



ALL INDIA BHARAT SANCHAR NIGAM LTD. EXECUTIVES' ASSOCIATION
WEST BENGAL CIRCLE
3-A, CHOWRINGHEE PLACE, ROOM NO. 74 (2ND FLOOR)

KOLKATA-700013

No. AIBSNLEA/WB/Misc/VIII

Dated at Kolkata 04.08.2020

To

The Chief General Manager,
BSNL, West Bengal Telecom Circle,
CTO Building, 8, Red Cross Place, Kolkata-1.

Sub: Introduction of Group Health Insurance Scheme in BSNL for Indoor treatment – Regarding.

Respected Sir,

It is indeed a dreadful atmosphere engulfed us in present pandemic situation wherein Healthcare costs are skyrocketing nowadays. It is, therefore, predominantly forced us to put aside our hard-earned money to protect our families from any untoward attack of ailment and the fear of hospitalization looms large where Medical care is so expensive, especially in the private hospitals/nursing home. Hospitalization can cause derailment of any person's hard-earned life long savings. It will be so pathetic, if the person who brings in the money, is now in a hospital bed.

All this can be avoided by just providing a facility of Group Health Insurance or Group Mediclaim which is generally uniform in nature, offering the same benefits to all employees and their dependent family members with certain restriction – by paying a small annual premium compared to individual health insurance scheme, which would lessen your employees' stress in case of medical emergencies. The benefits on the part of employee's perspective are – Cashless/Reimbursement treatment, Ambulance charges, Room rent, No claim bonus, Medical checkup, Tax savings etc. It goes without saying that if an organization ensures the health security of its employees and their families, the dedication of the employee towards his/her job will be always at the highest level.

There are also a lot of advantages of Group Health Insurance on the part of employer, and one of the biggest ones is the cost savings. By implementing the same, huge Indoor medical expenditure will come to almost NIL. Settlement of medical claims will be on the hands of professionals and TPA will mediate all the proceedings. A large number of manpower engaged with the Medical claim settlement all over the Circle can be utilized in a much more efficient way, in a time, when shortage of manpower After VRS-2019 is eminent. Positive work environment and solidarity between happy employees and management will be re-established.

The existing BSNLMRS is not covered all the expenses incurred during Indoor treatment. Cashless treatment in all the reputed private hospitals/nursing homes is almost stopped. Moreover, reimbursement of Indoor Medical Bill is truncated under CGHS which also takes long time to be settled.

In view the above circumstances, it is our proposal on behalf of all employees of BSNL, West Bengal Telecom Circle to explore the possibilities of implementing the Group Health Insurance Scheme

i.r.o. all existing employees under WBTC in a pro-active way where prevailing situation demands such a step in a most awaited manner.

Greetings with extended regards.

Yours Sincerely,

AK Mukherjee 04/08/2020

Encl.: As stated above.

(Amit Kr. Mukherjee)
Circle Secretary
AIBSNLEA, West Bengal
Mobile: 943407005.

Copy to:

The GS, AIBSNLEA, CHQ, New Delhi for taking up the issue with BSNL management for immediate implementation of Group Health Insurance Scheme for Indoor Treatment.