



All India Graduate Engineers & Telecom Officers Association

Central Headquarter, New Delhi

(The Recognised Representative Association of BSNL)

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GS/AIGETOA/2021/98

dated 30.07.2021

To,

Shri Arvind Vadnerkar,
Director (HR), BSNL Board
Bharat Sanchar Nigam Limited, New Delhi

Subject: Our objection on indirect shifting of Employer's responsibility of medical facilities towards Employees- Payment of Premium for Group Health Insurance Scheme by Employees -Reg.

Reference: Message letter issued by the Director (HR), BSNL CO New Delhi on dated 28.07.2021

Respected Sir,

We wish to bring the following facts with reference to the referred letter issued for the employees of the organisation for voluntarily opting Group Mediciam Policy subject to the payment of premium by the employees themselves.

You will acknowledge that medical facility is wholly the responsibility of Employer for any Government or CPSE for their employees. BSNL also has such provision with the name of BSNL MRS Facility for the indoor and outdoor treatment for their employees but the said policy is in dire condition since last few years. In the current policy, neither cashless treatment facility at empanelled hospitals nor timely reimbursement of medical bill is happening since long time. The limitation of the BSNL MRS scheme was completely exposed in the recent Pandemic of COVID-19, where more than two hundreds of our employees met unfortunate demise and thousands of employees have to undertake treatment from internal resources.

In this situation, BSNL acting only as a facilitator for the Employee's Contributory Group Mediciam Policy instead of sponsoring/funding the policy is highly unfortunate. We would like to recall our submission with your goodself in this regard on many occasions including the last formal agenda meeting, where the association (AIGETOA) has categorically demanded that BSNL should take option from the willing Employees (Executives) between BSNLMRS or Group Mediciam Policy for INDOOR TREATMENT and the company should make payment of the premium for those Employees opting for the Mediciam Policy in place of BSNL MRS. You have assured that the committee formed for the purpose will look after this aspect but despite of our representation and demand for it to Sr GM (Admin) on 12th July-2021 and to the committee meeting on 22nd July-2021, our request for the payment of premium of the policy by BSNL has not been conceded. As a recognized representative association, the management has to incorporate our views on any policy decision affecting Executives fraternity of the BSNL as per BSNL REA Rule-2014.

Further, I would also like to draw your kind attention towards a letter issued by the DGM(HR) MTNL dated 15.06.2021 as circulating in social media, which states that MTNL provides the Group Health Insurance Scheme for Indoor Treatment for their Working Employees. **We all know that financial health Of MTNL is poorer than BSNL but despite of this constraint the organisation is paying premium of the health policy for their employees considering it importance as employer's accountability.** But BSNL is trying to shift its liability of health care to the employee's shoulder through this voluntarily but contributory Mediciam Policy.

Regn. No. : HR/019/2018/02138

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

In this regard, if we take the data of the management for a Medclaim Policy of Rs 10 Lakhs @ Rs 8300/- (plus 18% GST) for total Executive base of 29950 (approx fig as on 01.08.2021), the company Annual outgo on the policy for indoor treatment for all Executives will be just Rs 29.34 Cr. Is a company, whose annual revenue is in the range of Rs 18000 Cr, can't bear Rs 29.34 Cr towards its employees (executives) indoor medical treatment? It will not only provide much needed support to the employees (executives) in these testing time but it will save expenditures incurred for indoor treatment under BSNL MRS for working employees as well as saving of indirect resources spent in process of these claims. One side the department is paying crores of rupees on the medical claim of superannuated employees but other side ignoring an amount of just Rs 30 Cr annually for indoor group medical policy of the working executives is highly disagreeable. We want to once again emphasize that the payment of premium of the policy by the department will go a long way to meet the essential requirements of our employees as well as it will motivate them further to improve productivity.

If still the department wants to go ahead with the alternative, the association demands that before opting of the contributory policy, all pending medical claim of employees should be settled and cashless treatment in the empanelled hospitals should be made certain across BSNL to ensure a fair decision.

We sincerely hope that your benign authority will take a considerate view on our above submissions and enable the employees (executives) to opt for a Group Medclaim Policy funded by BSNL as an alternative of BSNL MRS for only Indoor Treatment instead of the voluntarily contributory policy.

With warm regards,

Sd/--
[MD. WASI AHMAD]
General Secretary

Copy to:

1. The CMD, BSNL Corporate Office for kind information please.
2. The Sr GM SR, BSNL CO, New Delhi for kind information please.
3. The Sr GM(Admin), BSNL CO, New Delhi for kind information and NA please.