



# DESTROY THE MONSTER

## WHEN THE HOUSE IS ON FIRE.... BSNL IS BEING KILLED.

Reliance Jio, Airtel etc. have already launched 4 G services in India. BSNL was prepared for it. But the government did not allot 4 G Spectrum to BSNL for one reason or the other. Finally, after lot of delay 4G Spectrum is allotted.

On 23-3-2020, BSNL floated tender to purchase Equipments for launching 4G services, costing Rs. 9000 Cr. Suddenly on April 15, the Telecom Equipment and Services Export Promotion Council (TEPC) sent a letter to various govt. departments, including the Ministry of Communications and the Prime Minister's Office, alleging that the tender conditions set by BSNL flouted procurement rules under the 'Make in India' policy, and was heavily in favour of multinational companies. TEPC is an industry association representing domestic telecom equipment manufacturers such as Tejas Networks, Sterlite, HFCL, and Vihaan Networks.

Jio and Airtel have made contracts with MNC Nokia to purchase 4G equipments. For a very huge amount. There was no complaint from anybody. **NO MAKE IN INDIA.** Jio and Airtel can use foreign equipments; not BSNL. 90% of 4G will work on foreign equipments. 10% should not have it? It is jungle's justice.

Now, Commerce Ministry and even the DOT have asked BSNL to change tender conditions. **Means? Further delay for BSNL 4G Services. This delay is dangerous, detrimental, against the national interest.**

Why should the government surrender to the pressure of private companies? Govt. should ensure a level playing ground for all. In 1995, when mobile telephony was introduced then the minister Mr Sukharam did not permit Dept of Telecom to give the service. Same policy is being repeated now. What happened to the high sounding words of appreciation from Sh. Ravi Shankar Prasadji about BSNL service during natural calamities?

This game is played when attention of whole nation was on Corona.

# CHQ LETTER ON MEDICAL CARE OF PENSIONERS

To

Shri Ravishankar Prasad, Hon'ble Minister for Communications,  
Government of India, Sanchar Bhavan, New Delhi 110001.

Respected Sir,-

The Hon'ble Prime Minister, Shri Narendra Modiji, ended his address to the Nation on 14-4-2020 seeking support of all for his seven proposals, first being *"Take special care of the elderly in your homes, especially those who have chronic disease...."*

But, we are constrained to state that BSNL Management is totally neglecting the elderly persons, retired from its service, in the matter of medical care.

*Number of BSNL retirees suffering from chronic diseases like cancer, cardiac problems, kidney problems etc. take treatment from specialist hospitals and submit bills to BSNL for reimbursement of the expenses incurred, under the BSNLMRS.*

*More pathetic are the cases of some other unfortunate pensioners who have to take care of their sick spouses or even dependent children suffering from such chronic diseases.*

As BSNL Corporate Office has not allotted sufficient funds, the Heads of BSNL circles are unable to clear the pending claims from such pensioners. We have already brought the matter to the notice of Director (HR), BSNL vide our letter dated 23-3-020. [Copy of which is attached herewith.]

Sir,

We have reports that some BSNL retirees died since they could not undergo dialysis as their claims remain unsettled. BSNL has left such elderly persons to immature death. The plea

of Hon'ble Prime Minister has no impact on the BSNL Management.

As such, we seek your kind intervention to

1. Allot sufficient funds to BSNL Circles for clearing all pending medical claims from the BSNL retirees.
2. Allot sufficient funds to make payment of quarterly medical allowances to the BSNL retirees.
3. Direct the Circles to reimburse the premium paid by BSNL retirees who migrated to CGHS.
4. To ensure payment of all dues to empanelled hospitals who give cashless treatment to the BSNL staff and pensioners, under the BSNLMRS.

While the Railways and CGHS take suitable steps to help the beneficiaries of their medical care systems, we regret to note, BSNL gives a deaf ear to the plea from elderly persons.

Sir,

At this juncture, when the whole Nation is fighting Covid19, pensioners are most vulnerable to the crisis. Pushed to the wall, the aggrieved elderly persons retired from BSNL will be forced to visit BSNL Corporate Office or Circle Offices and squat there to save their lives. We approach you with an earnest request to issue necessary instructions immediately to save the senior citizens retired from BSNL.

Thanking You,  
Yours faithfully,

1-5-2020

P Gangadhara Rao, GS.

**COMBAT COVID FUND OF AIBSNLPWA**  
as at 10 PM ON 2-5-2020

ANDHRA	784665.00	MP	167910.00
ASSAM	2000.00	MAHARASTRA	98000.00
BIHAR	69655.00	ORISSA	74301.00
CHENNAI TD	306860.00	PUNJAB	241561.00
DELHI	66500.00	RAJASTHAN	40701.00
GUJARAT	153600.00	TAMILNADU	1323995.00
HARYANA	46130.00	TELANGANA	605826.00
JHARKHAND	48500.00	UP EAST	5681.00
KARNATAKA	1700637.00	<b>GRAND</b>	
KERALA	832820.00	<b>TOTAL</b>	65,69,342.00

### NOBLE GESTURE



Shri. A. Gunasekaran, Retd. DGM of Chennai TD Circle and a Life Member of our Association in Chrompet branch has donated a sum of Rs 54000 to the Tamilnadu CMDRF.

In the previous Issue of this eJournal, we had given details of others who paid more than their monthly pension. Hence, it is not repeated here

### GREAT WORK

STR Dn in Tamilnadu Circle is one of the most vibrant branches of AIBSNLPWA in the entire country. Com. A . S u g u m a r a n (President), Com. Sundarakrishnan (Secretary) and Com.



Mohan (Tr.) and the team contacted the members and ensured maximum contributions from them. The STR District branch has so far contributed Rs 748984.00  
**[Com. Sundarakrishnan, DS in pic.]**



# CGHS

## FREQUENTLY ASKED QUESTIONS AND ANSWERS ON CGHS

**[CGHS Directorate has issued a 25 pages matter providing answers to Frequently asked Questions on CGHS. Given below are the extracts from it, common and relevant to BSNL pensioners....Editor]**

### **Who are eligible for CGHS facilities?**

#### **Persons Eligible under the C.G.H. Scheme**

All Central Government employees paid from the Central Civil Estimates (except Railways and Delhi Administration), including their families. Pensioners of Central Government (except pensioners belonging to Railways and the Armed Forces) and their families. (Other details omitted)

#### **Eligibility Criterion**

"Residence" alone (and not the Headquarters) is the criterion for determining eligibility of a Central Government servant for availing medical facilities under the Central Government Health Scheme. Thus, Central Government employees and their family members etc. residing in any of the notified cities are covered under the Scheme.

### **What are the facilities available under CGHS**

OPD Treatment at WCs including issue of medicines.

Specialist Consultation at Polyclinic/Govt. Hospitals and at CGHS empanelled hospitals after referral by CGHS.

OPD/Indoor Treatment at Government and Empanelled Hospitals.

Investigations at Government and Empanelled Diagnostic centers.

Cashless facility available for treatment in empanelled hospitals and diagnostic centers for Pensioners and other identified beneficiaries.

Reimbursement of expenses for treatment availed in Govt. /Private Hospitals under emergency and specific treatment advised by Govt. Specialist or Specialist of Pvt. HCOs duly endorsed by CMO/MO of WCs.

Reimbursement of expenses incurred for purchase of hearing aids, artificial limbs, appliances etc., after obtaining permission.

Family Welfare, Maternity and Child Health Services.

Medical consultation and dispensing of medicines in Ayurveda, Homeopathy, Unani, Siddha medicines (AYUSH)

### **In how many cities CGHS is presently operational?**

#### **Following Cities have CGHS facilities at present**

Agartala, Agra Ahmedabad, Aizwal, Ajmer, Aligarh, Allahabad (Prayagara), Amabala, Amritsar, Baghpat, Bangaluru, Bareilly, Berhampur, Bhopal, Bhubaneswar, Chandigarh, Chennai, Chhapra, Cuttack, Darbhanga, Dhanbad, Dehradun, Delhi & Ncr (Delhi Faridabad Ghaziabad, Greater Noida, Gurgaon, Indiarapuram, Sahibabad), Dibrugarh, Gandhinagar, Gangtok, Gaya, Gorakhpur, Guwahati, Guntur, Gwalior, Hyd, Rabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jalpaiguri, Jammu, Jodhpur, Kanpur, Kohima, Kolkata, Kota, Lucknow, Meerut, Moradabad, Mumbai, Muzzafarapur, Nagpur, Nellore, Panaji, Patna, Puducherry, Pune, Raipur, Ranchi, Rajahmundry, Saharanpur, Shillong, Shimla, Silchar, Siliguri, Sonapat, Srinagar, Varanasi, Vijayawada, Tiruchirapalli, Tirunelveli, Trivandrum, Visakhapatnam, Kochi (Recently Sanctioned), Kannur (Recently Sanctioned), Kozikode (Recently Sanctioned).

**For the purpose of making CGHS cards, who are 'dependant', and what is definition of the word "family"?**

In the term "family" means and includes- Husband or wife, as the case may be, and other dependant family members. Dependant Family Members include: parents (female employee can have either her parents or her parents-in-law as dependents), sisters, widowed sisters, widowed daughters, minor brothers and minor sister, children and step-children wholly dependent upon the Government Servant and are normally residing with the Government Servant (son upto the age of 25 or till his marriage whichever is earlier and daughter till she gets married). Also now 'dependent' includes, dependent divorced /separated daughters (including their dependant minor children) and step-mother.

The term 'dependent' means that income from all sources including pension and pension equivalent to DCRG benefit is less than Rs. 9000+DA per month. This clause is to be fulfilled for all 'dependent' family members. However, there is no such clause as dependency in respect of spouse.

**Is there any age limit for sons /daughters as dependant in CGHSCard?**

Son is eligible till he starts earning or attains the age of 25 years or gets married whichever is earlier.

However, in case the son is suffering from any permanent disability of any kind (physical or mental) he is eligible for CGHS benefits even after 25 yrs, provided the disability occurred before the age of 25 years.

A daughter is eligible till she starts earning, or gets married; whichever is earlier (irrespective of age).

**Who is responsible for deletion of the names of ineligible dependents?**

It is the responsibility of various departments/offices forwarding the application for CGHS card to ensure that the names of only genuine and eligible persons are included in the CGHS token cards.

It is the responsibility of the employees concerned to apply for a deletion of the name of the dependent from the CGHS card, when the ward is no more entitled to the benefit under the scheme for example a son /daughter getting married, son attaining age of 25 or the son getting employed.

**What is the role of a beneficiary in providing information regarding any change in data regarding his card?**

It is the responsibility of the beneficiary to provide information to CGHS authorities regarding any changes required in the beneficiary database especially related to death, marriage, earning status (see dependency criteria) of any card holder in the family.

**Are the family members of Central Government Servant not residing with him eligible for CGHS facilities?**

Family members who are wholly dependent upon the Central Government employee are normally expected to reside with the primary card holder. However, during a visit to another CGHS covered city they are eligible for CGHS facilities on the basis of individual Plastic Card issued to the dependent family member.

**What is the grace period for getting CGHS card for availing treatment facility/ reimbursement for indoor treatment by pensioners immediately after retirement?**

Pensioners are permitted a period of three months from the date of superannuation to obtain a CGHS pensioner Card for consideration of reimbursement for the treatment taken during grace period, subject to the condition that Application complete with all documents and requisite CGHS subscription is submitted to the office of Additional Director during the fourth month after retirement for issue of CGHS pensioner card. In case, CGHS pensioner card is not made in the 4<sup>th</sup> month after retirement, no reimbursement for the expenditure incurred for treatment during the period prior to making CGHS card, including grace period.



**Who is defined as a 'Person with disability'?**

A 'person with disability' as defined in 'The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995' as, a person suffering from not less than forty percent (40%) of any disability (as given below), certified by a medical authority. "Medical authority" means any hospital or institution specified for the purposes of this Act by notification by the appropriate Government. A disability certificate from Medical Board of a Government Hospital is required to be submitted in CGHS with application form to continue availing facilities for disabled dependant and unmarried son beyond 25 years of age.

Disability means blindness, low vision, leprosy-cured, hearing impairment, locomotor disability, mental retardation, mental illness. Details may be seen at the following link -

**Are step-children allowed CGHS facilities?**

Yes, if they are dependent on card holder and other conditions being fulfilled as in case of dependant sons and daughters.

**Can dependent in-laws be included under family members for CGHS facilities**

A lady Government servant has the option to include either her parents or parents –in-law for the purpose of availing the benefits under CGHS subject to the condition of dependence and residence, etc., being satisfied.

**My wife and I are both central Government employees and have dependant brothers / sisters and parents. Can we make separate cards and include family members?**

Yes. If both husband and wife are in central Govt. service, spouse has the choice to make his/ her parents and brothers/sisters as dependants in his/ her separate CGHS card. However, if wife is in service then she has the choice to make either her parents or her parents - in-law as dependants in her card.

**What is the procedure to register with the CGHS?**

Pensioners:

One can get a CGHS card made from the office of Additional Director of the City. Forms can be downloaded from CGHS Website. They are also available in the office of Additional Director of city (Additional Director Headquarter in case of Delhi).

**Documents required:**

Application in prescribed format

Proof of residence

Proof of stay of dependents

Proof of age of son

Disability certificate, if any in case of sons aged 25 & above, who would otherwise cease to be a beneficiary.

Individual passport size photos of eligible family members

Surrender Certificate of CGHS Card while in service ( only in those cases where CGHS Card was issued while in service)

Attested copies of PPO & Last Pay Certificate

Draft for required amount towards CGHS contribution – in the name of „P.A.O., CGHS New Delhi in Delhi and in the name of Additional Director, CGHS' of the city.

In case PPO is not ready for any reason, there is option to get a provisional card on the basis of Last Pay Certificate. The data uploaded in the data base and a print out is issued on the same day for immediate use. Plastic cards are sent to the Wellness Centres and the beneficiaries collect the cards from there. The plastic card numbers are displayed on the notice board of the Wellness Centre for the information of the beneficiaries. SMS is sent to the mobile number of the beneficiaries reminding them to collect their plastic cards.

**Serving employees:-**

Serving employees submit the forms in prescribed format enclosing photos of eligible family members and submit to the Ministry/ Department/ Office, where he/ she is employed. The application form shall be forwarded by the Ministry/ Office / Department to the office of Additional Director CGHS of city for preparation of card. The plastic cards are distributed through the Wellness Centres as in case of pensioners. SMS is sent in case of serving employees also.

**Can I print my own CGHS card?**

Yes, the facility to print your own card is available for CGHS beneficiaries by visiting CGHS portal [cghs.nic.in](http://cghs.nic.in). A colored print out on the card may be taken and laminated for use as a plastic card. The services can also be availed by showing the printout of index card is issued on the day the application is submitted. However, computerized printout of index card is issued on the same day. Usually, it takes 3 to 4 weeks for the plastic card to be made after which it is delivered to the Wellness Centre, for collection by beneficiaries.

**Whom should I approach in case the CGHS Card is not issued to me in the prescribed time?**

You may contact Additional Director CGHS (HQ), in case of Delhi and Additional Director of City in case of other cities.

**What should I do if I lose my CGHS Card?**

Application is to be submitted to Additional Director of the city (Additional Director, CGHS Headquarters in case of Delhi) along with two photographs and an IPO for Rs. 50/- for issue of duplicate card. Copy of FIR for the lost cards is also to be submitted with the application. Indian Postal Order payable to "P.A.O. CGHS Delhi" if in Delhi or "Additional Director of the CGHS City" in respect of other cities. Option of "Print your own card" is also available on CGHS website.

**What should I do if the details on the Card viz. name, date of birth, entitlement, etc. are wrong?**

Kindly bring the anomalies to the notice of Additional Director, CGHS (HQ), in Delhi and to the Additional Director of concerned CGHS City in other cities, along with the necessary documents to rectify the error.

**Is there a colour scheme for plastic cards? What are they?**

CGHS Plastic cards have any one of the following colour strips at the top indicating the category:

Serving Government employees -Blue  
Pensioners, exMPs, Freedom Fighters, etc.-Green  
Member of Parliament -Red

Beneficiaries of Autonomous Bodies/Journalists  
-Yellow

**Are CGHS facilities free of cost?**

No, they are not. For serving Central Government employees residing in CGHS covered area, obtaining a CGHS card is compulsory. The following deductions from salary of the employees are made by the department, every month, depending upon their pay in the pay matrix of 7<sup>th</sup> Pay commission (wef 1/1/2017)

<b>Level 1-5</b>	<b>Rs. 250</b>
<b>Level 6</b>	<b>Rs. 450</b>
<b>Level 7-11</b>	<b>Rs. 650</b>
<b>Level 12 and above</b>	<b>Rs. 1000</b>

Pensioners who want to avail CGHS facilities can make contribution either on yearly basis or one time (ten yrs) contribution for whole life validity.

Payment can be made by Demand Draft in favour of "P.A.O. CGHS Delhi" if in Delhi or "Additional Director of the CGHS City"

Contribution to be made by the Pensioners/Family Pensioners would be the amount that they were subscribing at the time of their retirement or at the time of the death of government servant. Contribution amount as applicable on the date of applying for Card is to be paid.

**What are the criteria for Entitlement of ward endorsed on CGHS Card in CGHS Empanelled Hospitals?**

Entitlement of wards in private hospitals empanelled under CGHS is as under

<b>Ward Entitlement</b>	<b>Basic Pay (7th CPC)</b>
General Ward	Upto Rs. 47,600/-
Semi Private Ward	Rs. 47,601 to 63100/-
Private Ward	Rs. 63101 and above

**I am a serving employee residing in a place close to a city covered under CGHS. Can I get CGHS card issued from the nearest CGHS city?**

There is no provision to avail CGHS facilities in respect of serving government employees



residing in non-CGHS covered areas. They are covered under CS (MA) Rules 1944.

**What are the different options for availing CGHS services to pensioners?**

Pensioners Residing in CGHS covered areas: They can get themselves registered in CGHS dispensary after making requisite contribution and can avail both OPD and IPD facilities.

Such Pensioners are not eligible for Fixed Medical Allowance in lieu of CGHS.

Pensioners residing in non-CGHS areas have the following option -

They can opt for availing Fixed Medical Allowance (FMA) @ Rs. 1000/- per month.

They can also avail benefits of CGHS (OPD and IPD) by registering themselves in the nearest CGHS city after making the required subscription. In such cases no Fixed Medical Allowance is given. They also have the option to availing FMA for OPD treatment and CGHS only for IPD treatments after making the required subscriptions as per CGHS guidelines.

**I have retired from Delhi. Now I want to settle at city where no CGHS facility is available. How do I cover my family for medical care?**

Pensioners are eligible for CGHS facilities and can obtain CGHS card from the nearest CGHS covered city.

**I retired in 1998 from Central Government service but, I never made a CGHS card. Can I get a CGHS card now?**

Pensioners can apply for CGHS card with relevant documents. However, the subscriptions as applicable at current rates shall have to be paid.

**My husband/wife is also employed under Central Government and is eligible for a separate CGHS Card. Is it necessary that separate cards are to be obtained?**

No. Spouse drawing higher pay shall make the card and other spouse is eligible to avail CGHS benefits as member.

**My husband / wife retired in 2009. He /she was paying CGHS subscription every year. After**

**his death can I get the card transferred in my name ? Do have I to pay extra ? Shall I get Life Time Valid card?**

Yes, the ownership of card can be transferred in the name of spouse on submission of required documents. Additional Director of concerned city shall transfer the ownership of Card in the computer database and same CGHS plastic cards with same Beneficiary ID can be used. No extra payment is to be made, in case of life time cards. However in other cases one has to pay total 10 years subscription for life time card. For example, if the spouse had contributed for seven years before he expired, balance payment for the remaining three years is to be paid for a life time card.

**Documents required:**

Application in prescribed format

Proof of Family Pension with its break up from the bank having his/her pension account.

**How to transfer CGHS card from one Wellness Centre to other in the same city?**

If there is any change in residential address, CMO I/c may be approached with proof of residence for transferring the data on-line from one Wellness Centre to another in the same city. CMO I/c of the new Wellness Centre will accept on-line, the data of transferred card. In respect of serving employees the request is to be forwarded by his/her office / department.

**I am CGHS beneficiary at Kanpur and I am visiting Mumbai for 6 months. Can I get CGHS facilities at Mumbai? Can the same card of Kanpur continue or is a separate card to be made? From where do I get permission for the same?**

Subsequent to computerization no separate permission is required and CGHS card is valid for availing facilities from any CGHS Wellness Centre in India. For any assistance, Additional Director of the city (Additional Director CGHS HQ in case of Delhi) may be contacted.

**After retirement in 2007 I got a Life time Pensioner CGHS card issued in Delhi. Now I am**

**shifting to Dehradun. Can I use the same card?  
Do I pay again?**

Pensioners shifting from one CGHS covered city to another, will have to apply to the Additional Director of concerned city for transfer of card. The card shall be transferred online and a receipt will be issued to the beneficiary, on the basis of which, Additional Director of new city ( say Dehradun) shall receive the data. The same Plastic cards and same Ben ID will be valid in the new city. No contribution is required to be paid in respect of pensioner beneficiaries holding life time cards.

**I live in Gurgaon but my office is in Saket. Can I avail facilities from both the places because it is convenient for me?**

Yes. Subsequent to computerization CGHS facilities can be availed from any Wellness Centre in India.

**What are the rules on domiciliary visit?**

The Medical Officer will pay domiciliary visit wherever considered necessary owing to the inability of the patient to attend the dispensary. Domiciliary visits except in case of emergency will normally be made before or after the dispensary working hours.

**What are the Special provisions for CGHS beneficiaries aged 80 years and above?**

The special provisions under CGHS to the beneficiaries aged 80 years and above are as given under:

Consultation of Doctor at CGHS Wellness Centre without standing in Queue

CGHS Doctors shall enquire by phone, at least once in a month to enquire about their wellbeing / make a home visit if residing within 5 K.M.s of CGHS WC

Settlement of medical claims on priority out of turn.

Follow up treatment from same specialist in non-empanelled hospital from where he/she was earlier taking treatment- as a special case in view of advanced age and difficulty to change physician subject to the reimbursement limited to CGHS rates and collection of medicines as per CGHS guidelines.

Cananon CGHS beneficiary get First Aid at the Wellness Center?

During working hours First Aid treatment is given to all emergent cases irrespective of the fact that the patient is a CGHS beneficiary or not.

**What are the guidelines for vaccines under CGHS?**

The vaccines covered under Universal Immunization Programme (UIP) are administered as per schedule. Rest of the vaccines admissible as per the advice of Govt. Specialist.

**What is the procedure for getting life saving drugs?**

Delhi/NCR- The CMO I/c of WC shall submit the indent online based on a valid prescription of Govt. /Empanelled Hospital Specialist for life saving and other restricted drugs. These are to be collected on next working day from MSD Gole Market Delhi and are made available at Satellite Centre in NCR i.e. Ghaziabad, NOIDA, Gugugram and Faridabad.

Outside Delhi - Based on a valid prescription of Govt. / Empanelled Hospital Specialist for life saving and other restricted drugs, these are procured by the Additional Director of city.

**Is there any provision for issue of medicines by empanelled hospitals at the time of discharge?**

The private hospitals empanelled under CGHS are required to provide medicines for a period of upto (cost not exceeding Rs 2000/-) at the time of discharge from hospital.

Only essential medicines in generic name shall be provided.

No non-drug items shall be provided

No nutritional supplements, tonics, cough syrups, Vitamins, Injections shall be supplied.

The hospital shall raise the bill separately for the medicines and submit bills to CGHS in case of pensioner CGHS beneficiaries.

In case of serving CGHS beneficiaries taking treatment on payment basis the hospital may

supply the medicines on payment basis to the beneficiary and he/she can claim reimbursement from his/her Ministry / Department. However, it is the choice as per convenience of the serving beneficiary either to buy such medicines from the hospital at the time of discharge or to obtain from CGHS Wellness Centre.

**Is the prescription of specialists of empanelled hospitals valid in the Wellness Centre?**

Yes, Beneficiaries in all CGHS Cities can seek OPD consultation from Specialists in any of the CGHS empanelled hospitals after being referred by the Doctors of the Wellness Centre.

**What are the guidelines for Specialist Consultation from CGHS empanelled Hospitals?**

There is a provision to avail consultation from Specialists of private hospitals empanelled under CGHS after a CGHS beneficiary is referred by CGHS Doctors / Specialist of CGHS to any empanelled hospital. The referral by CGHS is valid for a period of one month for consultation from any one private empanelled hospital and CGHS beneficiary can visit the same empanelled hospital three times during the one month. During each visit, beneficiary can consult upto three different specialists in the same hospital. There is also provision for post-operative follow up treatment, which includes specialist consultation in the same hospital where, the initial treatment was taken with prior permission in respect six conditions, viz., Cancer treatment, Cardiac surgery, Hip/Knee Implant surgery, Neuro-surgery, Renal transplantation and post Trauma cases. There is a provision for taking permission for post-operative follow up treatment for upto three to six months at a time. Permission for post- operative follow up treatment is granted by CGHS in respect of pensioners, etc., and by concerned Ministry / Department in respect of serving CGHS beneficiaries.

**How many times CGHS beneficiaries can Consult Specialists at private empanelled hospital on referral by CGHS?**

The referral by CGHS is valid for a period of one month for consultation from any one private

empanelled hospital and CGHS beneficiary can visit the same empanelled hospital three times during the one month. During each visit, beneficiary can consult upto three different specialists in the same hospital. The relevant OM is linked below –

**What is the procedure for undergoing treatment / investigations recommended by Specialist at private empanelled hospital, after referral by CGHS?**

The investigations / treatment advised by Specialists of Private empanelled hospitals (after referral by CGHS) may be undertaken in the same hospital, if they are needed in emergency.

If there is no emergency, the investigations advised by Specialists of Private empanelled hospitals are required to be endorsed by the Medical Officer of CGHS as part of checks and balances in the system.

**What is the maximum period for which medicines can be given in one go?**

For treatment of Chronic illnesses medicines upto „3 months are issued in one go, provided there is a valid prescription. In case of a beneficiary visiting a foreign country , medicines upto „6 months are issued in respect of chronic illnesses , based on valid prescription and documentary support of visit to a foreign country. The relevant OM is linked below -

**Is re-registration required if a beneficiary visits WC to just collect indented medicines?**

No.

**Is it mandatory for the Diagnostic Labs to stamp the date and the number of tests performed on original prescription slip?**

Yes.

**Is treatment taken in an emergency at non empanelled private hospital reimbursable? If yes what is the procedure?**

CGHS considers for reimbursement at CGHS rates in case the treatment taken in an emergency from private non empanelled hospitals. The reimbursement shall be restricted to CGHS

package rate or actual expenditure whichever is less.

**What are the guidelines for consideration of reimbursement over and above the approved CGHS rates?**

The requests for reimbursement which fall under the following defined criteria shall be examined by Directorate General of CGHS

**Is there a provision for collection of medicines from the WC by an authorized person?**

Yes, the CGHS beneficiaries can authorize a representative to collect medicines from CGHS Wellness Centre on the basis of valid prescription.

**What are the guidelines for settlement of MRC?**

Normally the medical reimbursement claim is to be submitted within three months of discharge from Hospital/availing treatment.

**What should I do in case of overcharging by the empanelled pvt. HCOs.**

If the empanelled Pvt. HCOs has charged over and above the CGHS approved/package rates, the beneficiary can complain to Additional. Director, CGHS of concerned city/zone, in case of pensioner s beneficiary and serving employees forward their grievances through the Deptt. with all relevant documents for grievance redressal.

**Where should I complain for the medical negligence at empanelled HCO s?**

The beneficiary can approach State Medical Council/Medical Council of India with all proof of medical negligence against empanelled HCO s.

**What is the system for availing the services of specialists in Wellness Centres?**

Prior registration is required for appointment with specialists in CGHS Wellness Centre, where specialist services are available. Facility of online appointment with CGHS Specialist can be availed by visiting [www.cghs.nic.in](http://www.cghs.nic.in). However, in case of emergency contact CMO I/C of the

Wellness Centre for consulting specialist without prior appointment.

**What is the procedure for online appointment?**

Online appoint with Medical Officer of the wellness centre or with Specialist who visits a particular Wellness center can be booked by visiting CGHSportal [cghs.nic.in](http://cghs.nic.in) through the link Book Appointment.<https://cghs.nic.in/ors>

**What is the mechanism for grievance redressal in CGHS?**

Complaint/Grievance Redressal

The complaints/ grievances can be sent At Wellness center level – to the CMO I/C.

At city/zone level –to the Additional Director of the city/zone.

Higher administrative level –For Delhi- Addl. Director (HQ).

For Outside Delhi – ADDG (HQ). The addresses and contact numbers may be found in the contact list.

Beneficiaries are advised to approach the authorities normally in the order they are mentioned above, personally, or through phone calls, letters or emails at the contact details on the CGHS website. Written Complaints/ suggestions may also be dropped in the complaint /suggestion box displayed in the Wellness centers. The grievances at Wellness Centre level can be sorted out in the “Advisory Committee” meetings held normally on every 2nd Saturday of the month. On all Wednesdays, from 11.00AM to 1.00PM complainants can meet the Additional Directors for grievance redressal.

Beneficiaries may also lodge their complaints/ grievances in the “Public Grievance Redressal and Monitoring System (CPGRAMS)” in the Government portal- [pgportal.gov.in](http://pgportal.gov.in)” or through email.

**What is the procedure for reimbursement of medical claim in CGHS?**

Apply within 90 days of discharge / completion of treatment procedure, to CMO I/c of the

Wellness Centre, where your CGHS card is registered, along with the following documents:

Medical Reimbursement Claim (MRC) forms duly filled in

Check list

Copy of Discharge summary

Original Hospital bills with break-up

Receipts in original

Copy of the valid CGHS Card

Copy of cancelled cheque showing bank details for ECS payment or mandate form if name of beneficiary is not printed on cheque.

Copies of other documents issued by hospital.

Serving employee in similar cases shall submit the medical claim to his department.

**My spouse was a CGHS main card holder. He/she was sick and died while in hospital. How do I get the medical claim reimbursed?**

Apply to CMO I/c of Wellness Centre with the same documents as above. In addition, the following need to be enclosed:

Copy of Death summary.

Death Certificate

Affidavit on non judicial Stamp paper of yourself being Legal Heir and NOC from other legal heirs in favour of claimant. It is also to be noted that the CMO I/C is to be informed regarding the death of the card holder but till such time that the claim is settled, the main card holder's name is not to be deleted from the database as it would then not be possible to submit the MRC on-line.

**My original claim papers having bills, receipts of hospital treatment are lost. Can I claim on duplicate papers?**

Yes, it can be claimed with affidavit on non-judicial stamp paper. Details of Draft for Affidavit may be seen in the instructions sheet appended to Medical Reimbursement Claim (MRC) Form available on the CGHS website and with CMO I/c.

**I went to Hyderabad on personal visit and sustained fracture of leg bone. I received treatment from a private non empanelled hospital. Will I get reimbursement?**

Reimbursement for treatment taken in a non

empanelled private hospital under medical emergency shall be considered as per CGHS rates.

**Are ambulance charges reimbursable?**

Yes. Ambulance charges are reimbursable within the city, if there is a certificate from treating doctor that conveyance by any other mode would definitely endanger patient's life or would grossly aggravate his/her condition.

**I have a Medicaid Insurance Policy. Due to emergency, I received treatment in a private hospital. Some amount was paid by Insurance Co. Can I get balance from CGHS?**

Yes, first the bills are to be submitted to Insurance Company. Duplicate bills and vouchers duly verified with the stamp of Insurance Company along with a certificate from Insurance Company indicating the amount for which the beneficiary has received credit from them, needs to be submitted along with the usual MRC forms and checklist. These may be submitted to CGHS by Pensioner CGHS beneficiaries and to the department by serving beneficiaries. Reimbursement would be done at CGHS rates or actual whichever is less. However, the total reimbursement from both sources should not exceed actual expenditure.

**Is it necessary that the Govt. specialist should specify the name of the empanelled Hospital for the purpose of referral?** No.

**What are the ceiling rates for reimbursement of Expenses on purchase of Hearing Aids?**

The revised ceiling rates fixed for various types of hearing aids (for one ear) are as under

Body worn / Pocket type Rs. 3000/-

Analogue BTE Rs. 7000/-

Digital BTE Rs. 15000/-

Digital ITC/CIC Rs. 20000/-

The cost of hearing aids shall include all taxes including VAT and shall carry 3 year warranty. The cost of Analogue BTE / Digital BTE / ITC / CIC type hearing aid shall also include the cost of hearing mould.

**Who can avail Preventive Health Check up (PHC) and where are the facilities available?**

In view of the importance of Diagnosis of Chronic Non-

communicable Health Problems at the preventive level, facility of Preventive Health Check up (PHC) is available for Beneficiaries who are 40 years old or above Who are already not suffering from any chronic ailments like Diabetes Hypertension Heart disease etc.

This check up done once in a year only.

Serving beneficiaries will not require any permission from their respective offices.

**What are the special provision for Consultation at private empanelled hospitals in respect of elderly CGHS beneficiaries aged 75 yrs. and above?**

CGHS beneficiaries aged 75 years and above shall be permitted to seek direct OPD Consultation from Specialists of private hospitals empanelled under CGHS without referral from CGHS Wellness Centre.

If any investigations / procedures are advised and are required in emergency, no other authorization is required and the same may be undertaken. However, in non-emergency conditions approval of competent authority is required if, any non-listed investigations / procedures are advised. Medicines prescribed are to be procured from CGHS Wellness Centre. Private hospitals empanelled under CGHS shall provide such facilities on cashless basis at CGHS rates to pensioners, ex-MPs, Members of Parliament and such other Categories of CGHS beneficiaries, who are eligible for treatment/investigations on credit basis. More than 75 year old dependents of serving CGHS beneficiaries, who are otherwise not eligible for Cashless treatment shall claim the reimbursement from concerned Ministry / Department. Beneficiaries of Autonomous Bodies /Statutory Bodies covered under CGHS shall claim reimbursement from the respective organization.

If a Specialist advises a listed treatment procedure / investigation – no permission is required and treatment may be taken.

If a Specialist advises unlisted treatment procedure / investigation and treatment is taken as a medical emergency- no permission is required and treatment may be taken

If a Specialist advises unlisted treatment procedure / investigation and there is no medical emergency- permission from competent authority is required.

**What are the revised Guidelines for Post-operative follow-up treatment at Empanelled Private Hospitals for critically ill CGHS beneficiaries?**

In view of the difficulties being faced by critically ill CGHS beneficiaries in getting post-operative follow-up treatment at CGHS empanelled hospitals, the matter was reviewed and it has now been decided that critically ill CGHS beneficiaries shall be permitted for follow up treatment in CGHS empanelled hospitals as per the details given under:

Permission for post-operative follow-up treatment in respect of the following post –operative conditions requiring frequent Consultations from Specialists at private hospitals empanelled under CGHS, need not be re validated from time to time and follow-up treatment may be under taken at CGHS rates without time limit.

The consultation /investigations are permitted under these follow-up cases. The conditions covered are:

Post Cardiac Surgery Cases including Coronary Angioplasty

Post Organ Transplant Cases (Liver, Kidney, Heart, etc.,)

Post Neuro Surgery Cases/Post Brain Stroke cases requiring regular follow-up treatment

End Stage Renal Disease/follow up cases of Liver Failure

Cancer treatment

Auto-immune disorders like Rheumatoid Arthritis requiring regular follow-up

Neurological disorders like Dementia, Alzheimers disease, Parkinsonism, etc.,

Medicines prescribed are to be procured from CGHS Wellness Centre.

The beneficiaries shall have to submit a self-attested photo copy of the permission letter to the hospital to enable the hospitals to provide credit facility in respect of pensioners and other



categories of CGHS beneficiaries entitled for credit facility. Serving employees (and their dependents) who may not be entitled for cashless facilities shall enclose a self-attested photo copy of permission letter to claim reimbursement from the concerned Ministry/Department.

Permission in respect of Pensioner CGHS beneficiaries, Ex-MPs (and other categories of CGHS beneficiaries, whose medical expenditure is borne by CGHS) etc., shall be granted by CGHS.

Permission in respect of Hon ble Members of Parliament shall be granted by Rajya Sabha Secretariat/Lok Sabha Secretariat as the case may and by concerned Ministry /Department in respect of serving beneficiaries and by concerned Autonomous Body / Statutory Body in respect of serving/pensioner beneficiaries.

However, if any non-listed investigations / procedures are advised permission from competent Authority shall be required, except in emergency.

### **RATES FOR CGHS CONTRIBUTION AS PER 7th CPC:**

Ministry of Health and Family Welfare  
OM NO S.11011/11/2016-CGHS(P)/EHS  
dated 9-1-2017

The undersigned is directed to refer to this Ministry's OM NO S 11011/2/2008-CGHS(P) dated 20th May 2009 vide which orders were issued revising the rates of monthly subscription for availing CGHS facility, as also the entitlement for free diet, entitlement of accommodation in private empaneled hospitals under CGHS, etc.

2. Consequent upon revision of pay on the basis of the implementation of the recommendations of the 7th Central pay Commission, it has been decided to revise the rates of subscriptions to be made by employees/pensioners, for availing benefits under the CGHS, with effect from 1st January, 2017. It has also been decided to revise the monetary ceiling limits for various entitlements of the beneficiaries for availing CGHS facilities.

3. In supersession of all earlier instructions, the following revisions are being made, in so far as it relates to the facilities mentioned below:

(A) Monthly contributions for availing CGHS facility:

<u>Levels</u>	<u>Grade Pay</u>	<u>Monthly contribution</u>
1 to 5 :	Upto Rs 2800	Rs. 250.00
Level 6:	Rs. 4200	Rs. 450.00
7 to 11:	Rs.4600-6600	Rs. 650.00
12 & above:	Rs.7600 & above	Rs. 1000.00

### **IDA PAY SCALES & LEVELS**

#### **Levels 1 - 5:**

**7760-13320, 7840-14700,  
7900-14880, 8150-15340,  
8700-16840, 9020-17430,  
10900-20400, 12520-23440**

#### **Level 6:**

**13600-25420, 14900-27850**

#### **Levels 7 - 11:**

**16400-40500, 20600-46500  
24900-50500, 29100-54500**

#### **Level 12:**

**32900-58000, 36600-62000**

**Notes: 1. The Levels, based on Grade Pay, were prescribed by 7th CPC in the new Pay Matrix and the rate of contribution has been revised with effect from 1-1-2016.**

**2. Broadly speaking, while migrating to CGHS a retired Group D official in BSNL has to pay Rs 3000 per year, a retired Group C has to pay Rs 5400 per year, Retired Grade IV in Group C and junior Executives have to pay Rs 7800 per year and retired top officers have to Rs 12000 per year. Lifetime payment is equivalent to contribution for ten years.**

**3. Equivalent IDA scales were given as per the mapping done by DOT vide its order dated 31-8-2016.**

**Editor**

# INTRICATE PROCEDURE FOR MIGRATION FROM BSNLMRS TO CGHS

[Following are taken from the Booklet issued by CGMT, AP Circle, Vijayawada]

1. Surrender the MRS Card  
to the concerned AO in SSA office.
  2. Collect
    - a) the Surrender Certificate and
    - b) the non-drawl of Fixed medical allowance certificate
  3. Approach CCA office:  
Collect the authorization letter showing the IDA to CDA conversion particulars.
  4. Approach the CGHS authority:  
Submit the surrender certificate, non-drawl certificate and CCA office letter for evaluation of amount to be paid by The BSNL pensioners.
  5. Applying online:
    - a. Click on “apply Plastic caRds’
    - b. Enter mobile NO. and generate OTP.
    - c. Enter OTP and Click on ‘verify’
    - d.. Select “New Employees/pensioners’ to apply for New CGHS card
    - e. Take a printout of the online applin.
  6. Making online payment:
    - a. Click on “Non registered user’
  - b. Select “Individual” under Depositors category.
  - c. Make online payment.
- [Note: No DD is accepted by CGHS. ]
7. Again approach the CGHS authorities:  
submit the hard copies of
    - a. Online application’
    - b. Last Pay certificate
    - c. Xerox copy of the PPO with gazetted attestation on each page.
    - d. Certificate of nondrawl of allowance
    - e. Surrender Certificate of BSNL card
    - f. Original letter from CCA office on conversion of CDA to IDA
    - g. Online payment receipt
    - h. Any Govt ID Card proof (Xerox copy of Aadhar, or PAN or Vote ID of the main applicant and dependents.
    - i. Two individual passport and stamp size photographs prepared in CD
  8. Collect the Card: It can be collected from the website of CGHS also.
- After realization of the amount, CGHS will issue the Card.

## **Note:**

In a letter No. BSNL/Admn.I/15-3/2017(I) dated 17th May 2017 to Bharat Pensioners Samaj, the BSNL Corporate Office clarified that “On depositing the amount they (CGHS) will issue index card and on the basis, the retirees who opt for CGHS facility will avail the facility. Thereafter by submitting a copy of the index card and proof of surrendering BSNLMRS card to BSNL authorities, one time payment will be reimbursed by BSNL.”

# ALLOT SUFFICIENT FUNDS, SIMPLIFY PROCEDURE FOR MIGRATION

CHQ LETTER DATED 23-3-2020 ON BSNLMRS AND MIGRATION TO CGHS

To  
Shri. Arvind Vadnerkar,  
Director (HR), BSNL, New Delhi 110001.

Sir,  
Your predecessor, Ms. Sujata Ray, was very sympathetic to the retirees of BSNL, especially on the matter concerning their health and well-being.

BSNL had the best system for reimbursement of medical claims submitted by serving/retired employees. But, due to financial constraints the facility for payment of quarterly medical allowance without voucher was withdrawn in 2011. To mitigate the hardship in submission and following up medical claims by the retired employees, Director (HR) was kind enough to revive the said facility of quarterly allowance without voucher for the retirees vide BSNL order dated 11-4-2017.

Vide another order dated 25-4-2018 the Corporate office instructed all Circles to release the allowance for the period ending on 31-3-2018.

Again, vide BSNL/admn.I/15-22/14 dated 13-7-2018, Corporate office permitted the retired employees of BSNL to opt the said facility of quarterly allowance or reimbursement of outdoor claims with voucher. Most of the retirees opted the facility of allowance as they cannot go to the SSA offices often to settle their medical claims.

Unfortunately the BSNL Circle authorities could not make the payment of said allowance for want of funds,-despite many instructions from Corporate Office that such claims from retirees should be given priority. Heads of Circles plead helplessness stating fund is not available.

Some retirees, who opted for the reimbursement of outdoor claims, who are suffering from serious

illness like cancer, cardiac, prostrate, kidney problems etc. have submitted their claims. Even after many months the reimbursement is not effected by SSAs/Circles.

Now, in the present grave situation where the entire nation is facing the attack of Covid19, senior citizens the vulnerable section, cannot go to hospitals for treatment. We have received reports that some BSNL retirees, unable to continue the routine dialysis for want of money, died. Others who opted for 'without voucher scheme' are not getting allowance too. If anybody wants to migrate to CGHS they have to go through very intricate procedure and pay a huge amount as premium. Most of those retired from Group C and D cadres cannot afford it. Field offices are not able to reimburse the one time payment of premium though there are instructions. In this background, we request you sir, to kindly review the matter and

- a) Allot sufficient funds to Circles to make payment of quarterly allowance to retirees up to date.
- b) Allot funds and ensure payment of all claims submitted by retirees who opted outdoor treatment with voucher scheme.
- c) Simplify the procedure for migration from BSNLMRS to CGHS by Retirees, by BSNL making payment to CGHS directly, so that the aged persons need not go through complicated procedure.

We are sure that you will continue the sympathetic attitude towards senior citizens. We request you to kindly issue suitable instructions to field offices ensuring an effective, hassle-free medical care for the people who had given their lives for the development of Telecom infrastructure in our country.

Yours faithfully,

P. Gangadhara Rao, GS.

## CHQ LETTER Dt. 23-3-2020 TO DIRECTOR (HR), BSNL ON MEDICAL FACILITIES TO PENSIONERS.

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# E JOURNAL

MAY 2020

PART II

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# FIGHT COVID19

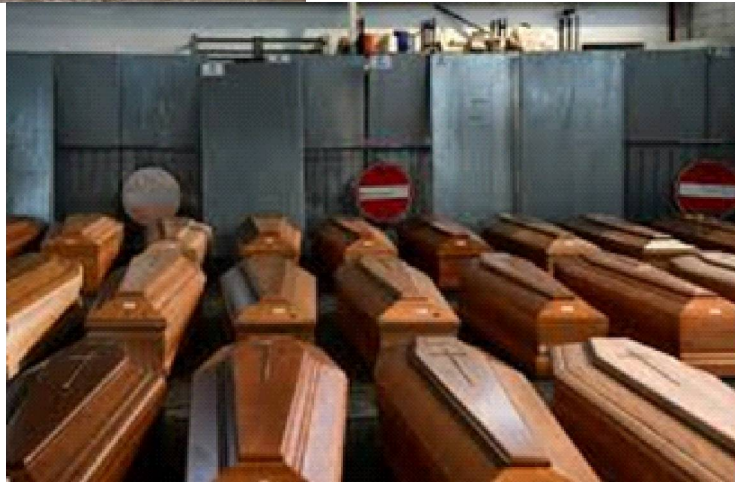
A Photostory in new few pages





**Mass cremation in  
USA**

**Dead bodies waiting  
in Italy**



**Dead Bodies in  
UK Hospital**



**A Hospital full of  
Covid patients:  
UK**

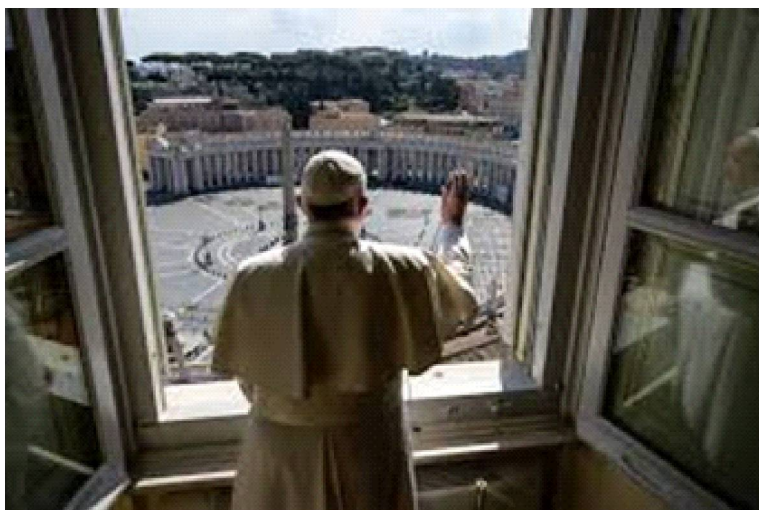
**No space in  
hospitals;  
Patients in street:  
Italy**



**Cold  
Dead  
Bodies: US**







# CORONA FOR ALL

Pope in Vatican,  
Italy

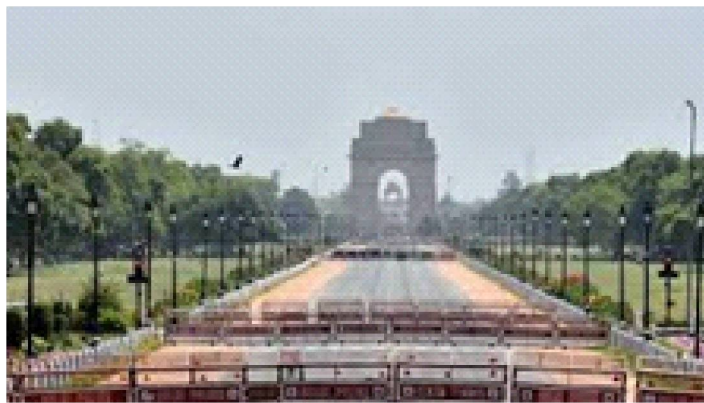
A family going to  
hospital: Pakistan



Carelessness:  
Nizamuddin,  
Delhi



LOCKDOWN: MUMBAI



LOCKDOWN: NEW DELHI



LOCKDOWN: KOLKATA



# LOCKDOWN CONTROL



UP



BIHAR



DHARAVI, MUMBAI



DELHI LOCKDOWN  
STRANDED WORKERS AT BUS TERMINAL



KOCHI, ERNAKULAM

# THE NUMBERS

Let us compare US and India in the present scenario.

Item	USA	India	Remark
Population:	33 Cr.	135 Cr.	US has 24% of India's
Area:	9.8M Sq.Km	3.28M Sq. Km	US has 3 times of india
per capta Income	33706 Dolor	1670 dolor	20 times of India
Corona infected	11 lakhs	35000	30 times of India
Death:	63746 (as on 1-5-20)	1147	55.5 times of India.

No doubt, US is first in all respects, except population. It has 27% of total Corona deaths in the whole world.

## DON'T WRITE OFF TRUMP

“Illegal immigration to America” was the signature issue for presidential campaign for Mr. Donald Trump last time. He wants to use the same trump card next time also. He uses corona situation for that. About 54 Million foreigners are working/living in USA now. 40-42 lakhs Indians. Trump raises the slogan of “American jobs for Americans” to win the election. Good section of people in US supports that slogan, as happened in India some time past. Now, Mr. Trump has suspended temporarily issuing Visa in some cases. If he extends it to all immigration cases, lakhs of ‘Indian Americans’ will have to return to our country.

Corona will disappear. Then new economic crisis will follow. That will change many rules like immigration rules of US, Middle East etc. That will definitely affect 3 crores Indians working abroad. There will be significant changes in our society. Let us be conscious of all these probabilities.



# AN EXPLOSIVE SITUATION

*A study report says: "Another section hit hard by this lockdown is the migrant labourers. India is home to around 100 million internal migrant labourers. They travel from various states, especially from states like Uttar Pradesh, Bihar, Jharkhand, Odisha, West Bengal to Delhi, Punjab, Maharashtra, Kerala, etc. to perform unskilled or semi-skilled jobs. Most of them are daily wage labourers who are facing economic precarity due to the sudden lockdown.... For Indians who drive rickshaws or run food stalls, the economic shock of such control measures has been huge, pushing them to leave for family homes where they typically do not pay any rent and food is cheap".*

"India could see more deaths due to hunger than from the pandemic if it continues to remain in lockdown to halt the spread of Covid-19"; Infosys founder N R Narayana Murthy in a webnir on 29-4-2020

There are:

- § 86 lakh people in Maharastra migrated from other states.
- § 66 lakh people in Delhi migrated from other states.
- § 55 lakh people in Kolkata migrated from other states.
- § 12 lakh people in Gujarat migrated from other states.
- § 11 lakh people in Kerala migrated from other states.

28 lakh people from Bihar are working in other states. If all of them come back to Bihar and remain jobless? It will be an explosive, enormous social problem for the state. If 40-45 lakh Indians working in foreign countries come back to India and remain unemployed, it will be an enormous problem for our Nation.

