



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

Dated : 06.05.2022

All CGM's
Bharat Sanchar Nigam Limited

Sub.: GROUP HEALTH INSURANCE POLICY for BSNL Employees – Opening of 2nd window.

Ref.: This office letters of even number dated 08.04.2022 & 11.04.2022.

Kindly refer to letter's under reference regarding implementation of the "Group Health Insurance Policy for BSNL Employees" w.e.f. 01st May, 2022 in association with M/s Oriental Insurance Co Ltd. The policy received a very good response from BSNL employees. However, still some employees were unable to opt for the policy due to various reasons and they have requested for another chance for opting the said policy.

In this regard, Competent Authority has decided to open 2nd window for submitting option for the subject policy with following Terms & Conditions :

- The willing BSNL Employees are required to exercise their options to join the scheme online through ERP/ESS portal. The POP UP window in ERP/ESS Portal shall be opened for 8 days. The window shall be opened for submitting option from 11.05.2022 to 18.05.2022. **No withdrawal option shall be available i.e. once opted for the policy, it cannot be withdrawn in any case.**
- The policy will be effective from 01.06.22 to 30.04.23 (11 months) on pro-rata basis.
- The premium to be paid shall be on pro-rata basis i.e. for 11 months.
- Only those existing employees who have not opted earlier or those who have withdrawn the option due to any reason are eligible to apply.
- In case of those employees who have already opted for the policy in April, 2022, no withdrawal or modification of any kind is allowed.
- The premium shall be deducted from the salary of the concerned BSNL employee from the month of May, 2022.
- All other Terms & Conditions and/ or eligibility/applicability of policy/ MoU notified earlier remains same.
- The following are the basic prorata premium rates and Top Up Policy rates for different options :

- Prorata Premium Rate for 11 Months 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	12461	20053	27813	11833	19425	27186
GST	2243	3610	5006	2130	3496	4893
Total	14704	23663	32819	13963	22921	32079

Regd. & Corporate Office. : Bharat Sanchar Bhavan, H.C. Mathur Lane, Janpath, New Delhi-110001

Corporate Identity Number(CIN): U74899DL2000GOI107739

Website: www.bsnl.co.in

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2. Prorata Premium Rate for 11 Months 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	18692	30079	41720	17757	29145	40785
GST	3364	5414	7509	3196	5246	7342
Total	22056	35493	49229	20953	34391	48127

3. Prorata Rates for 11 Months for Top Up Policy 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	4985	8021	11126	4735	7771	10876
GST	897	1444	2003	852	1398	1958
Total	5882	9465	13129	5587	9169	12834

4. Pro rata Rates for 11 Months for Top Up Policy 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)

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	5607	9024	12516	5327	8743	12235
GST	1009	1624	2253	959	1574	2202
Total	6616	10648	14769	6286	10317	14437

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It is requested that this letter should be given wide publicity and circulated among all the staff in the SSA/Zone/Unit under your jurisdiction for their option for "GROUP HEALTH INSURANCE POLICY for BSNL Employees".

This is issued with the approval of Competent Authority.

Encl : As above


06.5.2022
(Rajeev Kumar Sharma)
DGM (Admn.)

Copy to :

1. PPS to CMD, BSNL, New Delhi
2. PPS to All Directors, BSNL Board & CVO, BSNL CO, New Delhi.
4. All CGMs/PGMs/Sr GMs/GMs, CS & GM (Legal), BSNL CO, New Delhi
5. 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. 11.05.2022 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 20.05.2022.
6. Sr. GM (CA)/ Sr. GM(EF) BSNL CO – For kind information and necessary action for deduction of premium from the salary of May, 2022 in consultation with PGM (Pers) and for making payment of premium to Oriental Insurance Co Ltd on or before 31.05.2022.
7. BSNL Intranet/ Guard file.

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