



ALL INDIA BHARAT SANCHAR NIGAM LIMITED RETIRED EXECUTIVES' ASSOCIATION

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No.AIBSNLREA/CHQ/2021/55

Date: 8th September 2021

To
Shri Arvind Vadnerkar,
Director (HR),
Bharat Sanchar Nigam Limited,
New Delhi.

Sub: **Request for formulating a Health Insurance Policy for BSNL retired employees - reg**

Ref: 1. BSNL letter No.25-1/2021-BSNL(WL)/Admn dated 30.07.2021

2. Our letter No.AIBSNLREA/CHQ/2021/40 dated 31st July 2021

3. Response from BSNL vide No. BSNLCO-ADMN/18/1/2021-ADMN dated 18.08.2021

Sir,

We are very much thankful for your response vide letter under Ref.3 to our letter dated 31st July 2021 cited under Ref.2 above. The letter conveys that the payment of premium is to be deducted from salary and paid to Insurer whereas for retired employees, deduction of premium amount is not possible and as such Group Health Policy is not technically feasible.


2. We would like to state that we are quite aware that premium cannot be deducted for retired employees. But, in our letter [copy enclosed] we have not proposed that premium be paid by the retired employee. We had only suggested that the yearly premium shall be paid by BSNL as this will not be a big issue, since BSNL is already reimbursing the huge one-time subscription paid to CGHS for those who switch over to CGHS and willing to pay for those who still want to switch over to CGHS. We had also mentioned that even otherwise the average total amount of annual claims by retired employees for indoor treatment under BSNLMRS, including claims pending payment, will be comparatively more than the annual expenditure on any negotiated annual premium for Group Health Insurance Plan for all the retired employees.

3. We draw solace from the mention in the reply that the issue raised by us in lieu of indoor treatment under BSNL MRS is a policy matter and our suggestions have been noted, implying that our suggestions will be considered as and when the policy is reviewed. In the

meantime, an exercise can be initiated to work out the financial implications involved and modalities that will be required to put in place an effective Health Insurance Policy for retired employees with BSNL paying the premium. A workable solution to this will greatly reduce the huge burden on both the BSNL and the retired employees.

4. We therefore request you to kindly get our request examined further without closed mind, cause formulation of a Health Insurance Policy for retired employees and pave way for a peaceful retired life for the BSNL pensioners.

With kind regards,

Yours sincerely,

(R.R. Balasubramanian) 8/9/21
Asst. General Secretary
For General Secretary

Encl: As above

Copy to: 1. Shri Indevar Pandey,
Secretary (Pension), DoP&PW
2. Shri S.P. Singh,
General Manager (Admn), BSNL CO.