

Corporate Office  
Admin & PR Branch  
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H.C.Mathur Lane, Janpath,  
New Delhi-110001.  
Ph: 011-23734157



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 12.07.2024

To,  
All CGMs/Unit Heads,  
BSNL

**Subject: Implementation of Voluntary Group Health Insurance Policy for BSNL employees w.e.f 25.07.2024, regarding.**

This is with reference to Voluntary Group Health Insurance Policy for BSNL employees. The Policy implemented in Year-2023 has expired on 31<sup>st</sup> May 2024. The renewal of the policy was due w.e.f. 01.06.2024. However, the same could not be done due to delay in negotiation and finalization of rates with M/s Oriental.

For continuation of the policy, 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 25th July 2024 **as enclosed as Annexure**. As decided, the premium will be deducted in two equal monthly installments. 1st installment of premium will be payable from the salary of July-2024 and the other installment will be from September'24 for all the employees who opt for the policy. However, premium will be deducted in full for optees who are retiring in the month of July and August 2024. Also, if the employee fails to give 2nd installment, the coverage for that employee will stand forfeited immediately.

The POP-UP window in ERP Portal for seeking option from the employees is being opened by ERP-Team BSNL CO from 12.07.2024 which will close on 20.07.2024. The window for submission of options will be from **12.07.2024 to 18.07.2024** and for withdrawal of the option from **19.07.2024 to 20.07.2024**. 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 23<sup>rd</sup> July 2024 on email ID rupmala@bsnl.co.in (Contact No.9821677764). Kindly note that only one coordinator from a circle will be considered.


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

*RM*

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.

  
12/07/2024  
(Rajiv Kr. Sharma)  
**DGM (Admin) BSNL CO**

**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 12.07.2024 and providing the list of final applicants opted for the policy directly to PGM (CA) along with the applicable premium, with a copy to this office by 22.07.2024, positively.  
1st instalment of premium will be payable from the salary of July-2024 and the other instalment will be from September'24 for all the employees who opt for the policy. However, premium will be deducted in full for optees who are retiring in the month of July and August 2024.
5. PGM(CA) BSNL CO for kind information and necessary action for deduction of the premium from the salary of July-2024 in consultation with PGM (Pers) and for making payment of the premium amount to M/s Oriental Insurance Company in two monthly instalments as per information and data of personnel cell.

**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 25<sup>th</sup> July 2024. 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 Following plans shall be available with following Annual Premium Rate under two Insurance Covers of 5 Lakh or 10 Lakh:

<b>PLAN-TYPE</b>	<b>Plan</b>	<b>Premium with GST in INR</b>
PLAN A	Self+Spouse+3Children ( Rs 5 Lakhs)	34810
PLAN B	Self+Spouse+3Children+One Parent (Rs 5 Lakhs)	62844
PLAN C	Self+Spouse+3Children+Two Parents ( Rs 5 Lakhs)	115472
PLAN D	Self+Spouse+3Children ( Rs 10 Lakhs)	49314
PLAN E	Self+Spouse+3Children+One Parent (Rs.10 Lakhs)	95401
PLAN F	Self+Spouse+3Children+Two Parents ( Rs 10 Lakhs)	136163

2.2 **Plan A, Plan B** and **Plan C** which are for 5 Lakh Insurance Cover shall be available for all groups of employees. **Plans D, Plan E** and **Plan F** shall be available to employees on E-5 & above as on 01.07.2024.

2.3 Children upto age of 25 years (Born on or after 25<sup>th</sup> July 1999) & Parent/Parents upto age of 85 years (Born on or after 25<sup>th</sup> July 1939).

2.4 **Top up rates (optional):**

<b>PLAN TYPE</b>	<b>Plan</b>	<b>Premium with GST (In INR)</b>
PLAN A	Self+Spouse+3Children (Rs 5 Lakhs)	16846
PLAN B	Self+Spouse+3Children+One Parent (Rs 5 Lakhs)	28396
PLAN C	Self+Spouse+3Children+Two Parents ( Rs 5 Lakhs)	42969
PLAN D	Self+Spouse+3Child (Rs 10Lakhs)	18047
PLAN E	Self+Spouse+3Child+One Parent ( Rs 10Lakhs)	31946
PLAN F	Self+Spouse+3Child+Two Parents (- Rs 10Lakhs)	48339

2.5 Top up of 5 Lakh is applicable for Insurance cover of 5 Lakh i.e Plan A, Plan B and Plan C only. Top up rates for 10 Lakh Insurance cover (Applicable only for employees having scale of pay E5 & above as on 01.07.2024) shall be for Plan D, Plan E and Plan F only.

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

2.7 Two Parents means either "Father & Mother" Or "Father-in-Law & Mother-in-Law".

- 2.8 Cross Selection of Parents is not allowed e.g while making two parents, Father-in-law & Mother is not allowed.
- 2.9 Additional Terms & Conditions for newly enrolled members / employee:- First year parents/parents in law of newly enrolled members / employee will not eligible for claims related to :-
- 1) CANCER
  - 2) DIALYSIS
  - 3) HERNIA
  - 4) HIP REPLACEMENT
  - 5) TKR ( KNEE REPLACEMENT)
3. The premium is to be deducted in two equal monthly instalments from employees. 1st instalment of premium will be payable from the salary of July-2024 and the other instalment will be from September'24 for all the employees who opt for the policy. However, premium will be deducted in full for optees who are retiring in the month of July and August 2024. Also, if the employee fails to give 2nd instalment, the coverage for that employee will stand forfeited immediately.
4. 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.
5. The policy is shall be applicable for following category of employees who are working in BSNL :
- (i) All the regular employees of BSNL and
  - (ii) All the employees working on deputation/ deployment basis in BSNL.
6. The health insurance policy will be offered in following two categories :
- (i) Rs 5 Lakh health insurance cover.
  - (ii) Rs 10 Lakh health insurance cover.
7. Rs 5 Lakh health insurance cover shall be applicable for all the employees including employees having scale of pay E5 & above. Three 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.
8. Rs 10 Lakh health insurance cover shall be applicable only for the employees having scale of pay E5 & above. Top up value of Rs. 5Lakh & Rs 10 Lakh shall be available in the category which shall be optional.
9. 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.
10. 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.
11. Addition after the inception of the policy is permitted for addition of Newly Married Spouse and Newly Born Child for employees only. Any addition in the policy shall be done on monthly basis.

12. 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. 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.
13. Continuity benefit after retirement till expiry of the policy. The beneficiaries shall get continuity benefit as illustrated below:
14. If the policy period of the proposed policy with Insurer is from 25.07.2024 to 24.07.2025 and one employee of the BSNL –Mr. "X" is going to retire on 31.12.2024 or any month falling after commencement of the policy, then the concerned employee will enjoy benefits under the policy till 31.07.2025. 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.
15. 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.
16. 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.
17. 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.
18. 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.