

Telecom Executives' Association of MTNL

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No. TEAM/CHQ/MTNL/CO/2013-14/68

Dated : 21.02.2014

To

Shri Ghulam Nabi Azad,

Hon'ble Minister of Health and Family Welfare,

Government of India,

New Delhi-110001

Subject :- Extension of CGHS benefits to MTNL absorbees.

Sir,

MTNL absorbees are originally DOT recruits and they were entitled to CGHS benefits while on the DOT roll, i.e., prior to absorption in MTNL. During the process of absorption, while exercising the option for absorption in MTNL, the option opportunity was not given to the MTNL absorbees as to whether they would opt for retaining the CGHS benefits even after absorption. Thus for MTNL absorbees, the MTNL scheme of healthcare provisions was made a fate accompli. Whereas for absorption in BSNL, the BSNL absorbees were given an opportunity to opt between CGHS benefits and BSNL scheme of healthcare benefits. No wonder that many BSNL absorbees and retirees enjoy the CGHS benefits even after absorption.

Therefore, for the sake of providing equal opportunity and to avoid discrimination, MTNL absorbees should be given an opportunity to opt between CGHS benefits and MTNL healthcare benefits even at this stage.

As already stated, the MTNL absorbees (both working as well as retirees) are now entitled to MTNL scheme of healthcare benefits which, for hospitalization cases, are in form of a Group Health Insurance Scheme with United Insurance Company. This is, to say the least, is inadequate and unsatisfactory. As the insured amount is less, in most of the cases, even 40% of the hospital bill can not be paid by TPA / Insurance Company. Floater part of the scheme is on the verge of collapse. With the dwindling financial condition of MTNL, the concerned hospital refused to hand over the body as full payment could not be paid. Neighbors came to rescue.

The basic question in this regard is, why MTNL absorbees who are entitled to Govt. scheme of pension (without the provision of 100% commutation), should not be entitled to CGHS benefits ?

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We would like to draw your kind attention to the OM No. C.14012/11/2003-CGHS-Desk I dated 18.08.2009 of Ministry of Health & family Welfare, Department of Health & Family Welfare (Copy enclosed). The OM relates to Hon'ble Supreme Court's order dated 01.05.1998 for extending the CGHS benefit to the PSU absorbees on restoration of their 1/3 portion of the pension on expiry of 15 years from the date of retirement. These PSU absorbees were earlier denied the CGHS benefit as they opted for 100% commutation of pension under the plea that they were no more drawing the govt. pension. According to Hon'ble Supreme Court, these PSU absorbees got back their entitlement of CGHS benefits on restoration of 1/3 portion of their pension.

MTNL absorbees are not entitled to 100% commutation as this benefit was withdrawn prior to MTNL absorption. Therefore, there is no reason why they should not be entitled to CGHS benefit.

The entitlement of MTNL employees for the medical benefit under CGHS Scheme stands on different merits than that of other PSUs who also might have pressed similar entitlement,e.g,

- 9) MTNL absorbees, unlike the employees of other PSUs, are basically Government employees served for the maximum period of their service life in DOT before absorption in MTNL on corporatization of the part of DOT/DTS. Before absorption, they were entitled for CGHS benefit.
- 10) Unlike most of the converted PSUs, MTNL absorbees were deprived of 100% commutation benefit of which 1/3 would be restored after 15 years and, on that ground, they would be entitled for CGHS benefit.
- 11) Similarly placed absorbees in BSNL were given an opportunity for giving option for CGHS benefit at the time of absorption where as MTNL absorbees were deprived of such option.(Copy Enclosed)
- 12)At the initial stage some absorbees of MTNL were allowed to get benefit of CGHS after retirement from MTNL service. The benefit was withdrawn subsequently. Thus there are two sets of retired MTNL absorbees, one enjoys the benefit of CGHS and the other is deprived of this.

We would, therefore, request you to kindly consider this issue favorably and early.

Thanking you,

Yours faithfully,



(A.K.KAUSHIK)

General Secretary