



No. MTNL/CO/Pers/Medical Insurance/Working Employees/2008/208  
Dated: 01/06/2011

**OFFICE ORDER**

**Sub : Clarification regarding dependent family members for the purpose of Group Health Insurance Scheme for MTNL Working Employee – 2011.**

Certain queries have been raised by the units and recognized unions regarding the dependent family members for the purpose of Group Health Insurance Scheme for MTNL working employee-2011. Similar points were raised by recognized union of MTNL Mumbai in the meeting held on 13.05.2011 different points are clarified as following :-

A. As per family definition notified vide order dated 02/03/2010 following family members are covered in Insurance Scheme (In addition to self) –

1. Spouse who is unemployed, fully dependent and not income tax payee.
2. Parents whose total income from all sources is not more than Rs.3500/- per month.
3. First two children below 25 years of age, unmarried and unemployed. However, permanently disabled children irrespective of their age shall be included in the family definition and they will be covered under maximum two children group.

Therefore, other than above, rest of all family members are **excluded** from the definition of family for purpose of working employees Insurance Scheme.

B. Out of the excluded members, the following members of the family can be included in the Insurance Scheme on payment of Rs.1515/- per member per year after certification by concerned controlling officer, AGM (Admn.) and AO(P&A) in Annexure-E subject to overall ceiling of one plus five dependent members :-

1. Spouse who is employed / income tax payee
2. Parents whose total income from all sources is more than Rs.3500/- per month.
3. Third and subsequent children born on or before 31.12.2009, below 25 years of age, unmarried and unemployed.

Contd....2/-

**MAHANAGAR TELEPHONE NIGAM LIMITED**

Corporate Office, New Delhi



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- C. As per MTNL Policy for indoor treatment, the dependent parents are admissible only if they are residing with the employee. Now that this medical insurance policy is having hospital chain throughout the country, it has been decided that as a special case, the condition of parents "staying with employee" be dispensed with.
- D. It is to be made known and clarified to all the employees that payment of non admissible charges (as per clause no.1.2(A) and clause no.3 of Health Insurance Policy), such as difference of amount of higher category of room, food charges for attendants, ambulance charges, purchase of external appliances, telephone charges etc. shall be the responsibility of the employee. The employee shall pay such charges at the time of discharge from the hospital. In case of default, the same shall be deducted from his/her salary. Unit administration shall develop a mechanism for the same.
- E. The special relaxation to extend medical facilities to the family members at 1,2&3 of Para-B excluded as per family definition vide order dated 02/03/2010 and relaxation at Para-C will stand withdrawn once the medical scheme for indoor treatment is administered directly by MTNL.

This is issued with the approval of Competent Authority.

(M.K. Saxena)  
Jt.GM(HR)

Copy to :

1. CMD, MTNL – for kind information
2. Director(Tech) / (Fin) / (HR) / CVO, MTNL
3. ED(Tech), MTNL, CO / ED(WS) / ED, Delhi/Mumbai.
4. GM(HR), MTNL, CO / All GMs MTNL, CO:
5. GM(Admn) / (Fin), MTNL, Delhi/Mumbai.
6. DGM(A/c), MTNL, CO.
7. DGM(IR), MTNL, Delhi / Mumbai.
8. Manager(IR) – for wide circulation among recognized unions.