



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

### Central Headquarters

Flat No.6, Second Floor, Subiksha Apartment,  
10/41, Sowrashtranagar 7<sup>th</sup> Cross Street, Choolaimedu, Chennai – 600094  
Email: gensecaibsnlrea@yahoo.com

#### President

V. Chinnappiah  
(M) 9444003300

#### General Secretary

R.R.Balasubramanian  
(M) 9486100613

#### Financial Secretary

Awadesh Sharma  
(M) 9968630008

No.AIBSNLREA/CHQ/2023/23

Date:20<sup>th</sup> February 2023

To

Shri S Gopalakrishnan,  
Special Secretary & Director General,  
Central Government Health Scheme,  
New Delhi.

**Sub: Miserable situation where a BSNL Pensioner or his family member falls ill and requires indoor treatment after surrendering his BSNLMRS card but before getting a CGHS card**

**Ref: DoH&FW F.No.12011/64/98-CGHS Desk-I/CGHS(P) dated 15.09.2011**

Sir,

We would like to draw your kind attention to a miserable and tragic situation wherein a BSNL Pensioner or his family member falls ill and requires indoor treatment after surrendering his BSNLMRS card but before getting a CGHS card. Though such a situation could be rare, there exists a real case of a BSNL Pensioner of BSNL Uttar Pradesh (East) Circle, who has been caught in this unfortunate situation and has been put into financial loss, compelled to bear the whole expenditure of his indoor treatment.

2. As far as Central Government pensioners are concerned, DoH&FW has taken care of the issue for reimbursement when Pensioners take treatment immediately after retirement before getting CGHS cards, with the latest clarification issued vide F.No.12011/64/98-CGHS Desk-I/CGHS(P) dated 15.09.2011. The said OM clarifies that "The treatment taken and expenditure incurred thereon within the grace period of three months from the date of retirement will be allowed and expenditure reimbursable subject to the condition that the beneficiary has either obtained or applied for CGHS pensioner card with all document and requisite CGHS subscription within one month of expiry of the grace period of three months." It further clarifies that "the expenditure on treatment taken after the grace period of three months from date of retirement will not be reimbursable

unless the beneficiary has obtained a valid CGHS card or has applied for CGHS pensioner card with all documents and requisite CGHS subscription prior to taking such treatment."

3. Issue of similar guidelines in respect of BSNL Pensioners switching over to CGHS, providing some grace period between surrender of BSNLMRS card and obtaining CGHS card and allowing reimbursement of expenditure for indoor treatment during the said grace period, will protect the BSNL pensioners and their families during the intervening period.

4. We therefore request you to kindly get the issue examined and get suitable guidelines issued, in order to take care of the isolated cases of a BSNL pensioner or his family falling sick after surrendering BSNLMRS card but before obtaining CGHS card.

With kind regards,

Yours sincerely,

Handwritten signature in blue ink, appearing to read 'R.R. Balasubramanian', with the date '20/2/23' written below it.

(R.R. Balasubramanian)

General Secretary

Encl: As above

Copy to:

1. Dr. Bharati Pravin Pawar,  
Minister of State (Health), GOI.
2. Prof. Ram Gopal Yadav,  
Chairman,  
Dept. related Parliamentary Standing  
Committee on Health and Family Welfare.