



## ALL INDIA BHARAT SANCHAR NIGAM LIMITED RETIRED EXECUTIVES' ASSOCIATION

Central Headquarters

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No.AIBSNLREA/CHQ/2013/35

Dated: July 22, 2013

To

Shri R K Upadhyay,  
Chairman & Managing Director,  
Bharat Sanchar Nigam Limited,  
New Delhi 110001

Sub: **Streamlining the procedures for settling the claims for reimbursement of medical bills for Outdoor/Indoor treatment of Retired BSNL Employees to mitigate their hardships reg.**

Sir,

We are constraint to seek for your kind intervention in streamlining the procedures for settling the claims for reimbursement of medical bills for outdoor/indoor treatment of Retired BSNL Employees in order to remove some of their genuine difficulties. BSNL Corporate Office, in fact, has issued some guidelines for settling the claims for reimbursement of medical bills for the pensioners. But these are hardly followed in the Circles, and sometimes actions of some of the field offices invite more problems to the pensioners. We would like here to point out the followings for your kind consideration:-

- (1) **Annual verification of Medical Card:** Guidelines issued vide BSNL Office letter No. BSNL/Admn.I/1 (pt) dated 23.08.2006 stipulates at its Para 1.3.1 that in the month of April of each year, a certificate has to be furnished by the pensioner concerned for re-validation of his/her Medical Card. At this moment, there is no standard format for the same. The Para 1.3.1 of the above quoted BSNL Office Order only gives some guidelines, but no uniform format has been prescribed. This has resulted in different Circles/SSAs adopting their own procedures. BSNL Corporate Office has also issued a format for the Corporate Office employees which has a Note below it stating that "*This certificate should be furnished in person.....*". This is unwarranted and unnecessary. Even for submission of annual Life Certificate to the Banks etc, considering the problems of the aging pensioners, the Government has prescribed for some relaxations from personal submission of Life Certificate vide Central Pension Accounts Office (CPAO), Deptt of Expenditure Office letter No CPAO/Tech/Grievances/2010-11/531 dated 30.06.2011.

**In view of the above, it is requested that BSNL Corporate Office**

**issue a fixed format for submission of certificate for annual re-validation of Medical Card for its uniform implementation in all Circles/SSAs. The pensioners must not also be asked to submit this certificate in person either. If otherwise it is considered absolutely unavoidable, at least similar relaxation as given by CPAO for submission of annual Life Certificate be allowed in case of submission of certificate for re-validation of Medical Card also.**

- (2) **Supply of copy of PAN Card and Cheque leaf depicting Account No. & Bank IFSC Code:** The above stated format for submission of annual re-validation certificate for Medical Card by the pensioners of BSNL Corporate Office also ask for supply of copy of PAN Card and Cheque leaf depicting Account No. & Bank IFSC Code. The PAN Card and Bank Account Nos of the pensioners do not get changed. Thus every year, along with the certificate for re-validation of Medical Card, submission of copies of PAN Card and Cheque leaf should not be insisted upon.

**It is requested that BSNL Corporate Office advise the Circles/SSAs to obtain the copies of PAN Card and Cheque leaf depicting Account No. & Bank IFSC Code only for once. Thereafter, the copies may have to be supplied only when there is a change in Bank A/C No.**

- (3) **Issue of Form-16 for Tax Deducted at Source (TDS) over the exempt amount of Rs 15000 on reimbursement for outdoor treatment:** As per Section 10(2) of Income Tax Act, reimbursement of medical claims for outdoor treatment is treated as perquisite and the amount paid on this head forming part of 'salary' is taxable. However, re-imburement up to Rs 15000 is exempt from income tax.

**It is requested that BSNL Corporate Office issue a clear directive to all concerned units for issue of Form-16 to the pensioners clearly indicating therein the Exempt Amount, Chargeable amount and TDS deducted on account of payment of re-imburement of medical claims for outdoor treatment. This will be required in cases where TDS is deducted.**

- (4) **Mode of payment for medical claims:** As per Para 1.5 of BSNL Corporate Office letter No. BSNL/Admn.I/1(pt) dated 23.08.2006, the payments against medical reimbursement are to be paid through Account Payee cheque and sent by Registered Post and wherever possible electronic transfer of payment is to be ensured. Unfortunately, unlike Corporate Office, in many Circle Offices/SSAs this instruction has not been implemented. On the contrary, it is reported that a few SSAs in Gujarat Circle are insisting the pensioners to come in person to collect the payment.

**In order to mitigate the problems of the pensioners, it is requested that BSNL Corporate Office instructs all Circles/SSAs to invariably make payment in case of outdoor/indoor treatments by electronic transfer system. Only where this is not possible, Account Payee cheque should be drawn and sent by Registered post to the concerned pensioners. In no case, the retired employees be asked to personally collect the payments.**

- (5) **Accessibility of information relating to BSNLMRS:** Para 1.6 of BSNL

Corporate Office letter No. BSNL/Admn.I/1(pt) dated 23.08.2006 provides that all circulars of BSNLMRS relating to the retired BSNL employees will be made available in the BSNL website [www.bsnl.co.in](http://www.bsnl.co.in) in a suitably created section. Accordingly, BSNL Corporate Office does often upload such information in the “BSNL Retired Employees Information System” page of its website. Unfortunately, the Circle/SSA websites are not uploading such circulars.

**It is requested that BSNL Corporate Office instructs all the Circles/SSAs to upload such Circulars, as and when issued, in their respective website by creating a separate section for the retired BSNL employees.**

- (6) **List of empanelled Hospitals and providing credit facility:** Though BSNL Corporate Office guidelines issued vide No. BSNL/Admn.I/1(pt) dated 23.08.2006 provides, at its Para 4, that the lists of empanelled Hospitals and those providing credit facilities are to be uploaded in the Circle Office/SSA websites, many Circles/SSAs are not updating the same causing serious problems to the retired BSNL employees. Even the local instructions issued on BSNLMRS matters relating to Retired BSNL Employees are not being uploaded.

**It is requested that the Circles/SSAs may be instructed by BSNL Corporate Office to invariably upload the latest List of empanelled Hospitals and those providing credit facility in their respective websites. A special section can be created in Circle/SSA website for the retired Employees for this purpose. In addition, all local instructions on BSNLMRS related to the retired BSNL Employees should also be promptly uploaded.**

- (7) **Attachment of Check List with Medical Claim forms:** L&A Section of BSNL Corporate Office, vide its No. 17-368/2011-L&A dated 4.10.2011, circulated two separate Check Lists for indoor treatment and outdoor treatment with the instruction to attach the same with each outdoor/indoor treatment claim bills. This instruction was circulated only to the employees of BSNL Corporate Office. These Check Lists are found useful and need to be circulated to all Circles/SSAs for implementation. However, the contents of Serial No. 5 of Check List pertaining to the outdoor treatment needs a review. It is well known that diseases like Hypertension, thyroid, diabetes are long term in nature and medicines for their treatment are required for whole life. Therefore, it is very embarrassing for the employees to request the Doctors to give a certificate that these are long term diseases. At the same time this is also irritating to the doctors concerned. This particular point at Serial No. 5 of the Check List to be attached with medical claims for outdoor treatment should be suitably modified.

**It is requested that the above stated Check Lists with suitable modification of the contents at Serial No.5 of the Check List for outdoor treatment be circulated to the Circles/SSAs for attachment with each medical claim bills.**

- (8) **Information on the status of medical claim bills submitted by the retired employees:** The retired employees find it difficult to know the status of the medical claim bills submitted by them since they are not in service and cannot visit the office every now and then. Moreover, the advanced age and poor health condition restrict their movement. It is,

therefore, necessary to introduce an on line information service or upload the information regarding the status of the medical claim bills submitted by the retired employees in the special section of the retired employees' information service page of the Circle Office/SSA websites. The information regarding status should include the name of the retired employee, last designation, date of receipt of the claim bill in office, disposal of the claim etc.

**It is requested that the Circles/SSAs be instructed to upload status of the medical claim bills submitted by the retired employees in the Retired BSNL Employees Information Section of the respective website giving the name of the retired employee, last designation, date of receipt of the claim bill in office, disposal of the claim etc or a separate online information system be introduced. The status may be updated at least once in a week.**

2 We now earnestly request you to kindly examine and favorably consider our above suggestions for streamlining the procedures for settling the claims for reimbursement of medical bills for Outdoor/Indoor treatment of the Retired BSNL Employees and other related issues. If suitable instructions on the above issues are issued at the earliest, it will go a long way to mitigate the hardships being faced by the retired BSNL employees.

With kind regards,

Yours sincerely,



(S Basu)  
General Secretary

Copy:

1. Shri A N Rai,  
Director(HR), BSNL
2. Shri A K Sanghi,  
Sr. General Manager (Admn), BSNL.