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भारत संचार निगम लिमिटेड  
(भारत सरकार का उपक्रम)  
BHARAT SANCHAR NIGAM LIMITED  
(A Govt. of India Enterprise)

No. 25-4/2021-BSNL(WL)/Admn

Dated : 08.04.2022

All CGMs  
BSNL Circles

**Sub.: GROUP HEALTH INSURANCE POLICY for BSNL Employees – Regarding Implementation of the scheme w.e.f. 01<sup>st</sup> May, 2022.**

It is kindly intimated that the "GROUP HEALTH INSURANCE POLICY for BSNL Employees" shall be implemented in BSNL w.e.f. 01<sup>st</sup> May, 2022 in association with M/s Oriental Insurance Company Ltd. The scheme is optional and its premium shall be deducted from the salary of the concerned BSNL employee. The willing BSNL Employees are required to exercise their options to join the scheme online through ERP/ESS portal. The salient features of the scheme are attached herewith as Annexure.

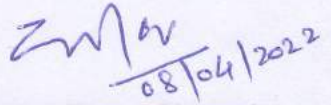
The POP UP window in ERP/ESS portal for seeking option will open tentatively from 12th April, 2022 and will close on 21st April, 2022. The window will be open for submitting option from 12th April, 2022 to 18th April, 2022 and for withdrawal of option from 19th April, 2022 to 21st April, 2022. The options received through ERP/ESS portal shall only be considered. No written applications/representations to join/withdraw 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 name, designation, mobile number and email id of the Nodal Officer may be submitted to this office latest by 18<sup>th</sup> April, 2022 on email id: **rkgupta2k14@gmail.com**. Only the information received from the authorized mobile number or email id of the Nodal Officer will be entertained by the Insurance Company.

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

This is issued with the approval of Competent Authority.

Enclosure: As above

  
(Rajeev Kumar Sharma)  
DGM (Admn.)

**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, New Delhi
4. PGM (Pers) BSNL CO-For kind information and necessary action with regard to enable the POP UP Window in ERP/ESS Portal w.e.f. 12<sup>th</sup> April, 2022 and providing list of final applicants opting for the policy directly to Sr GM (CA)/ Sr. GM (EF) along with the applicable total premium with a copy to this office by 22<sup>nd</sup> April, 2022.
5. Sr. GM (CA)/ Sr .GM(EF) BSNL CO – For kind information and necessary action for deduction of premium from the salary of April, 2022 in consultation with PGM (Pers) and for making payment of premium to Oriental Insurance Co Ltd on or before 30<sup>th</sup> April, 2022.



## Annexure

### Salient features of the "GROUP HEALTH INSURANCE POLICY FOR BSNL EMPLOYEES" in association with M/s Oriental Insurance Co Ltd

- a. Tentative date of commencement of policy is 01st May, 2022.
- b. The following are the basic premium rates and Top Up Policy rates for different options :

1. Annual Premium Rate for Rs 5 Lakh Insurance Cover ( Applicable for all employees irrespective of scale of pay) (All figures are in Rs)

Premium/ GST	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 + one parent upto age of 85 Years	Self + Spouse + 3 children upto age of 25 Years + Two parents upto age of 85 Years	Self + Spouse	Self + Spouse + one parent upto age of 85 Years	Self + Spouse + Two parents upto age of 85 Years
Premium	13594	21876	30342	12909	21191	29657
GST	2447	3938	5462	2324	3814	5338
Total	16041	25814	35804	15233	25005	34995

2. Annual Premium Rate for Rs 10 Lakh Insurance Cover ( Applicable only for employees having scale of pay E5 & above as on 01.05.2022) (All figures are in Rs)

Premium/ GST	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 + one parent upto age of 85 Years	Self + Spouse + 3 children upto age of 25 Years + Two parents upto age of 85 Years	Self + Spouse	Self + Spouse + one parent upto age of 85 Years	Self + Spouse + Two parents upto age of 85 Years
Premium	20391	32814	45513	19371	31794	44493
GST	3670	5907	8192	3487	5723	8009
Total	24061	38721	53705	22858	37517	52502

3. Rates of Top Up of Rs 5 lakh on Rs 5 Lakh Insurance Cover (Applicable for all employees irrespective of scale of pay) (All figures are in Rs)

Premium/ GST	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 + one parent upto age of 85 Years	Self + Spouse + 3 children upto age of 25 Years + Two parents upto age of 85 Years	Self + Spouse	Self + Spouse + one parent upto age of 85 Years	Self + Spouse + Two parents upto age of 85 Years
Premium	5438	8750	12137	5166	8478	11865
GST	979	1575	2185	930	1526	2136
Total	6417	10325	14322	6096	10004	14001

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4. Rates of **Top Up** of Rs 10 lakh on Rs 10 Lakh Insurance Cover (Applicable only for employees having scale of pay E5 & above as on 01.05.2022) **(All figures are in Rs)**

Premium/ GST	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 + one parent upto age of 85 Years	Self + Spouse + 3 children upto age of 25 Years + Two parents upto age of 85 Years	Self + Spouse	Self + Spouse + one parent upto age of 85 Years	Self + Spouse + Two parents upto age of 85 Years
Premium	6117	9844	13654	5811	9538	13348
GST	1101	1772	2458	1046	1717	2403
Total	7218	11616	16112	6857	11255	15751

**Note :**

- One parent means either "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 a set of two parents Father in law & Mother is not allowed.
  - Children upto age of 25 years (Born on or after 01st May, 1997) only are eligible.
  - Parent/ Parents upto age of 85 years (Born on or after 01st May, 1937) only are eligible
- c. The Health Insurance Policy shall be independent from the BSNLMRS 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.
- d. The policy is applicable for following category of employees who are drawing salary from BSNL :
- (i) All the regular employees of BSNL and
  - (ii) All the employees working on deputation/ deployment basis in BSNL.
- e. The health insurance policy is offered in following two categories :
- (i) Rs 5 Lakh health insurance cover.
  - (ii) Rs 10 Lakh health insurance cover.
- f. Rs 5 Lakh health insurance cover is applicable for all the employees including employees having scale of pay E5 & above. Six options are available in this category. Top up value of Rs 5 Lakh is available in this category which is optional.
- g. Rs 10 Lakh health insurance cover is applicable only for the employees having scale of pay E5 & above. Six options are available in this category. Top up value of Rs 10 Lakh is available in this category which is optional.
- h. The validity of the policy is one year from the date of effect. The same needs renewal on expiry of one year period as per the terms and conditions and premium amount as mutually decided by the BSNL management and the M/s Oriental Insurance Co Ltd as per the extant guidelines of IRDA.
- i. 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 Insurance Co Ltd for commencement of the policy.
- j. Addition after the inception of the policy is permitted only 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 prorated basis except in cases wherein the Beneficiary had already opted the plan which has the provision for the proposed family i.e. spouse/children. The same is illustrated as under :

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- In case Coverage opted by the Employee is for Self + Spouse + 3 Child and 1st/2nd/3rd child is born in the tenure of the policy, Newly Born baby is covered from Day One. No additional premium shall be charged in this case. Only, the name of the newborn 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, the name of the newly married spouse need to be added in the policy.
  - In case Coverage opted by the Employee is for Self + Spouse and Child/ Children is/are born in the tenure of the policy, Newly Born babies are covered after receiving the Pro-rata premium for the above mentioned addition and any treatment in respect of said child shall be accounted from the date of inclusion of name in the policy after receiving prorated premium.
- k. No existing employees shall be permitted to join the policy during the tenure of the policy. At the time of renewal of policy, however, they have the option to join the policy. Only newly recruited employees shall be permitted to join the policy during the tenure of the policy on prorated premium basis. Similarly, existing policy holders shall have the option to exit from the policy at the time of renewal of policy after one year. Deletion is not permitted in any case after payment of premium.
- l. Continuity benefit after Retirement till the Expiry of the Policy: The beneficiaries shall be having the continuity benefit as illustrated below:

If the Policy period of the proposed Policy with Insurer is from 01/05/2022 to 30/04/2023 and one of the Employee of the BSNL- Mr. "X" is going to retire on 31/12/2022 than in this case he will enjoy the benefit under Policy till 30/04/2023. 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 the premium is subject to modification/revision and shall be decided by the Insurer.

BSNL has no role in any policy opted by individual employee after his/ her retirement with Insurer and he/she has to contact the Insurer on his/her own.

- m. 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 by BSNL through nodal officer appointed by insurance company.
- n. The Insurance Company will set up a nodal officer who will liason with nodal officer of BSNL 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.
- o. 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.