

Corporate Office
Admin & PR Branch
1st Floor, Bharat Sanchar Bhawan,
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 13.04.2023

To,

The General Secretary,
AIGETOA, SNEA, BSNLEU and NFTE
BSNL

Subject: Renewal of Group Health Insurance Scheme w.e.f 01.05.2023, regarding.

This is with reference to discussions held during meetings at BSNL CO on 12.04.2023 and 13.04.2023 for deliberation and negotiations on Premium quotes received from M/s Oriental for renewal of Group Health Insurance Scheme w.e.f 01.05.2023.

2. Consequent to decision in the aforesaid meeting on 13.04.2023, M/s Oriental has submitted their email regarding reduction of premium rates and instalment options wherein they have shown their inability in reducing the rates any further. However, they have agreed to take premium in two instalments for all the employee opting for the scheme except those who are retiring during April to July 2023. The email of M/s Oriental is attached herewith.

3. In view of above, it is requested to:

- (i) Provide your valuable input regarding renewal of the policy at the final rates offered by M/s Oriental Insurance Company.
- (ii) Provide any alternate renewal quote available for similar scheme run by Association/Union, if any.

4. Since the policy is expiring on 30.04.2023, it is requested to provide the comment at the earliest and latest by 18.04.2023.

Enclosure: As above.

(Mayank Mishra)

Addl. GM (Admin) BSNL CO

Copy to:

All the Committee Members:-PGM (ESTT), PGM (Restg & SR), Sr. GM (Fin-CFA) and GM (Admin) BSNL CO with reference to discussions held thereafter, for information please.



Rupmala <rupmala.priyadarshi@gmail.com>

REMINDER--Renewal of Group Health Insurance Policy from 1st May 2023, regarding.

Mukesh Goel <mukesh.goel@orientalinsurance.co.in>

Thu, Apr 13,

To: Rupmala <rupmala.priyadarshi@gmail.com>

Cc: "S.P. Singh" <spsingh.its@gmail.com>, DGM ADMIN <dgmadminco@gmail.com>, Protocol Officer <hq.protocol@gmail.com>, Prem Raj Tripathy <prtripathy@orientalinsurance.co.in>, R <Rakesh.Kumar2@orientalinsurance.co.in>, "K.S. Bodh" <ksbodh@orientalinsurance.co.in>

Dear Sir/Madam,

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This is with reference to our discussion on dt. 12.04.2023 & 13.04.2023 with the Committee members and Representatives from all the Unions/Associations, please find below our final quote renewal of Medclaim policy and Top up policy of BSNL employees:-

M/s BSNL						
(Premium rates for SI 5 lac) (Excluding GST)						
Option		1	2	3	4	5
Sum Insured		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
5 lac	PER FAMILY PREMIUM	21071	35439	49154	20009	34329

M/s BSNL						
(Premium rates for SI 10 lac) (Excluding GST)						
Option		7	8	9	10	11
Sum Insured		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
10 lac	PER FAMILY PREMIUM	31606	53159	73731	30025	51506

BSNL Top-up (Excluding GST)						
Office Premium per family Net to OIC	Self + Spouse + 3 children upto 25 yrs	Self + Spouse + 3 children upto 25 yrs + one parent upto age of 85 Years	Self + Spouse + 3 children upto 25 yrs + 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
Option / SI	1	2	3	4	5	6
500,000	6,198	9,972	13,832	5,888	9,663	13,522
1,000,000	6,972	11,219	15,561	6,623	10,870	15,213

This is our final quote and we will be unable to negotiate any further on the rates.

Please note that our quote is subject to the following conditions:

1. Installment facility is available to the employees for the premium to be paid for renewal of the policy. First installment will be collected in the month of April,2023 and Second installment in July,2023.
2. If any employee is retiring during the months of April to July, then the installment facility will be unavailable to the employee and the entire premium will be collected at the time of applicat Mediclaim policy i.e. in the month of April,2023.
3. If any employee fails to pay the second installment, in that case the policy coverage will become null and void immediately for the employee.
4. Installment facility will be applicable on all the employees opting for the policy and the facility will not be optional

Regards

Mukesh Goel

Divisional Manager

The Oriental Insurance Co. Ltd.

Div Office No-20 , N-39, Connaught Place,New Delhi

CIN: U66010DL1947GOI007158

011-23323217/18/19

From: Mukesh Goel
Sent: Thursday, April 6, 2023 1:02 PM
To: Rupmala
Cc: S.P. Singh; DGM ADMIN; Protocol Officer; Prem Raj Tripathy; Rakesh Kumar; K.S. Bodh
Subject: RE: REMINDER--Renewal of Group Health Insurance Policy from 1st May 2023, regarding.

Madam,

Please find below our Final quote in respect of renewal of BSNL Employees policy & top up policy:-

M/s BSNL							
(Premium rates for SI 5 lac) (Excluding GST)							
Option		1	2	3	4	5	
Sum Insured		Self + Spouse + 3 children upto age of 25 Years	Self + Spouse + 3 children upto age of 25 Years +	Self + Spouse + 3 children upto age of 25	Self + Spouse	Self + Spouse + one parent upto age of 85 Years	Self + Two pi age o