

## Overview of GROUP HEALTH INSURANCE POLICY for BSNL employees.

Policy with M/s Oriental Insurance Co Ltd (TPA- MD India Health Insurance Pvt Ltd:

(a) **Annual Premium:**

<b>Options</b>	<b>5 Lakh Cover</b>	<b>10 Lakh Cover</b>
	Premium Amt (in Rs) (GST @18% Extra)	
<b>Option 1</b> – Self, Spouse, 3 child	<b>13594</b>	<b>20391</b>
<b>Option 2</b> – Self, Spouse, 3 child, 1 parent	<b>21876</b>	<b>32814</b>
<b>Option 3</b> – Self, Spouse, 3 child, 2 parent	<b>30342</b>	<b>45513</b>
<b>Option 4</b> – Self, Spouse	<b>12909</b>	<b>19371</b>
<b>Option 5</b> – Self, Spouse, 1 parent	<b>21191</b>	<b>31794</b>
<b>Option 6</b> – Self, Spouse, 2 parent	<b>29657</b>	<b>44493</b>

(b) **Top-up Premium:**

<b>Options</b>	<b>5 Lakh TOP UP (on 5 lakh Cover)</b>	<b>10 Lakh TOP UP (on Rs 10 Lac Cover)</b>
	Amt (GST @18% Extra)	
<b>Option 1</b> – Self, Spouse, 3 child	<b>5438</b>	<b>6117</b>
<b>Option 2</b> – Self, Spouse, 3 child, 1 parent	<b>8750</b>	<b>9844</b>
<b>Option 3</b> – Self, Spouse, 3 child, 2 parent	<b>12137</b>	<b>13654</b>
<b>Option 4</b> – Self, Spouse	<b>5166</b>	<b>5811</b>
<b>Option 5</b> – Self, Spouse, 1 parent	<b>8478</b>	<b>9538</b>
<b>Option 6</b> – Self, Spouse, 2 parent	<b>11865</b>	<b>13348</b>

- One parent means – Father or Mother or Father in law or Mother in law.
- Two parents means- “Father & Mother” Or “Father in law & Mother in law”
- Children upto age of 25 yrs and Parents upto age of 85 yrs are only eligible

(c) **Salient features:**

- a. The validity of the policy is one year from the date of effect ie. 1.5.2022. On expiry of one year period, renewal will be done as per the extant guidelines of IRDA.
- b. **Option can only be submitted on BSNL ERP/ESS Portal from 12.4.2022 to 18.4.2022.**
- c. 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.
- d. The policy is optional and deduction of annual premium amount including GST will be made from the salary of willing employees for onward payment to M/s Oriental Insurance Co Ltd for commencement of the policy.
- 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 cover is applicable for all the employees irrespective of their scale of pay. 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 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.