



BSNL EMPLOYEES UNION

Central Head Quarters

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General Secretary

Main Recognised Representative Union.
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BSNLEU/411 (INS)

15.07.2024

To,

Dr. Kalyan Sagar Nippani,
Director (HR), BSNL,
Bharat Sanchar Bhawan,
Janpath, New Delhi – 110 001

Sub: - **BSNLEU strongly protests unilateral implementation of GHI Policy - reg.**

Sir,

BSNLEU, lodges it's strong protest against the arbitrary implementation of the new Group Health Insurance (GHI) Policy by Oriental Insurance Company. This decision was made without consulting any recognised unions or associations, despite their unanimous opposition.

The new GHI policy, effective from 25/07/2024, imposes abnormally high premiums and stringent conditions. This not only disregards the medical needs of BSNL employees but also undermines the efforts of union leaders to secure a fair and sustainable insurance policy. Historically, BSNL's role has been that of a facilitator, not a contributor, to the GHI policy.

Our appeals for BSNL to contribute towards the premium or reimburse co-payment amounts have been dismissed. The policy now includes new restrictive clauses, such as a one-year exclusion for treatments like cancer and dialysis for new enrollees and parents. These conditions, added post-negotiation, further disadvantage employees.

We suspect undue influence within the admin section, as they seem eager to renew the policy at any cost. The insurance premiums are excessively high compared to market rates, with complex and unjustified cost structures. Despite our requests and the absence of formal support from employees for continuing the current GHI policy, the admin section falsely claims multiple requests for its renewal. We've received numerous complaints about the high premiums and stringent conditions instead.

We urge all executives and non-executives to critically assess the new GHI policy and not rush into opting for it. This biased policy impacts the BSNLMRS policy and undermines union efforts. We demand immediate corrective action from the Director HR to address these concerns.

We are committed to fighting against this unfair policy and seeking a better, more affordable GHI policy that genuinely serves BSNL employees' interests. Should this matter not be addressed, we are prepared to escalate it to appropriate forums to protect our members' interests.

Thanking you,

Yours sincerely,

(John Verghese)
Acting General Secretary