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# Telecom Executives' Association of MTNL

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Dated : 17.07.2013

To

Shri Ghulam Nabi Azad Ji,

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. Neighbours 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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