

Corporate Office  
Admin & PR Branch  
1<sup>st</sup> 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 19.06.2024.

**MEETING NOTICE**

In continuation of meeting dated 13.06.2024, final commercial proposal for renewal of Group Health Insurance Policy is received from M/s Oriental vide their email dated 18.06.2024 (Copy enclosed).

2. A meeting for deliberations on proposal received from M/s Oriental for decision on renewal of Voluntary Group Health Insurance Policy for employees is scheduled as below:

Date: 21.06.2024

Time: 03:00 PM

Venue: 4<sup>th</sup> Floor Meeting Hall, BSNL Corporate Office, New Delhi.

3. All are requested to attend the meeting, please.

**Enclosure:** Commercial proposal received from M/s Oriental dated 18.06.2024.

*Rup*  
19/06/24  
(Rupmala)

**AGM (Admin-III) BSNLCO**

To,

- (i) PGM (Admin) BSNL CO
- (ii) PGM (Estt.) BSNL CO
- (iii) PGM (SR) BSNL CO
- (iv) Sr. GM (Fin-CFA) BSNL CO
- (v) DGM (Admin& PR) BSNLCO
- (vi) GS SNEA/GS AIGETOA
- (vii) GS BSNLEU/GS NFTE

Email

RUPMALA RUPMALA

**FW: URGENT:- Reminder regarding renewal of Group Health Insurance Scheme for BSNL employees.**

**From :** mukesh goel <mukesh.goel@orientalinsurance.co.in>

Tue, Jun 18, 2024 06:03 PM

**Subject :** FW: URGENT:- Reminder regarding renewal of Group Health Insurance Scheme for BSNL employees.

**To :** RUPMALA RUPMALA <rupmala@bsnl.co.in>

**Cc :** hq protocol <hq.protocol@gmail.com>, rs rawat <rs.rawat@orientalinsurance.co.in>, swati agroyee <swati.agroyee@orientalinsurance.co.in>

**Madam,**

**This has reference to the meeting held on dated 13.06.2024 at BSNL. The final rates in respect of renewal of BSNL Group medical insurance without copayment are as under:-**

<b>BSNL MAIN POLICY</b>		
	<b>Plan</b>	<b>Revised rate without copayment ( INCL GST)</b>
<b>PLAN A</b>	Self+Spouse+3Children ( Rs 5 Lakhs)	<b>34810</b>
<b>PLAN B</b>	Self+Spouse+3Child ( Rs 10Lakhs)	<b>49314</b>
<b>PLAN C</b>	Self+Spouse+3Children+One Parent (Rs 5 Lakhs)	<b>67492</b>
<b>PLAN D</b>	Self+Spouse+3Child+One Parent ( Rs 10Lakhs)	<b>95401</b>
<b>PLAN E</b>	Self+Spouse+3Children+Two Parents ( Rs 5 Lakhs)	<b>115472</b>
<b>PLAN F</b>	Self+Spouse+3Child+Two Parents (- Rs 10Lakhs)	<b>136163</b>
	<b>Grand Total</b>	

Newly enrolled members / employee :- First year parents/parents in law of newly enrolled members / employee will not eligible

- 1) CANCER
- 2) DIALYSIS
- 3) HERNIA
- 4) HIP REPLACEMENT
- 5) TKR ( KNEE REPLACEMENT

<b>BSNL TOP UP POLICY</b>		
<b>PLAN</b>	<b>Plan</b>	<b>Revised Premium without copayment ( INCL GST)</b>
<b>PLAN A</b>	Self+Spouse+3Children ( Rs 5 Lakhs)	<b>16846</b>
<b>PLAN B</b>	Self+Spouse+3Child ( Rs 10Lakhs)	<b>18047</b>
<b>PLAN C</b>	Self+Spouse+3Children+One Parent (Rs 5 Lakhs)	<b>28396</b>
<b>PLAN D</b>	Self+Spouse+3Child+One Parent ( Rs 10Lakhs)	<b>31946</b>
<b>PLAN E</b>	Self+Spouse+3Children+Two Parents ( Rs 5 Lakhs)	<b>42969</b>
<b>PLAN F</b>	Self+Spouse+3Child+Two Parents (- Rs 10Lakhs)	<b>48339</b>

Newly enrolled members / employee :- First year parents/parents in law of newly enrolled members / employee will not eligible for claims

- 1) CANCER
- 2) DIALYSIS
- 3) HERNIA
- 4) HIP REPLACEMENT
- 5) TKR ( KNEE REPLACEMENT

**Please note :- All the terms and conditions are as per expiring policy except the following:-**

- a) No further negotiations on the above rates as instructed by our competent authority.
- b) Minimum enrollment required is for 5000 employees
- c) This quote is valid till 30.06.2024
- d) 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****Regards**

**Mukesh Goel**  
**Chief Business Manager**  
**The Oriental Insurance Co. Ltd.**  
**Business Office, N-34, Connaught Place, New Delhi**  
**CIN: U66010DL1947GOI007158**  
**011-23351478-79**

**From:** Mukesh Goel**Sent:** Monday, June 10, 2024 12:56 PM**To:** 'RUPMALA RUPMALA'**Cc:** 'Sanjeev Tyagi'; 'spsingh71'; 'spsingh its'; 'anita.johri@bsnl.co.in'; 'anitajohri38@gmail.com'; 'chirania2000'; 'RAJIV KUMAR SHARMA'; 'hq protocol'; Ravinder Singh Rawat; Swati Agroyee**Subject:** RE: URGENT:- Reminder regarding renewal of Group Health Insurance Scheme for BSNL employees.**Madam,**

**This has reference to the meeting held on dated 30.05.2024 at BSNL. The final rates in respect of renewal of BSNL Group medical insurance is as under :-**

<b>BSNL MAIN POLICY</b>		
	<b>Plan</b>	<b>Revised rate with 20% co pay ( INCL GST)</b>
<b>PLAN A</b>	Self+Spouse+3Children ( Rs 5 Lakhs)	<b>29500</b>
<b>PLAN B</b>	Self+Spouse+3Child ( Rs 10Lakhs)	<b>41792</b>
<b>PLAN C</b>	Self+Spouse+3Children+One Parent (Rs 5 Lakhs)	<b>57198</b>
<b>PLAN D</b>	Self+Spouse+3Child+One Parent ( Rs 10Lakhs)	<b>80848</b>
<b>PLAN E</b>	Self+Spouse+3Children+Two Parents ( Rs 5 Lakhs)	<b>97858</b>
<b>PLAN F</b>	Self+Spouse+3Child+Two Parents (- Rs 10Lakhs)	<b>115393</b>
	<b>Grand Total</b>	

Newly enrolled members / employee :- First year parents/parents in law of newly enrolled members / employee will not eligible

- 1) CABG
- 2) CANCER
- 3) DIALYSIS
- 4) HERNIA
- 5) HIP REPLACEMENT
- 6) TKR ( KNEE REPLACEMENT

<b>BSNL TOP UP POLICY</b>		
<b>PLAN</b>	<b>Plan</b>	<b>Revised Premium with 20% co pay ( INCL GST)</b>
<b>PLAN A</b>	Self+Spouse+3Children ( Rs 5 Lakhs)	<b>13982</b>
<b>PLAN B</b>	Self+Spouse+3Child ( Rs 10Lakhs)	<b>14979</b>
<b>PLAN C</b>	Self+Spouse+3Children+One Parent (Rs 5 Lakhs)	<b>23852</b>
<b>PLAN D</b>	Self+Spouse+3Child+One Parent ( Rs 10Lakhs)	<b>26834</b>
<b>PLAN E</b>	Self+Spouse+3Children+Two Parents ( Rs 5 Lakhs)	<b>36093</b>
<b>PLAN F</b>	Self+Spouse+3Child+Two Parents (- Rs 10Lakhs)	<b>40604</b>

Newly enrolled members / employee :- First year parents/parents in law of newly enrolled members / employee will not eligible for claims

- 1) CABG
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- 3) DIALYSIS
- 4) HERNIA
- 5) HIP REPLACEMENT
- 6) TKR ( KNEE REPLACEMENT

**GROUP HEALTH INSURANCE POLICY \_PROPOSAL RECEIVED ON 10th June 2024**

Plan_name	Plan_Details	Rates 2023-24 In Rs.	Initial Proposed rate <b>without co- payment</b> (27.04.24)	% hike wrt earlier rates of year 2023-24 <b>without copay</b>	Final commercial proposal dated 18.06.24	% reduction wrt initial offer of 27.04.24	% hike wrt earlier rates of year 2023- 24	Claim outgo vs premium ratio during 2023-24		
								Premiump aid (In Cr)	claimed (In Cr)	claim outgo%
		1	2	3=(2-1)/1%	4	5=(2-4)/2	6=(4-1)/1%	7	8	9=8/7%
<b>PLAN A</b>	Self+Spouse+3Children ( Rs 5 Lakhs)	24222	35070	44.79	34810	0.01	43.71	4.1	3.68	89.76
<b>PLAN B</b>	Self+Spouse+3Child ( Rs 10Lakhs)	36332	54200	49.18	49314	0.09	35.73	0.32	0.44	137.50
<b>PLAN C</b>	Self+Spouse+3Children+One Parent (Rs 5 Lakhs)	40011	62844	57.07	67492	-0.07	68.68	2.95	3.47	117.63
<b>PLAN D</b>	Self+Spouse+3Child+One Parent ( Rs 10Lakhs)	60017	101581	69.25	95401	0.06	58.96	0.2	0.58	290.00
<b>PLAN E</b>	Self+Spouse+3Children+Two Parents ( Rs 5 Lakhs)	54242	122628	126.08	115472	0.06	112.88	2.55	3.39	132.94
<b>PLAN F</b>	Self+Spouse+3Child+Two Parents (- Rs 10Lakhs)	83243	137373	65.03	136163	0.01	63.57	0.11	0.11	100.00
	<b>Average</b>			<b>68.56</b>		<b>0.03</b>	<b>63.92</b>			<b>144.64</b>