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BHARAT PENSIONERS' SAMAJ

ESTABLISHED IN : 1955

(All India Federation of Pensioners' Associations)
(Registered No. 2023 of 1962-63)

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An Apex Body Federation of Pensioners' Associations

No.: BPS/BDPA-I/BSNL/MRS/2026

Dated: 29th September, 2026

To

Shri A. Robert Jerard Ravii, ITS

Chairman & Managing Director

Bharat Sanchar Nigam Limited

Bharat Sanchar Bhawan

H.C. Mathur Lane, Janpath

New Delhi – 110001

Subject: Strong protest against abrupt discontinuation of ₹1,000/- per month "Without-Voucher Payment" facility to retired BSNL employees and eligible dependents – Request for immediate withdrawal of Office Order dated 28.09.2026 and continuation of the facility.

Reference: BSNL Corporate Office File No. BSNLCO-A/11(11)/4/2025-ESTAB, Office Order dated 28.09.2026.

Respected Sir,,

1. Bharat Pensioners' Samaj (BPS), an apex federation representing pensioners' associations, places on record its strongest protest and deep concern over the decision of the BSNL Board to discontinue, with effect from 01.10.2026, the existing facility of fixed monthly payment of ₹1,000/- without submission of medical vouchers to retired BSNL employees and their eligible dependent family members.
2. The Office Order under reference states that the BSNL Board, vide Resolution No. BSNL/SECTT/BOARD C.R. No.17 of 2026-27 dated 21.09.2026, has approved discontinuation of the "Without-Voucher Payment" facility of ₹1,000/- per month.
3. BPS considers this decision **hasty, unjustified and seriously prejudicial to the interests of elderly pensioners and family pensioners**. We, therefore, request the competent authority to reconsider the decision immediately and rescind the Office Order.

1. The reference to CGHS in the opening paragraph requires reconsideration:

The first paragraph of the Office Order states that the following outdoor medical facilities are presently available under the BSNL Medical Reimbursement Scheme (MRS), and places **CGHS**,

voucher-based reimbursement and the ₹1,000/- fixed monthly payment together in that context.

BPS respectfully submits that this presentation requires reconsideration.

- A. **CGHS is not a medical facility provided or administered by BSNL.** It is a Government of India health-care facility administered through the competent Government machinery and is available to eligible Central Government pensioners, including eligible BSNL pensioners under the applicable provisions.
- B. CGHS therefore cannot appropriately be treated as though it were simply another medical reimbursement facility created and administered by BSNL alongside its own MRS provisions.
- C. This distinction becomes particularly important when the availability of CGHS is sought to be relied upon as a justification for withdrawing an existing BSNL pensioner facility.

2. The medical arrangement of BSNL pensioners has a wider historical and institutional background:

- A. The medical benefits available to BSNL pensioners cannot be viewed merely as a discretionary facility which can be altered or withdrawn without considering the circumstances in which BSNL was created and employees were absorbed.
- B. The arrangements concerning absorbed BSNL employees and pensioners formed part of the broader **stakeholder understanding and commitments associated with the restructuring of the Department of Telecommunications and formation of BSNL**, including continuance of applicable benefits.
- C. The medical arrangements for BSNL pensioners therefore deserve to be considered in their proper institutional and historical context and not merely as an item of expenditure for present-day administrative review.

3. The ₹1,000/- facility was introduced as a practical and pensioner-friendly arrangement:

The fixed monthly payment of ₹1,000/- without vouchers was introduced for a very practical reason—to provide a simple method of meeting a part of the recurring outdoor medical expenditure of elderly pensioners without compelling them to undergo the cumbersome process of submission of individual medical vouchers.

The facility has particular relevance for pensioners who are:

- advanced in age;
- living alone or with limited assistance;
- family pensioners, widows or widowers;
- not conversant with documentation and claim procedures; or
- unable to make repeated visits to offices.

The facility thus represents **administrative simplification and accessibility**, rather than merely an additional financial benefit.

4. Withdrawal of the facility will revive precisely those difficulties which the scheme was intended to overcome

Under the voucher system, an elderly pensioner may have to:

- obtain and preserve individual medical bills;
 - arrange supporting documents;
 - prepare and submit claims;
 - make repeated visits to the concerned office;
 - respond to queries regarding individual vouchers; and
 - follow up for reimbursement.
- A. For a young employee, such procedures may appear routine. For an elderly pensioner or family pensioner, they can become a considerable physical and administrative burden.
- B. The ₹1,000/- fixed payment eliminated much of this difficulty and enabled pensioners to receive a **small but assured medical assistance without repeated procedural formalities**.
- C. At this stage of their lives, pensioners reasonably expect administrative procedures to become **simpler and more accessible—not more complicated**.

5. The amount of ₹1,000/- is itself modest and lower than the possible voucher-based entitlement:

- A. It is also important to appreciate that ₹1,000/- per month is a **modest fixed amount**.
- B. The pensioner accepting this fixed payment foregoes the process of claiming actual expenditure through vouchers, even though the expenditure incurred on outdoor medical treatment may in many cases be substantially higher.
- C. Thus, the facility should not be viewed as an excessive or disproportionate financial concession.
- D. Its value lies principally in its **simplicity, certainty and accessibility**.
- E. The BSNL Office Order itself records the ₹1,000/- fixed monthly payment as one of the existing outdoor medical facilities and specifically orders its discontinuation from 01.10.2026.

6. Considerable changes have taken place in the BSNL field and disbursing structure:

- A. There has also been substantial restructuring of BSNL's organizational arrangements at Circle, District and field levels over the years, including changes in dealing and disbursing authorities.
- B. These changes have not made it easier for elderly pensioners to approach offices personally.
- C. On the contrary, the present organizational structure makes a simple, centralized and predictable medical reimbursement arrangement even more desirable.
- D. It would therefore be inappropriate for the consequences of administrative restructuring within BSNL to be transferred to elderly pensioners by withdrawing a facility which was specifically designed to reduce their procedural burden.

7. Family pensioners and very elderly pensioners will be disproportionately affected:

- A. The impact of the decision will be particularly severe on **family pensioners, widows, widowers, very elderly pensioners and those who are unable to handle online or documentary procedures independently**.

- B. For such pensioners, the issue is not simply whether a medical voucher can technically be submitted.
- C. The real issue is whether an elderly person can reasonably be expected to undertake the repeated procedures and visits associated with voucher-based reimbursement for relatively small medical expenses.
- D. A pensioner-friendly policy must take into account **ground realities, accessibility and human dignity**.

8. Migration to CGHS cannot be treated as an automatic alternative:

- A. It would also be unrealistic to assume that pensioners can simply migrate to CGHS whenever the BSNL facility is withdrawn.
- B. Many BSNL pensioners retired **10, 15 years or even more ago** and have continued under the prevailing BSNL medical arrangement.
- C. For such pensioners, migration to CGHS may involve a substantial one-time financial contribution/subscription.
- D. An elderly pensioner living on a fixed monthly pension may not be financially capable of arranging such a substantial amount at one time.
- E. Therefore, the mere existence of CGHS cannot constitute a practical justification for abruptly withdrawing the existing ₹1,000/- facility.
- F. **Availability of an alternative facility and accessibility of that alternative to an elderly pensioner are two entirely different matters.**

9. A practical mechanism for CGHS migration should first be evolved:

- A. BPS has no objection to any BSNL pensioner exercising a genuine choice to migrate to CGHS, if otherwise eligible.
- B. Rather, BPS has already advocated a **practical mechanism** for those pensioners who wish to opt for CGHS but are unable to do so because of the substantial financial contribution involved.
- C. We therefore request BSNL to examine a mechanism under which, against the pensioner's valid option and authorization, **the applicable CGHS contribution/subscription may be paid directly by BSNL to the concerned CGHS authority**, through an appropriate arrangement to be worked out between BSNL and CGHS.
- D. Such a mechanism would:
 - remove the immediate financial barrier;
 - provide a genuine choice to pensioners;
 - facilitate migration to CGHS wherever desired; and
 - avoid compelling an elderly pensioner to arrange a substantial amount upfront.

This would be a **constructive and pensioner-friendly solution**, rather than simply withdrawing the existing facility.

10. Pensioners' Associations were not consulted before the decision:

- A. Another matter of serious concern is that the recognized Pensioners' Associations were **neither consulted nor their views obtained before the decision was taken**.

- B. The Office Order has now been circulated to recognized Associations/Unions for information and necessary action.
- C. However, informing the Associations after the Board has already taken the decision cannot substitute for meaningful consultation before a decision affecting thousands of elderly pensioners is made.
- D. BPS strongly urges that, in future, matters having a direct bearing upon the medical and welfare interests of pensioners should be discussed with the recognized Pensioners' Associations before final decisions are taken.

11. The notice period is wholly inadequate:

- A. The timing of the Office Order is a matter of particular concern.
- B. The order is dated **28.09.2026**, whereas the facility is ordered to stand discontinued from **01.10.2026**.
- C. Thus, pensioners have been given virtually **no reasonable transition period**.
- D. A medical facility affecting elderly beneficiaries cannot appropriately be withdrawn with only a few days' notice, particularly when no equally accessible alternative arrangement has been put in place.
- E. Such a major change warrants adequate notice, consultation and preparation of an alternative mechanism before implementation.

12. The Office Order is silent on the transitional mechanism and leaves important questions unanswered:

- A. The Office Order is also silent on the manner in which the discontinuation of the "Without-Voucher Payment" facility is to be operationally implemented.
- B. As per the existing practice, the medical reimbursement arrangement involves an annual exercise of option, normally around April, under which pensioners opt for the applicable facility. The present decision, however, seeks to discontinue the ₹1,000/- "Without-Voucher Payment" facility **midway through the year with effect from 01.10.2026**.
- C. The Office Order does not prescribe any transitional mechanism for dealing with the options already exercised by pensioners for the current year. Several important questions therefore remain unanswered:
 - (a) What will be the status of pensioners who had already exercised the "Without-Voucher" option for the current year?
 - (b) Will such pensioners automatically be shifted to the voucher-based reimbursement system from 01.10.2026, or will a fresh option be required?
 - (c) If a fresh option is required, by what date and before which authority is such option to be exercised?
 - (d) How will the voucher-based entitlement for the current year be calculated when the pensioner has already received ₹1,000/- per month up to September 2026?
 - (e) Will the ₹6,000/- already paid for the period April to September 2026 be adjusted against the annual voucher-based entitlement?
 - (f) If such adjustment is to be made, what will be the prescribed formula or methodology?

(g) If the voucher-based entitlement is an annual entitlement, how will the entitlement for the remaining period from October 2026 to March 2027 be determined?

(h) What will be the position of pensioners who have already incurred outdoor medical expenditure during the period for which they had exercised the “Without-Voucher” option?

1. The Office Order provides no clarification on these important issues. The statement that **“the other applicable provisions of BSNL MRS shall remain unchanged”** does not, by itself, provide a sufficient transitional arrangement when an existing option is being discontinued **midway through the year**.
2. BPS submits that implementation of the decision without first prescribing a **clear, transparent and equitable transitional procedure** is likely to result in confusion, differing interpretations at field offices and avoidable hardship to pensioners.
3. Before implementing the discontinuation, BSNL should therefore issue detailed transitional instructions after consultation with the recognized Pensioners' Associations and ensure that **no pensioner suffers any financial loss or denial of legitimate entitlement merely because the medical reimbursement arrangement has been changed during the course of the year**.

BPS REQUESTS:

In view of the foregoing, **Bharat Pensioners' Samaj strongly urges BSNL Management and the BSNL Board to:**

1. Immediately keep the Office Order dated 28.09.2026 in abeyance;
2. Rescind the decision to discontinue the ₹1,000/- per month “Without-Voucher Payment” facility;
3. Continue the existing ₹1,000/- monthly facility without interruption from 01.10.2026;
4. Consult the recognized Pensioners' Associations before making any further change in the medical facilities available to retired BSNL employees and their eligible dependents;
5. If BSNL proposes migration of pensioners to CGHS, provide a genuine and workable option for such migration, rather than treating CGHS merely as a theoretical alternative;
6. Specifically evolve a mechanism under which the applicable CGHS contribution/subscription may, with the pensioner's option and authorization, be paid directly by BSNL to the CGHS authority for those pensioners who are willing to migrate to CGHS but are unable to do so because of the substantial financial burden of making the payment upfront.

Conclusion:

- A. The ₹1,000/- monthly “Without-Voucher Payment” is a **modest, simple and pensioner-friendly facility** which has particular importance for elderly pensioners and family pensioners.
- B. Its abrupt withdrawal will revive the very administrative and physical difficulties which the simplified arrangement was intended to overcome.

- C. **BPS therefore strongly urges that the decision should not be allowed to take effect merely as an administrative measure without considering its real-life consequences for thousands of elderly pensioners.**

The issue is not merely one of ₹1,000/- per month.

- A. **It is a question of accessibility, dignity, practicality and providing elderly pensioners with a workable medical support system at a stage of life when repeated administrative procedures themselves become a burden.**
- B. **BPS, therefore, earnestly requests the Chairman & Managing Director and the BSNL Board to reconsider the matter at the highest level, withdraw the Office Order dated 28.09.2026 and continue the existing ₹1,000/- per month "Without-Voucher Payment" facility without interruption.**

At the same time, BPS remains willing to engage constructively with BSNL for evolving a **fair, financially viable and pensioner-friendly mechanism for those who genuinely wish to migrate to CGHS.**

We trust that the legitimate concerns of BSNL pensioners will receive **urgent and sympathetic consideration.**

Yours Sincerely,



(D.D. MISTRY)

Secretary BSNL/PSU

BHARAT PENSIONERS' SAMAJ (BPS)

Copy to:

1. **The Secretary, Department of Telecommunications, Ministry of Communications, Government of India, New Delhi** – for information and appropriate consideration.
2. **All Members of the BSNL Board** – for information.
3. **Recognized BSNL Pensioners' Associations** – for information and further action as deemed appropriate.