



All India Graduate Engineer Telecom Officers Association

(An Association of DR Graduate Engineers / Account Officers of BSNL)

President
Laxman Banoth
9490144699

General Secretary
Ravi Shil Verma
8373967633

Finance Secretary
Yogendra Jharwal
9414000877

All communication at E-mail - "gs@aigetoachq.org" only

No. GS/AIGETOA/2018/42

Dated: 27.11.2018

To,

Smt Sujata Ray
Director (HR), BSNL Board
New Delhi

Subject: Delay in Medical Reimbursement under BSNLMRS Scheme for working employees of BSNL and implementation of Group Mediclaim Policy for BSNL employees, Regarding.

R/ Madam,

Your kind attention is sought towards the undue delay in reimbursement of Medical Bills for the working executives under BSNLMRS Scheme which is now in complete dilapidation recently, with no payouts made in many Circle/ BAs since April 2018. It may be noted that MRS is the most important allowances or disbursement, even more important than other allowances that need to be delivered by an enterprise to its employees. **The fair and clear reason being that only a healthy workforce can create a wealthy enterprise and only a secure-feeling workforce can reciprocate the belongingness to the enterprise.**

When almost all other PSUs, private sector companies and banks pay for near 100% claim settlement, the employees of BSNL are literally pleading for their medical coverage, to each GM/TDM and thousands of employees are being left virtually stranded and hopeless without Medical support, even though BSNLMRS policy is in force.

We would like to highlight that **the working employees, practically are being denied the coverage for medical expenses**, though for pensioners, the right to claim CGHIS option for the medical reimbursement, from BSNL funds is at least available. This issue becomes more severe to the BSNL recruits, where the **PRMB corpus (Post retirement Medical Benefits, a part of SAB and still pending from the date of joining of a BSNL recruit)** is there on paper with actuarial calculation but still the exclusive corpus fund has not been created for PRMB benefits which is in complete contravention to the guidelines issued by **DPE/Government in this regard**. There is an immediate and imminent need to create a separate PRMB fund for post retirement medical expenses pertaining to BSNL recruits as they will not be having the CGHIS option for the medical reimbursement after retirement.

Regn. No. : HR/019/2016/02138

Regd. Office : Flat No. A-302, Life Style Residency, Plot no: GH 41-42, Sector-65, Faridbad, Haryana-121006

Further, keeping in view the current fund scenario of BSNL, we would like to suggest that **if BSNL is not able to disburse medical claims for its working employees on regular basis, it should engage immediately, some external responsible government owned agency providing group Mediclaim Facilities (Like National Insurance, Oriental Insurance etc.) with Indoor and Outdoor Treatment Coverage for the working employees of BSNL. BSNL should engage itself in group negotiation with these agencies, as has been done in the case of implementation of Group Term Insurance Scheme with LIC.** This will result in huge savings in terms of less expenditure on Medical Coverage. **In addition to the saving, the expenditure made on deputing staff and deploying the system for medical reimbursement process can also be saved.** The huge premium calculation which was calculated in 2003, for the huge workforce is now reduced as a major chunk of employees are retired since 2003.

In view of the above, **it is requested to direct the concerned CGM/GMs to disburse all pending Medical claims at the earliest for this FY-2018-19.** Further management may opt for scheme as mentioned above for the employees on an optional-contributory basis health insurance scheme (whereby, employee should be given an opportunity to exercise option for contributing at least 0%, with no max limit, in addition to the company's contribution, to avail a package as deemed fit for himself and his dependents), which may be extended to further on retirement for BSNL recruits where PRMB corpus for each BSNL recruit can be utilized. Thus employer and employee can derive the benefit.

Our association hopes to have open deliberations / discussions on this matter and ready to provide the details / road map as we already did in the case of Superannuation Pension Scheme & GTI. We would like to take this opportunity to extend our heartfelt thanks for implementation of GTI scheme in BSNL and in same way, we request management to consider implementation of Group Medicalim Policy though negotiation with Major Government owned Agencies. **The contribution on the part of BSNL on such scheme will be much less compared to what is being given in the current BSNLMRS Scheme.**

With Regards

Yours Sincerely

Sd/-

[Ravi Shil Verma]

General Secretary

Copy to :

1. Shri Anupam Shrivastava, CMD BSNL for kind information and intervention please.
2. Shri Sanjay Kumar Sinha, PGM (Admin), BSNL CO for kind information and necessary action please.