



**ALL INDIA**  
**BHARAT SANCHAR NIGAM LIMITED**  
**OFFICERS' ASSOCIATION**  
**CENTRAL HEAD QUARTER**  
**AD-87 B, PITAMPURA, DELHI-110034**

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**RAKESH SETHI**  
**MOBILE: 9868210449**

No. AIBSNLOA/CHQ/2019/9

Dated: 27<sup>th</sup> February 2019

To

Shri Sanjay Kumar Sinha,  
Principal General Manager (Admin),  
BSNL Corporate Office,  
New Delhi.

*Handwritten signature and date: 27.2.19*

**Subject: Review of existing medical policy – regarding**

*Ref: BSNL letter No. BSNL/Admn.I / 15-17/18 dated 5<sup>th</sup> February 2019*

Sir,

This is with reference to BSNL letter cited under reference, seeking suggestions from unions and associations for consideration by a Committee formed to review the existing medical policy. We would like to recall that vide our letter No. AIBSNLOA/CHQ/2018/08 dated 7<sup>th</sup> March 2018, we had suggested that “the possibility of providing hassle-free and optimum health insurance through Public Sector Banks/Insurance companies, with BSNL paying the premium may be thought of.”

2. On the basis of input received from our members, we suggest the following for consideration by the Committee:

**3. Outdoor and Indoor treatment through Medical Insurance Policy :** BSNL may negotiate with Public Sector Insurance companies and Banks for providing the best insurance cover to BSNL employees for indoor and outdoor treatments. In this regard BSNL may call bids from all Public Sector Insurance companies and Banks and negotiation may be held with the L1 bidder. The best Group Medical Insurance Policy, which assures maximum possible insurance cover for both, indoor as well as outdoor treatments, with a special provision for increased cover in respect of critical illnesses, should be finalized. The policy should be available to BSNL retirees too.

4. The terms and conditions of insurance should include:

- a) It should cover medical benefits to the insured, spouse, children and dependant parents.
- b) In case of Indoor treatment, Insurance company will bear all the expenses of indoor treatment and will ensure that facility will be the same as presently available to the employees under existing BSNLMRS.

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- c) In case of outdoor treatment limit will be the same as presently available to the employees in current BSNLMRS.
- d) It should cover pre-existing diseases from day one.
- e) The infants should covered from day one of their birth.
- f) There should be wider coverage of diseases with no limits.
- g) It should provide for cashless hospitalization at network hospitals
- h) Pre and post hospitalization expenses should be covered
- i) Should cover ambulance charges
- j) Cashless Hospitalization should include fees for Doctors, Specialists, room rent, nursing charges, anaesthesia, oxygen, blood, OT charges, medicines, drugs, cost of diagnostics, radiotherapy, chemotherapy, medical devices like stent, pace maker etc.
- k) Should cover domiciliary, day care expenses.
- l) There should be discount in premium when the claims ratio falls below 60%.

4. Options may be called for from among the serving employees and pensioners for availing either the Group Health Insurance or CGHS facility.

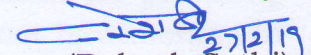
5. Depending upon the negotiated premium and taking into account the average expenditure incurred by BSNL for reimbursing hospital treatment of its employees and pensioners during the last few years, BSNL can work out the premium it can afford to pay and the final policy can be negotiated on that basis.

**6. In case, the Insurance companies/Banks do not agree for providing outdoor treatment as well, then** the present arrangement of reimbursing the expenses with voucher may continue for outdoor treatment.


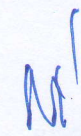
7. We request that we may be heard by the Committee before a final decision is taken.

With regards,

Yours sincerely,

  
(Rakesh Sethi)  
General Secretary

Copy to: 1. Ms. Sujata Ray,  
Director (HR), BSNL Board  
2. Shri H. C. Pant  
CS and Chief General Manager (Legal) &  
Chairman, Review Committee.

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27/2/19