



RETIRED TELECOM OFFICERS' WELFARE ASSOCIATION

Reg No: F-37187 (Mumbai) 2008

Corr.Add: A-402, Gayatri Avenue, 90' Road, Thakur Complex, Kandivali East, Mumbai 400101

Email Address: rtowamumbai@gmail.com Website: rtowambi.in

K. JAWAHAR.
PRESIDENT
9969596106.

J.S. YADAV.
GENERAL SECRETARY
9869041090.

VIRENDRA SINGH.
JT. GEN. SECRETARY.
9869271414.

N.V. MAHAJAN
TREASURER
9869431615

RTOWA Mumbai/Corr/22-23/12

E-Mail Dated 16th June' '2022

To

Shri. Deepak Mukherjee
Executive Director,
MTNL Mumbai.

Respected Sir,

Sub:- Medical facilities to Pensioners.

The following long pending issues regarding medical facilities to pensioners are brought to your knowledge with a request to address these issues.

CGHS :- The existing scheme of giving subsidy of 50% of CGHS contribution is applicable to the present retirees who join CGHS within three months from their date of retirement. This subsidy is not applicable to the existing pensioners who desire to join CGHS. If more and more pensioners switch over to CGHS, MTNL will get the benefit of savings on expenditure on medical facilities in the form of premium that is paid for CGHS as well as due to savings on reimbursements of OPD bills. Therefore it is financially prudent to keep the subsidy scheme open forever impelling the pensioners to switch over to CGHS any time. BSNL has a scheme of 100% subsidy on CGHS contribution open for ever to switch over from BSNL Medical Reimbursement Scheme to CGHS. **Therefore keeping the window of subsidy scheme open forever is fully justified.**

CGHS :- 1. Enhancing the insurance cover :- At present the insurance cover is Rs.1.5 lakhs for two beneficiaries and Rs. One lakh for single beneficiary. On floater basis the cover gets enhanced up to 3 lakhs/4.5lakhs for treatment of some specific illnesses. This is quite inadequate in view of the rising cost of hospital treatment continuously fuelled by inflation. **Therefore it is justified to enhance the basic insurance cover to Rs.5 lakhs effective from the ensuing year. Besides the basic insurance cover, the insurance companies may be ready to provide optional additional cover up to 10 lakhs by payment of additional insurance premium by the desiring pensioners. The amount of additional premiums can be negotiated as the insurance is covered under a group policy.**

2. Enhancement in OPD reimbursement limit :- The present OPD reimbursement limit is meagre. It is limited to 50% of pay plus DA of Mar'2008 in the pre revised pay scale reduced by a part of insurance premium for CGHS. It is requested to delink the limit with the pay and to prescribe the limit to a decent level of atleast Rs.30000 per year for two beneficiaries without reducing the limit by a part of CGHS insurance premium.



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3. Entitlement to OPD bills reimbursement :-At present the pensioners are entitled to the OPD bills reimbursement only if they are enrolled in CGHS. It is requested that all the non CGHS pensioners should be entitled to OPD bills reimbursement regardless of whether they are beneficiaries of CGHS or not.

The aforesaid issues are predominantly related to the pensioners of MTNL Mumbai. Therefore it is requested to cause to take up and vigorously pursue all the aforesaid issues with Corporate Office with positive inputs, for early redressal.

With high regards,

Yours Sincerely,

(J.S. YADAV)
General Secretary

Copy to

1. Shri. Arvind Vadnerkar Director (HR) MTNL/BSNL with a request to consider the above issues positively.
2. Shri. Sandeep Keskar GM (HR) MTNL Corporate Office with a request to take appropriate steps to settle these issues.
3. Shri. Rajesh Rai G.M. (Admn) MTNL Mumbai with a request to pursue these issues with CO.
4. Shri. Narendra Dhaktode GM (Fin) with a request to do the needful.