

Corporate Office
Admin & PR Branch
1st Floor, Bharat Sanchar Bhawan,
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New Delhi-110001.
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भारत संचार निगम लिमिटेड
(भारत सरकार का उपक्रम)
BHARAT SANCHAR NIGAM LIMITED
(A Govt. of India Enterprise)

No. BSNLCO-ADMN/12/3/2022-ADMN

Dated 15.05.2023

To,
All CGMs/Unit Heads,
BSNL

Subject: Implementation of Voluntary Group Health Insurance Policy for BSNL employees w.e.f 01.06.2023, regarding.

This is with reference to Voluntary Group Health Insurance Policy for BSNL employees. The Policy implemented in Year-2022 has expired on 30th April 2023. The renewal of the policy was due w.e.f. 01.05.2023, however, the same could not be done as the final rates quotes by M/s Oriental was not agreed by employee's unions and associations. Accordingly, a fresh Budgetary Quote, as per terms and conditions of the previous year RFQ was invited from Government and Private Insurance Companies.

Based on the quotes received, the Competent Authority has approved implementation of Group Health Insurance Scheme for BSNL employees in association with M/s Oriental for a period of one year w.e.f 1st June 2023 with the same terms and conditions as that of the earlier policy. The terms and conditions are enclosed as Annexure.

The POP-UP window in ERP Portal for seeking option from the employees is being opened by ERP-Team BSNL CO from 15.05.2023 which will close on 23.05.2023. The window for submission of options will be from **15.05.2023 to 21.05.2023** and for withdrawal of the option from **22.05.2023 to 23.05.2023**. The options received through ERP/ESS portal shall only be considered. No written application/representation for joining/withdrawal will be accepted.

Further, it is requested to nominate **ONLY ONE** Nodal Officer for your circle to coordinate with the insurance company as and when required. The details of circle- coordinator (name, designation, mobile no and email id) may be submitted to this office by 22nd May 2023 on email ID rupmala@bsnl.co.in (Contact No.9821677764). Kindly note that only one coordinator from a circle will be considered.

It is requested that the policy may be given wide publicity and circulated among all the staffs in the SSA/Zone/Unit under your jurisdiction so that benefits may be availed by all the willing employees.

This has approval of the competent Authority.

Enclosure: As above.

Rajiv Kr. Sharma
15.05.2023

(Rajiv Kr. Sharma)
DGM (Admin) BSNL CO

Regd. & Corporate Office. : Bharat Sanchar Bhavan, H.C. Mathur Lane, Janpath, New Delhi-110001
Corporate Identity Number (CIN): U74899DL2000GOI107739
Website: www.bsnl.co.in

Copy through intranet to:

1. PPS/PS to CMD BSNL, New Delhi
2. PPS/PS to All Directors, BSNL Board & CVO BSNL CO, New Delhi
3. All CGMs/PGMs/Sr. GMs/GMs, CS& GM (Legal) BSNL CO
4. GM (Personnel) BSNL CO for kind information and necessary action for POP-UP window related activities from 15.05.2023 and providing the list of final applicants opted for the policy directly to Sr. GM (CA)/Sr. GM (EF) along with the applicable premium, with a copy to this office by 24.05.2023, positively.
5. Sr. GM (CA)/Sr. GM (EF) BSNL CO for kind information and necessary action for deduction of the premium from the salary of May-2023 in consultation with GM (Pers) and for making payment of the premium amount to M/s Oriental Insurance Company latest by 31st May 2023.

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ANNEXURE

Salient Features of " VOLUNTARY GROUP HEALTH INSURANCE POLICY FOR BSNL EMPLOYEES" IN ASSOCIATION WITH M/s Oriental Insurance Company Limited

1. Tentative date of Commencement of the Policy is 1st June 2023. The policy is on PAN India basis which means it is applicable on All India Basis and serve all the BSNL employees working in any State/UT across India.
2. Following are the premium rates and Top-UP rates for various plans/options under the scheme:

2.1 Annual Premium Rate for 5 Lakh Insurance Cover (Applicable to all employees irrespective of scale of pay):

Option-1		Option-2		Option-3		Option-4		Option-5		Option-6	
Self+Spouse+3 Children upto age of 25 Years		Self+Spouse+3 Children upto age of 25 years+1 Parent upto age of 85 Years		Self+Spouse+3 Children upto age of 25 years +2 Parents upto age of 85 Years		Self+ Spouse		Self+ Spouse+ 1 parent upto age of 85 Years		Self+ Spouse+ 2 parents upto age of 85 Years	
Premium	20527	Premium	33908	Premium	47030	Premium	19493	Premium	32846	Premium	45968
GST	3695	GST	6103	GST	8465	GST	3509	GST	5912	GST	8274
Total	24222	Total	40011	Total	55495	Total	23002	Total	38758	Total	54242

2.2 Annual Premium Rate for 10 Lakh Insurance Cover (Applicable only for employees having scale of pay E5 & above as on 01.06.2023):

Option-7		Option-8		Option-9		Option-10		Option-11		Option-12	
Self+Spouse+3 Children upto age of 25 Years		Self+Spouse+3 Children upto age of 25 years+1 Parent upto age of 85 Years		Self+Spouse+3 Children upto age of 25 years +2 Parents upto age of 85 Years		Self+ Spouse		Self+ Spouse+ 1 parent upto age of 85 Years		Self+ Spouse+ 2 parents upto age of 85 Years	
Premium	30790	Premium	50862	Premium	70545	Premium	29250	Premium	49281	Premium	68964
GST	5542	GST	9155	GST	12698	GST	5265	GST	8871	GST	12414
Total	36332	Total	60017	Total	83243	Total	34515	Total	58152	Total	81378

*Children upto age of 25 years (Born on or after 1st June 1998)

*Parent/Parents upto age of 85 years (Born on or after 1st June 1938)

2.3 Top up rates for 5 Lakh Insurance cover (applicable to all employees irrespective of the scale of pay):

Option-1		Option-2		Option-3		Option-4		Option-5		Option-6	
Self+Spouse+3 Children upto age of 25 Years		Self+Spouse+3 Children upto age of 25 years+1 Parent upto age of 85 Years		Self+Spouse+3 Children upto age of 25 years +2 Parents upto age of 85 Years		Self+ Spouse		Self+ Spouse+ 1 parent upto age of 85 Years		Self+ Spouse+ 2 parents upto age of 85 Years	
Premium	6198	Premium	9972	Premium	13832	Premium	5888	Premium	9663	Premium	13522
GST	1116	GST	1795	GST	2490	GST	1060	GST	1739	GST	2434
Total	7314	Total	11767	Total	16322	Total	6948	Total	11402	Total	15956

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2.4 Top up rates for 10 Lakh Insurance cover (Applicable only for employees having scale of pay E5 & above as on 01.06.2023):

Option-7		Option-8		Option-9		Option-10		Option-11		Option-12	
Self+Spouse+3 Children upto age of 25 Years		Self+Spouse+3 Children upto age of 25 years+1 Parent upto age of 85 Years		Self+Spouse+3 Children upto age of 25 years +2 Parents upto age of 85 Years		Self+ Spouse		Self+ Spouse+ 1 parent upto age of 85 Years		Self+ Spouse+ 2 parents upto age of 85 Years	
Premium	6972	Premium	11219	Premium	15561	Premium	6623	Premium	10870	Premium	15213
GST	1255	GST	2019	GST	2801	GST	1192	GST	1957	GST	2738
Total	8227	Total	13238	Total	18362	Total	7815	Total	12827	Total	17951

Note:

* One Parent mean "Father "Or "Mother" Or "Father-in-Law" Or "Mother-in-law".

* Two Parents means either "Father & Mother" Or "Father-in-Law & Mother-in-Law". Cross Selection of Parents is not allowed e.g while making two parents, Father-in-law & Mother is not allowed.

*The age of children and parents will be reckoned from the date of implementation of the policy.

*Children upto age of 25 years (Born on or after 1st June 1998)

*Parent/Parents upto age of 85 years (Born on or after 1st June 1938).

- The Policy shall be independent from BSNL MRS and shall have no linkage of any kind with it. BSNL management will act only as a facilitator on behalf of beneficiaries for the Health Insurance Policy.
- The policy is shall be applicable for following category of employees who are working in BSNL :
 - All the regular employees of BSNL and
 - All the employees working on deputation/ deployment basis in BSNL.
- The health insurance policy will be offered in following two categories :
 - Rs 5 Lakh health insurance cover.
 - Rs 10 Lakh health insurance cover.
- Rs 5 Lakh health insurance cover shall be applicable for all the employees including employees having scale of pay E5 & above. Six family options shall be available in this category. Top up value of Rs 5 Lakh shall be available in this category which shall be optional.
- Rs 10 Lakh health insurance cover shall be applicable only for the employees having scale of pay E5 & above. Six family options shall be available in this category i.e. three each in Rs 5 Lakh & Rs 10 lakh cover respectively. Top up value of Rs 10 Lakh shall be available in the category which shall be optional.
- The validity of the policy is one year from the date of effect. The same shall be renewable on expiry of one year period as per the terms and conditions and premium amount as mutually decided by the BSNL management and the Insurance Company as per the extant guidelines of IRDA.

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9. The policy is optional and deduction of annual premium amount including GST may be made from the salary of willing employees for onward payment to M/s Oriental for commencement of the policy.
10. Addition after the inception of the policy is permitted for addition of Newly Married Spouse and Newly Born Child and for newly recruited BSNL employees. Any addition in the policy shall be done on monthly basis and premium will be paid accordingly on prorata basis except in the cases wherein the Beneficiary has already opted the plan which has the provision for the proposed family i.e Spouse/Children. The same is illustrated as under:
- In cases Coverage opted by Employees is for Self+Spouse+3 Children and 1st/2nd/3rd child is born in the tenure of the policy, newly born is covered from the day-1. No additional premium shall be charged in this case. Only, the name of the new-born need to be added in the policy.
 - In case Coverage opted by the employee is for Self+Spouse and the employee get married in the tenure of the policy, newly married spouse is covered. No additional premium shall be charged in this case. Only, name of the newly married spouse needs to be added in the policy.
 - In case Coverage opted by the employees is for Self+Spouse and the child/Children is/are born in the tenure of the policy, Newly born babies are covered after receiving Pro-rata Premium for the above mentioned addition and any treatment in respect of the same child shall be accounted from the date of inclusion of the name after receiving prorata premium.
11. No existing employee shall be permitted to join the policy during tenure of the policy. At the time of the renewal, however, they have option to join the policy. Only newly recruited employees shall be permitted to join the policy during the tenure of the policy on pro-rate premium basis. Similarly existing policy holders shall have option to exit from the policy at the time of renewal of the policy after one year. Deletion is not permitted in any case after payment of the premium.
12. Continuity benefit after retirement till expiry of the policy. The beneficiaries shall get continuity benefit as illustrated below:
- If the policy period of the proposed policy with Insurer is from 01.06.2023 to 31.05.2024 and one employee of the BSNL -Mr. "X" is going to retire on 31.12.2023 or any month falling after commencement of the policy, then the concerned employee will enjoy benefits under the policy till 31.05.2024. After retirement, portability option is available for him i.e he can opt the individual plan/family Floater plan from the Insurer with continuity benefit from the date of joining in this policy. However, the rate of premium will be subject to modification/revision and shall be decided by the Insurer.
- BSNL has no role in any policy opted by individual employee on its own. However, any grievance of the employee in this respect will also be looked by BSNL through nodal officer appointed by Insurance Company.
13. The claim will be raised and settled by individual employee on its own. However, any grievance of employees in this respect will also be looked into by BSNL through nodal officer to be appointed by Insurance Company.



14. The Insurance Company will appoint a nodal officer stationed at New Delhi who will liaison with nodal officer of BSNL Corporate Office appointed specially for the purpose to look after the grievance of the employees, if any, in respect of the policy, its implementation and claim settlement.
15. BSNL will have no liability in respect of any default of individual employees in whatsoever manner related to insurance policy. BSNL will have no liability in respect of any data given in the application form by the individual employee.

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