

SANCHAR NIGAM EXECUTIVES' ASSOCIATION

MAHARASHTRA CIRCLE



M. S. Adasul,
Circle Secretary
PH- (O) 022- 26467386, Mobile. 9423082352.
E-Mail: sneamh@gmail.com.

To,

Shri. Ramakant Shrama,
Chief General Manager Telecom,
Maharashtra Telecom Circle,
6th Floor, A wing, BSNL Admn Bldg,
Santacruz (W), Mumbai-400054.

No. SNEA/MH/Cir Corr/2020-2023/

Dated 9th February 2021.

Sub: Request for approval of proposal for Group Medical Insurance Policy (GMIP) for all willing Executives working in BSNL Maharashtra Circle.

Sir,

We are thankful to your good self for sparing time and giving consideration to all the issues raised by SNEA MH in welcome meeting held on 28/01/2021. In continuation to our discussion on welfare of the Executives in Maharashtra Circle, we are submitting detail proposal for Group Medical Insurance Policy for all willing Executives working in BSNL Maharashtra Circle.

Sir, modern day's lifestyle has put on lot on pressure and stress on the entire working class and executives in BSNL are also facing this situation with same or some more intensity. There is uncertainty about health issues of the executives due to increased work load and work pressure after implementation of VRS 2019. The recent pandemic COVID 19 has added more burden on the executives of BSNL as many have gone through life time hardship as the empaneled hospitals of BSNL are not admitting family members of BSNL employee. If admitting then asking for cash payments that to be in advance, charging excess than the charges applicable under BSNL empanelment agreement and so on.

It is fact that over the years, BSNL is unable to pay Medical bills of employees as well as that of hospitals in time due to shortage of funds and hence hospitals are asking for cash payment and reimbursement thereafter from BSNL. Certain hospitals are charging abnormal amount in medical bills just because he/she is employee of BSNL and executives are finding it difficult to meet medical expenses due to delayed salary payments by BSNL.

Further individuals can and are opting for Medical Insurance Policies, but Group Medical Insurance has its own benefits as the premium charged per head will be reasonable and lower than the individual policy, there is will not be medical check for entry in the policy, all the preexisting diseases will also be covered for all family members of employee which is not available in individual policy, the concerned Insurance company will nominate separate Nodal Officer to deal with claims and its settlement of all members of such special privileged group. Depending claim ratio, the premium amount will reduce from second year of Group Medical Insurance and this benefit will pass on to all. After VRS 2020, average age of BSNL has been reduced marginally and it will be beneficial for employees as premium of group policy is calculated on average age of the proposed group.

There should not be any issue on part of BSNL or individuals as proposed Group Medical Insurance Policy will be voluntarily and only willing Executives will join and there will be option to withdraw from it from any time or at time of renewal of policy. Since

the contribution towards insurance premium is to be borne by the Executive and only required on part of BSNL is that said amount of premium needs to be deducted centrally from the salary of the Executive who will be opting for Group Medical Insurance and submitted centrally to the concerned company as being done in many other cases e. g. Group Term Insurance.

Sir, in recently held CEC of SNEA MH, it has been resolved to pursue for Group Medical Insurance for all Executives and hence we are pursuing this matter with the management for Group Medical insurance Proposal from Administration for all executives in Maharashtra Circle. On part of SNEA we are ready to take initiatives and pursue matter with concerned authorities and companies as and where required, but there is need for initiatives and strong proposal from BSNL, so that more number of executives joins the Policy and with brand name of BSNL the premium charged in this case will be minimum and direct benefit will go to the members of this group insurance policy.

Delegation of SNEA MH has already discussed certain issues with representatives of New India Assurance Company which is PSU and Star Health Insurance Company which is leading private company in medical insurance business. We are also approaching other representatives for getting better quote and facilities under proposed Medical Insurance Policy and we are hopeful that we will get best quote for Group Medical Insurance Policy.

This medical Insurance with reimbursement by individuals will save present huge expenditure of BSNL on medical bills and claims of hospitalization. Further, the present manpower of BSNL utilized for administrative activities for BSNL MRS or CGHS scheme will be reduced and this manpower can be utilized on other constructive works.

It is to bring to your kind notice that by taking note of serious health issues in pandemic situation and financial health of BSNL, Circles like Kerala, Karnataka, Punjab etc have already approved Group Medical Insurance Policy and Maharashtra being biggest Telecom Circle which has faced major and critical issues during pandemic COVID 2019 over last one year, the need of Group Medical insurance has been underlined.

As such, it is crystal clear that the Group Medical Insurance Policy for all Executives in Maharashtra Circle has become must in today's scenario and hence we are requesting your honor to convey approval with directions to concerned officers in administration to take initiatives for implementation of Group Medical Insurance for all executives in Maharashtra Circle. It will be highly appreciated that Circle administration takes successful efforts in implementation of Group Medical Insurance Policy for entire working class i.e. for all working executives as well as non-executives.

In case it is found difficult task by the administration for any reason, then SNEA Maharashtra may be please given green signal to go ahead with Group Medical Insurance for its members and in that case one time yearly premium of the Executives opting for Group Medical Insurance Policy may be deducted from the salary of particular month of concerned member of SNEA as per their options and the amount deducted may be please handed over to the Insurance Company for which SNEA MH will submit written request along with willingness of Members at SSA Level.

It is requested to give kind consideration to this proposal for Group Medical Insurance by Circle Administration for all Executives and Non-executives in Maharashtra Circle or permit SNEA MH to go ahead with Group Medical Insurance Policy for its members.

With warm regards,

Sd/-

M. S. Adasul
Circle Secretary,
SNEA Maharashtra.