



ALL INDIA BHARAT SANCHAR NIGAM LIMITED RETIRED EXECUTIVES' ASSOCIATION

Central Headquarters

Registered under Societies Registration Act XXI of 1860 vide Govt. of NCT Delhi No. S/RS/SW/1161/2014
[Registered under Pensioners Portal vide DoP&PW letter No. 4(4)/2021-P&PW(H)7311 dated 04.01.2024]
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No.AIBSNLREA/CHQ/2024/76

Date: 23rd October 2024

To

Shri V.Srinivas,
Secretary (Pension),
Department of Pension & Pensioners' Welfare,
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: 1. DoH&FW F.No.12011/64/98-CGHS Desk-I/CGHS(P) dated 15.09.2011
2. Our letter No.AIBSNLREA/CHQ/2024/14 dated 23rd February 2024**

Sir,

This is one of the grievances of BSNL pensioners we mentioned in the interactive virtual meeting the registered pensioners associations had with you on 21.03.2024. Taking due note of this, you had wanted us to make a reference through your email so that they can be taken up with CGHS Directorate. We had promptly did so by submitting copy of a letter we had addressed to the Director General, CGHS on 23.02.2024.

2. To put the matter concisely, DoH&FW has taken care of the issue for reimbursement when Central Government Pensioners take treatment immediately after retirement but 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. BSNL absorbed pensioners face a miserable and tragic situation wherein the pensioner or his family member falls ill and requires indoor treatment after surrendering his BSNLMRS card but before getting a CGHS card, resulting in inability to avail both of the medical care schemes. Though such a situation could be rare, there exist real cases of BSNL Pensioners who have been caught in this unfortunate situation and have been put into financial loss, compelled to bear the whole expenditure of their indoor treatment.

4. 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. Unfortunately, no action has been taken by the DoH&FW or the CGHS directorate to issue such guidelines, despite our repeated representations.

5. We therefore request you to kindly take up the matter with Ministry of Health & Family Welfare and ensure issue of suitable guidelines, in order to take care of the isolated cases of a BSNL pensioner or his family member falling sick after surrendering BSNLMRS card but before obtaining CGHS card.

With kind regards,

Yours sincerely,



(R.R. Balasubramanian)
General Secretary

Encl: As above

Copy to:

1. Shri J.P. Nadda,
Hon'ble Minister of Health & Family Welfare, GoI
2. Ms. Roli Singh,
Addl. Secretary & DG CGHS