

**Coordination Committee of RTOWA, Delhi & Mumbai**  
**Retired Telecom Officers' Welfare Association (Regd.)**  
**Central Headquarters, New Delhi**

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**All Correspondence  
With The Convener**

**S. S. NANDA**  
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No. Co-od. Comm./RTOWA/.....

Dated.....

No. RTOWA/Coordination Committee/CGHS Medical /2017 Dated 5<sup>th</sup> September 2017

To:

Shri P K Purwar  
CMD MTNL  
CGO Complex  
New Delhi -110003

**Subject :- Regarding CGHS / CGHS facility to MTNL Combined Service Pensioners.**

R/Sir,

After decision of the Govt. pension to the MTNL Combined Service Pensioners, it was tough to get the decision of CGHS medical facility for the said pensioners. We continuously pursued it for a very long time at all the concerned levels of MTNL / DoT / Ministry and ultimately the Govt. decided in Jan-2017 to extend the CGHS medical facility to MTNL / BSNL Combined Service Pensioners. **By these two major decisions of Govt. viz Govt. Pension and CGHS facility, MTNL is off loaded of very huge financial burden.** The coverage jurisdiction of the CGHS is very limited and only 29 cities in the country are covered in it. After retirement, a sufficient number of MTNL retirees of Delhi and Mumbai are settled in their native places or outskirts areas of Delhi and Mumbai, where there is no CGHS facility.

After going through the practical difficulties of the pensioners, HR and Finance units of BSNL gave their full justification for keeping the CGHS Medical Scheme optional. On recommendations of HR & Finance units, BSNL Board took a wise decision to keep the CGHS Medical Scheme optional for BSNL Combined Service retirees. Also, BSNL is refunding 100% contribution of CGHS to those, opting for CGHS Medical facility. Moreover BSNL is giving OPD reimbursement on the basis of last Basic Pay plus applicable IDA.

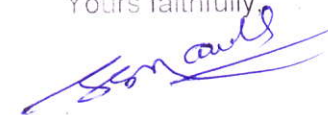
Keeping in view all the facts, we request your good self that-

1. CGHS facility should be kept optional along with CGHS scheme.
2. Refund of 100% CGHS contribution to the retirees opting for CGHS, as MTNL is saving a huge amount due to shifting of the retirees to CGHS scheme.
3. Reimbursement should be allowed to all the future Combined Service retirees also without any discrimination.
4. Indoor Medical coverage of MTNL medical scheme should be raised to Rs. 2.5 Lakh keeping in view the rising cost.
5. The floater amount above the insured amount should be released at the time of discharge, keeping in view the difficulties being faced by such indoor patients and the bills should be settled on the basis of post facto approval.
6. Top up facility of Indoor Medical Insurance should also be extended to the retirees, as in the case of working employees.
7. OPD entitlement limit should be raised to 50% of last BP plus applicable IDA, as in case of BSNL.
8. Payment of 50% of Indoor Medical Insurance premium to be paid by retirees should be removed.
9. Payment of floater cases of Delhi and Mumbai pensioners are pending for the last two years in the name of providing of reconciliation data to be provided by Delhi and Mumbai Units. It should not be linked with that report and the floater payment should be released immediately.
10. After retirement, release of PPO books and switching over to CGHS / CGHS Medical Scheme takes a time of 2-3 months. So during that intervening period Medical Scheme of working employees should be made available to these retirees atleast for 3 months.

In the light of above facts, we request you good self to have elaborate discussion with open mind with the representatives of the stake holders while framing policy on CGHS / CGHS for MTNL retirees.

With regards,

Yours faithfully,



(S S Nanda)  
Convener

Copy to:

1. Director (HR) MTNL, Corporate Office.