



SANCHAR NIGAM EXECUTIVES' ASSOCIATION

KERALA CIRCLE

(Largest Association of Executives in BSNL)

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dated 20th Oct 2020

To

Sh. C V Vinod,
Chief General Manager Telecom,
BSNL, Kerala Circle,
Thiruvananthapuram-33

Respected Sir,

Sub: Importance of having a Group Health Insurance Policy in BSNL and the need to further strengthen Kerala BSNL Employees' Health Insurance Scheme launched in March 2020 under the banner of Associations and Unions with wholehearted support from Circle Administration, our request, reg:

We have immense pleasure to share the interim results of the BSNL Kerala Employees' Health Insurance Scheme launched on March 23, 2020 for the benefit of both serving as well as recently retired employees and their family members in BSNL Kerala Circle. The scheme launched under the banner of Associations and Unions with tremendous support and initiative of Sh. Sathesh R, the GM HR/Admn of the Circle having United India Insurance Company as the partner has successfully completed six months in September 2020. We have no words to thank all concerned including the Circle Head and our GM HR who was instrumental in finalizing the concepts and policies to make this initiative a grand success.

We may recall that till the finalization of the scheme it was proposed to collect the premium amount for the policy from employees through salary deduction as being followed in the case of GTI premium payment. Unfortunately due to some unknown reasons, our request for premium payment through salary deduction was rejected by the Circle Administration at the last moment and hence Association was forced to use their own machinery to collect premium amount and application forms from employees for launching the scheme on time. Our office bearers at different levels toiled hard to collect premium from **1362 employees** who had opted and effected payment of **Two Crores and Twenty Lakhs Rupees** to the Insurance Company to launch this scheme for the benefit of total **3873 members**.

It may kindly be noted that already 138 employees/family members have claimed their medical bills till 30.09.2020 under the scheme and the total reimbursed amount has exceeded Seventy Lakhs Rupees. Thus BSNL has been able to save huge expenditure on medical bills that too during the most difficult times of financial crisis. The members of the policy are benefited to **take IP treatment from their preferred hospitals anywhere in India** with the approved higher ceilings on

room rent, ICU charges etc for the **maximum claim amount of Ten Lakhs Rupees per year**. Another highlight of this policy is that **even pre-existing diseases are also covered in the scheme for BSNL**.

The inherent advantages of the policy have already created interest in the minds of many employees who have not become part of the scheme at present. We had many requests from employees to join this scheme after the launch date, but couldn't consider because of the restrictions imposed in the policy with regard to the policy commencement date. It is understood that more employees are waiting to join the scheme once the widow period is opened next year.

In this regard, we would like to make the following submissions for your kind consideration.

1. Circle Administration may consider officially informing all about the availability and importance of this facility to employees in Kerala Circle with a request to join the scheme from the due date of 23.03.2021 and avail various benefits of the scheme for themselves and their family members.
2. Circle Administration may also inform all concerned about the need to add more members to the policy to extract more benefits from the Insurance partner for the welfare of employees and their family members.
3. Negotiation talks need to be initiated with the Insurance Company to reduce the premium amount and inclusion of parents also in the policy, if sizable members are added.
4. Arrangements for deduction of premium from salary of the employee as being done in case of GTI and its prompt payment to the company need to be made. Any approval from Corporate Office, if required, may be obtained in this regard.
5. Options like giving employees a chance to join this scheme free of cost if they choose to exit from the BSNL IP-MRS scheme may be explored.
6. Corporate office may be impressed upon regarding the importance of having such a group medical insurance policy for BSNL employees and their family members. We may also bring to their notice about the huge financial savings we have already achieved by way of reduction in medical expenditure after introduction of this scheme in Kerala Circle even with very less members.

An earnest effort is expected from the Circle Administration to enroll as many employees as possible to this health insurance scheme in order to extract maximum benefits from the Insurance partner and to ensure considerable reduction in medical expenses both for the employees and for the employer especially when BSNL is struggling hard to improve its revenue and reduce the expenditure for its revival and survival.

Thanking You,

Sincerely Yours



Jithesh K P

Circle Secretary

SNEA Kerala Circle