corporate Office, New Delhi – 110001
5. Shri Shameem Akhtar, Sr. GM (SR), BSNL Corporate Office, New Delhi – 110001
6. Shri S. K. Sinha, GM (Admn), BSNL Corporate Office, New Delhi – 110001