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Telecom Executives' Association of MTNL

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No. TEAM/CHQ/MTNL/CO/2013-14/32

Dated : 09.05.2013

To ,

Shri A.K.Garg,
Chairman and Managing Director,
Mahanagar Telephone Nigam Limited,
Door Sanchar Sadan, C.G.O. Complex, New Delhi.

Subject :- Indoor Medical Policy in MTNL.

Sir,

We would like to bring some facts/deficiencies in the Indoor Medical Policy introduced by MTNL management w.e.f. 2011-12 and onwards for providing indoor treatment to the working employees in MTNL Delhi/Mumbai.

That up to 2010-11 the indoor medical treatment policy followed by MTNL was cashless/reimbursement of the actual medical expenditure incurred on treatment of working employees and in the hospital which were empanelled by MTNL, Delhi and Mumbai. This scheme was running smoothly and the employees were getting the treatment from the empanelled hospital on the basis of cashless/reimbursement of the actual expenditure incurred.

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In the year 2010-11, MTNL management. has taken a decision to introduce medical insurance health scheme through insurance company/TPA to provide treatment to the working employees with the provision of Rs.2.0 lacs as insured amount per working employee and further Rs.4.0 lacs for further treatment through floater scheme in case the indoor treatment expenditure exceeds Rs.2.0 lacs.

We, as an association has opposed this scheme well before it was got introduced by MTNL management. Our objections were due to the following reasons :-

1. Change in family definition that to in contravention to the family definition provided in CGHS Scheme for which we were eligible/entitled as a central govt. Employee.
2. The decision of MTNL management to charge Rs.1550/- per person for including any person/member in the family which is totally against the well defined CGHS family definition and benefit.
3. Limitation of floater benefit to certain specified disease.

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महानगर टेलीफोन निगम के निजी सचिव
P.S to C.M.D.
महानगर टेलीफोन निगम/MTNL.

Registered Office : 9-A, Shree Sandesh, Rajarshi Shahu Maharaj Marg, Andheri (East), Mumbai-400 069

When we were opposing this scheme, we have been told that the scheme which was available up to 2010, the employees were doing pilferage in the name of indoor medical treatment which we have not believed because employees were taken the indoor treatment in the hospitals which were empanelled by MTNL management. To our surprise, the MTNL management had paid the premium of Rs.44 crores to the insurance company even though it was vehemently opposed by all unions/association of MTNL. The reason for this extraordinary initiative by the then MTNL management are best known to them.

During the last 2 years viz. 2011-12 & 2012-13, the employees were got harassed by the TPA/Insurance company like anything. Even we have come to know that the employees have died in the hospitals during the treatment but TPA has failed in making payment to the hospitals and harassed the family members like anything. Employees are getting the fixed amount for certain disease, while the treatment expenditure charged by the TPA empanelled hospital is more. Even for the indoor medical treatment, the assured amount of Rs. 2.00 lacs per working employees has to be paid by the TPA/Insurance Company but only 1.60 lacs is being reimbursed by the TPA and there is no account for rest of the 40,000/-, Why it is so? If, it was in the policy then, why MTNL management failed in getting it amended. The employees are being harassed by TPA in collusion with MTNL management in the name of floater that too when the disease were included in the list of floater benefits. The employees and their family are being harassed like anything. Even today, the floater cases are pending for 2011-12 and have not been settled, why it is so and who are responsible for this ?

Sir, we would like to draw your attention towards the following facts about the expenditure incurred by MTNL prior to and after the introduction of this medical scheme :-`

2008-09	28.86 crores
2009-10	31.36 crores
2010-11	28.68 crores
2011-12	44.00 crores.
2012-13	44.00 crores
2013-14	47.00 crores

Sir, from the above comparison in the expenditure incurred by MTNL was far less than the amount paid by MTNL to the insurance company. The expenditure incurred by MTNL in 2008-09, 2009-10 and 2010-11 was far less than to the amount paid to in the insurance company that to the number of beneficiary employees were more in comparison to the employees during the period of insurance scheme. Even though, after the introduction of indoor medical scheme a huge number of employees are retiring every month, resulting reducing the actual beneficiary under the scheme for working employees. It is also pertaining to mention here that when MTNL was meeting the expenditure at his own and reimbursing the total treatment expenditure either on cashless/reimbursement basis, the expenditure was considerable less, but in the name of medical insurance health scheme, MTNL has incurred more expenditure with thousands of restrictions.

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With the above given statistics, one can easily understand why the MTNL management has introduced such insurance scheme? We failed to understand the following:-

- (1) Why MTNL management has paid more amount to the insurance company for providing treatment/ benefit to its employees that in advance while in scheme up to 2010-2011, the reimbursement was in scattered manner.
- (2) Whether this scheme was introduced by management for the welfare of the employees in the name of extending treatment benefit or to harass the employees? We are also enclosing a representation of an employees relative, who is still in hospital for cancer treatment. This representation will be an eye opener for the management as far as the medical policy is concerned.
- (3) Whether the payment of insurance premium in advance to the Insurance Company is not a loss of interest to the MTNL ?

In view of the above mentioned serious developments, We would request you to initiate probe to find out how the entire scheme turns to be so counterproductive .We would also like to insist that if the situation cannot be improved immediately, this scheme should be abandoned forthwith to switch over the earlier system so that the benefit can be handled by MTNL on its own. As of now, huge amount has been taken out of MTNL's coffer but the employees are not being benefited.

With regards,

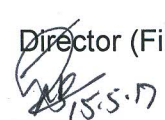
Yours faithfully,



(A.K.KAUSHIK)

General Secretary

copy to:-

1. .Director (HR) for information and necessary action pl.
2. Director (Finance) for information and necessary action pl.

3. GM (HR) for information and necessary action pl.