



सत्यमेव जयते

INDIA NON JUDICIAL

Government of National Capital Territory of Delhi

₹100

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Certificate No.	: IN-DL17444188765201U
Certificate Issued Date	: 11-Apr-2022 01:56 PM
Account Reference	: IMPACC (IV) d/777203/ DELHI/ DL-DLH
Unique Doc. Reference	: SUBIN-DL77720322354747529927U
Purchased by	: THE ORIENTAL INSURANCE CO LTD
Description of Document	: Article 5 General Agreement
Property Description	: Not Applicable
Consideration Price (Rs.)	: 0 (Zero)
First Party	: THE ORIENTAL INSURANCE CO LTD
Second Party	: BSNL
Stamp Duty Paid By	: THE ORIENTAL INSURANCE CO LTD
Stamp Duty Amount(Rs.)	: 100 (One Hundred only)

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IN-DL17444188765201U

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereafter referred to as "the MOU") is made at New Delhi

Between

BHARAT SANCHAR NIGAM LIMITED having their registered office at Bharat Sanchar Bhawan, H.C. Mathur Lane, Janpath, New delhi-110001 (hereinafter referred to as "BSNL") which term shall

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K. S. BODH
REGIONAL MANAGER

(राजीव कुमार शर्मा)
RAJIV KUMAR SHARMA
Dy. General Manager (Adm)
BSNL Corporate Office, New Delhi

so far as the context admits be deemed to mean and include its permitted successors and assigns of the One Part

And

The Oriental Insurance Company Limited incorporated under the Indian Companies Act 1956, having its Registered office at "Oriental House", A-25/27, Asaf Ali Road, New Delhi-110002, and its office at N-39, Bombay Life Building, Connaught Place, New Delhi -110001 (hereinafter referred to as "**the Insurer**") which term shall so far as the context admits be deemed to mean and include its permitted successors and assigns of the Other Part.

WHEREAS

BSNL invited quotations on 16/11/2021 from four Government Insurance Companies, for selection of Health Insurer for providing Health Insurance Policy to BSNL Employees'. M/s Oriental Insurance Company Limited was the successful bidder. BSNL issued Letter of Intent to M/s Oriental Insurance Company Limited on 01/04/2022 and M/s Oriental Insurance Company Limited has accepted the same on 04/04/2022. BSNL proposes to engage the services of The Insurer (THE ORIENTAL INSURANCE COMPANY LIMITED) by issuance of 'Group Health Insurance Policy for BSNL Employees' (hereinafter referred to as "POLICY") on contributory basis covering the risks of hospitalization and treatment expenses in hospitals/treatment in all the Hospitals on pan India Basis.

NOW THIS MOU WITNESSETH AS FOLLOWS

Effective Date: This MOU shall be effective from the 11th day of April Two Thousand and Twenty Two (11/04/2022).

Term: The MOU shall be in force till the time the policy is effective i.e. after renewal every year or terminated as per provision of this MoU, as the case may be, as mutually decided by the BSNL and the Insurer as per the extant guidelines of IRDA.

The validity of the policy shall be one year from the date of effect. The same shall be renewable on expiry of one year period. At the time of renewal, the Terms and Conditions of the policy remains same and only premium amount shall be modified/ revised as mutually decided by the BSNL and the Insurer as per the extant guidelines of IRDA.

RESPONSIBILITIES

BHARAT SANCHAR NIGAM LIMITED

1. BSNL Management will only act as facilitator on behalf of "beneficiaries" for the Policy.
2. Shall pay the agreed premium as per the chart (Annexure "I") to the Insurer by way of advance payment for the beneficiaries enrolled by deducting the premium amount from the salary of "beneficiaries".
3. Shall provide data of the beneficiaries opting for the policy to the Insurer.
4. Shall extend all cooperation and facilitate smooth underwriting and claims settlement.
5. BSNL shall have no liability in respect of any default of individual employees in whatsoever manner related to policy. BSNL will have no liability in respect of any data given in the application form by the individual employee. The Insurer shall satisfy itself about the details submitted by the individual employee.



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 REGIONAL MANAGER

Rajiv Kumar Sharma
 (राजीव कुमार शर्मा)
 डी. जे. मैनेजर (आपरेटिव)
 Dy. General Manager (Admin.)
 बीएसएल कॉर्पोरेट ऑफिस, नई दिल्ली
 B.S.N.L. Corporate Office, New Delhi

THE INSURER

1. Shall issue a Master Policy for a period of One Year and cover the risks of Hospitalization at various hospitals in the entire country.
2. Shall under no circumstance, cancel the Master Policy within one year from the date of commencement of the policy.
3. Shall charge a premium as per the chart, Chart is provided in Annexure 'I'
4. Shall assign "MD India Health Insurance TPA Pvt Ltd" to BSNL. The TPA shall be fixed for one year and it may be changed at the time of renewal of the policy on the request of BSNL.
5. Shall prepare and circulate a User Guide/ Manual /FAQ consisting of general guidelines/various forms etc relating to policy for the use of "beneficiaries" so that they may get acquainted with the process of admission in hospital/claim etc. without any hurdles/complications
6. Shall issue policy documents, Identity and/ or Medical Card, other documents related with the policy directly to the employees who subscribed for the policy
7. Shall 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.
8. Shall set up a team of Insurance Company at the locations as per quotation document or requested by BSNL from time to time during the operation of the policy to facilitate the operationalization and grievances of the employees and day to day working e.g. addition/deletion of name etc. The said team is in addition to the TPA (Third Party Administration). The name, Designation, official address and mobile number of the Team Head shall be provided by the Insurer before implementation of the policy.

Miscellaneous

1. Addition after the inception of the policy is permitted only for addition of Newly Married Spouse and Newly Born Child and for newly recruited BSNL employees. Any addition in the policy shall be done on Monthly basis and premium will be paid accordingly on prorata basis except in cases wherein the Beneficiary had already opted the plan which has the provision for the proposed family i.e. spouse/children. The same is illustrated as under :
 - In case Coverage opted by the Employee is for Self + Spouse + 3 Child and 1st/2nd/3rd child is born in the tenure of the policy, Newly Born baby is covered from Day One. No additional premium shall be charged in this case. Only, the name of the newborn need to be added in the policy.
 - In case Coverage opted by the Employee is for Self + Spouse and the employee get married in the tenure of the policy, newly married spouse is covered. No additional premium shall be charged in this case. Only, the name of the newly married spouse need to be added in the policy.
 - In case Coverage opted by the Employee is for Self + Spouse and Child/ Children is/are born in the tenure of the policy, Newly Born babies are covered after receiving the Pro-rata premium for the above mentioned addition and any treatment in respect of said child shall be accounted from the date of inclusion of name in the policy after receiving prorata premium.
2. No existing employees shall be permitted to join the policy during the tenure of the policy. At the time of renewal of policy, however, they have the option to join the policy. Only newly recruited employees shall be permitted to join the policy during the tenure of the policy on prorata premium basis. Similarly, existing policy holders shall have the option to exit from the policy at the time of renewal of policy after one year.



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(राजीव कुमार शर्मा)
(RAJIV KUMAR SHARMA)
उप महाप्रबंधक (आयुष्मन्)
Dr. General Manager (Admn.)
आयुष्मन् सेवा वि. सेवा केंद्र, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

3. Continuity benefit after Retirement till the Expiry of the Policy: The beneficiaries shall be having the continuity benefit as illustrated below:

If the Policy period of the proposed Policy with Insurer is from 01/05/2022 to 30/04/2023 and one of the Employee of the BSNL- Mr. "X" is going to retire on 31/12/2022 than in this case he will enjoy the benefit under Policy till 30/04/2023. 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 the premium is subject to modification/revision and shall be decided by the Insurer.

BSNL has no role in any policy opted by individual employee after his/ her retirement with Insurer and he/she has to contact the Insurer on his/her own.

4. Deletion is not permitted in any case.

TAXES

Both the parties to this MOU shall bear their respective share of taxes as per the law prevailing at that point of time.

COMPLIANCE WITH LAWS

Both the Parties to this MOU hereto agree that they shall comply with all applicable Union, State and Local laws, ordinances, regulations and codes in performing their obligations hereunder, including the procurement of licenses, permits and certificates and payment of taxes where required.

It is agreed by and between the parties that the terms and conditions stated herein shall not contravene any rights of the beneficiary / legal guardian available under the policy wordings. Further, in case of any discrepancy between the MOU and the policy wordings, the policy wordings shall prevail.

CONFIDENTIALITY AND SECRECY

The BSNL and the Insurer acknowledge and agree that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business/ customer information, trade secrets and process of either parties relating to their business practices in connection with the performance of services under this MOU or otherwise, is deemed by either parties and shall be considered to be confidential and proprietary information.

INDEMNITY

Each party will settle or defend at its own cost, and indemnify, and hold harmless the other from any other claims, liabilities, losses or expenses (including reasonable attorney's fees) arising out of the negligence, wilful misconduct, breach of contract, misrepresentation of such party, its officers, employees, agents or representatives. However, the total liability of each party under this MOU shall in no event exceed the amount of premium paid / payable under this MOU.



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के. एस. बोध
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Rajiv
(राजीव कुमार शर्मा)
(RAJIV KUMAR SHARMA)
ज्य. प्रबन्धक (प्रशासन)
Jy. General Manager (Admin.)
एन सी ईल सि. लि. प्रशा. कार्यालय, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

TERMINATION

This MOU may be terminated in the following events:

- (a) Either party may terminate this MOU in writing upon the other party committing any material breach of any of the conditions of this MOU. However, before such termination the aggrieved party shall issue a one-month written notice calling the defaulting party to remedy the breach. Notwithstanding anything contained herein the Insurer shall under no circumstance, cancel the Master Policy issued for providing Health Insurance Policy to BSNL Employees for one year from the date of commencement of the said policy.
- (b) The Master Policy will automatically cease on the completion of one year coverage of the last enrolled beneficiary in the policy.

RIGHTS OF TERMINATION

- (a) If either party is placed in liquidation whether voluntary or compulsory or if a winding-up petition is filed against either party in a court of competent jurisdiction and the same is not disposed of in favour of such party within 12 months or if either party makes a composition or arrangement with its creditors; the other party may immediately terminate this MOU by giving notice in writing.
- (b) Termination of this MOU for whatever reason shall not prejudice any right that may have accrued to either party, before the effective date of termination or upon termination.

Disputes under Policy; Arbitration Clause

- I. If any dispute or difference shall arise as to the quantum to be paid under the Policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within thirty calendar days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as may be amended from time to time.
- II. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Insurer has disputed or not accepted liability under or in respect of the Policy.
- III. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the Policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

If the Insurer shall disclaim liability for a claim hereunder and if the insured person shall not within twelve calendar months from the date of receipt of the notice of such disclaimer notify the Insurer in writing that he/ she does not accept such disclaimer and intends to recover his/ her claim from the Insurer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.



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(राजीव कुमार शर्मा)
(RAJIV KUMAR SHARMA)
उप महाप्रबंधक (प्रशासन)
Dy. General Manager (Admin.)
महा प्रबंधक (प्रशासन), नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

GOVERNING LAW / JURISDICTION

This MOU shall be governed by and construed in accordance with the laws of India and shall be subject to the exclusive jurisdiction of the courts of New Delhi only.

SURVIVAL PROVISIONS

The terms and provisions of this MOU that by their nature and content are intended to survive the performance hereof by any or all parties hereto shall so survive the completion and termination of this MOU.

SEVERABILITY

If any term or provision of this MOU should be declared invalid by a court of competent jurisdiction, the remaining terms and provisions of this MOU shall remain unimpaired and be in full force and effect.

COMPLETE MOU

This MOU is entire in itself and cannot be changed or terminated orally. No modification waiver or amendment of this MOU shall be binding unless communicated in writing and signed by both parties. All legally required amendments shall automatically become an integral part of this MOU.

The terms and conditions of this MOU shall not supersede the terms and conditions of the policy wordings. In case of any conflict or dispute the policy wordings shall prevail.

The terms and conditions of this MOU shall be subject to changes in IRDA regulations.

All the other terms and condition as contained in the Notice Inviting Budgetary Quote dated 16/11/2021, the Letter of Intent dated 01/04/2022 and the Letter of Acceptance dated 04/04/2022 shall be applicable mutatis mutandis in the MOU and shall be binding on both the parties.

NOTICES

All notices to be given pursuant to the provisions of this MOU shall be sent to the parties at the following address :

- (1) **Dy. General Manager (Admin), BSNL Corporate Office, Bharat Sanchar Bhawan, H C Mathur Lane, Janpath, New delhi-110001.**
Email : hq.protocol@gmail.com
Mobile/ Telephone No.: 9412777717
- (2) **The Oriental Insurance Company Ltd., Divisional Office No.20, Bombay Life Building, N-39, Connaught Circus, New Delhi - 110 001.**
Email : ksbodh@orientalinsurance.co.in
Mobile/ Telephone No.: 9650655667

All correspondence, notices or any other communication, shall be deemed to have been duly and sufficiently served on the parties Seven days after the same shall have been delivered to the post office, properly addressed to the parties at their above mentioned respective addresses or, as otherwise intimated by the parties, and if delivered to the parties against acknowledgment such



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REGIONAL MANAGER

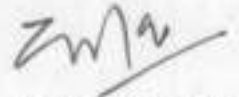
Rajiv Kumar Sharma
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(RAJIV KUMAR SHARMA)
उप महाप्रबंधक (प्रशासन)
Dy. General Manager (Admin.)
उप महाप्रबंधक (प्रशासन), नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

correspondence, notices, or any other communication shall be deemed to have been duly served as on the date of delivery.

IN WITNESS WHEREOF, the parties hereto have hereunto set and subscribed their respective hands and seal at New Delhi on 11/04/2022, first herein above written.

Signed, Sealed and Delivered by within named BSNL through its Authorized Signatory in the presence of


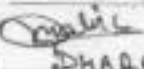
Name: Shri. Rajeev Kumar Sharma
Designation: Dy. General Manager (Admn)



(Seal of the BSNL)

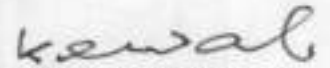
(राजीव कुमार शर्मा)
(RAJIV KUMAR SHARMA)
उप महाप्रबंधक (प्रशासन)
Dy. General Manager (Admn.)
एक सहाय विप वि. निगम अदम, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

Witnesses:-

1.  VEERENDER SINGH NARUKA, DM, 200201904.
2.  DHARENDR MALIK, JE, 199901668

Signed, Sealed and Delivered by within named Insurer through its Authorized Signatory in the presence of

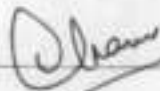

Name: Shri. K.S. BODH.
Designation: Regional Manager



(Seal of the Insurance Company)

के. एस. बोध
क्षेत्रीय प्रबंधक
K. S. BODH
REGIONAL MANAGER

Witnesses:-

1.  (Anurag Kumar) Manager (Health)
2.  MUKESH GOEL, (DM)
N-39 Bombay Life Building,
Cannought Place, Delhi

Parameters and other major Terms & Conditions of the Policy**For Rs. 5 Lakh Insurance Cover (SI)**

Policy Period	1 Year (Effective from 01.05.2022 to 30.04.2023)				
Per Family Insurance Cover (SI)	Rs. 5,00,000 (Rs Five Lakh only)				
Applicability:	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.				
Eligibility	For all employees irrespective of scale of pay				
Type of proposal	Fresh				
Policy Coverage for Family	Self, Spouse, Children and parents as detailed in options given below				
Addition of New Employee	Addition of newly recruited employee allowed within policy period on charge of pro rata premium.				
Addition of New born baby and Newly married spouse	Addition allowed within policy period				
Family Floater	Yes				
<u>Family Options</u>					
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
<ul style="list-style-type: none"> • Child upto age of 25 years (Born on or after 01st May, 1997) • Parent/ Parents upto age of 85 years (Born on or after 01st May, 1937) • One parent means either "Father" Or "Mother" Or "Father in law" Or "Mother in law" • Two parents means either "Father & Mother" Or "Father in law & Mother in law". Cross selection of parents is not allowed e.g. while making a set of two parents Father in law & Mother is not allowed. 					
<u>Benefits Covered</u>					
Standard Hospitalization Minimum Hours	24 Yes				
TPA services	Yes				
Pre-existing Disease Covered from day one	Yes- No waiting period for any disease Covered from day one				



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Dy. General Manager (Admin.)
ए.एस.एल. कॉर्पोरेट ऑफिस, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

Waiver on 1 st , 2 nd , 4 th year exclusion	Waived for All
Waiver on 1 st 90 days exclusion	Waived for All
Waiver on 1 st 30 days exclusion	Waived for All
No Waiting Period	Applicable
Pre Hospitalization Cover	30 days
Post Hospitalization Cover	60 days
New Born Baby Cover (Day 1) within family SI	COVERED FROM DAY ONE
9 Months waiting period waived	Not applicable
Maternity benefits- for first two children	Not Covered
Pre and Post Natal Expenses	Not Covered
Room Rent Capping- proportionate capping applicable	ROOM Rent (Normal) 2% of SI
ICU	ROOM Rent (ICU) 4% of SI
Disease Wise Capping	GIPSA RATE APPLICABLE
Internal Congenital Disease	Covered
Cataract Limit	Rs. 30,000/ eye
AYUSH- Expenses incurred for Ayurvedic/ Homeopathic/ Unani Treatment	Max Rs. 60,000/-
Domiciliary Treatment	Covered only if either hospital does not have beds or patient is not in condition to be moved to hospital.
Dental Treatment	Covered in case of injury due to accident
Covid – 19 Hospitalization Treatment	Covered if minimum 24 Hours hospitalization.
Shifting of hospital during treatment for better medical on the request of patient	Admissible
Mental illness	Max Rs. 50,000 on IPD basis
Reimbursement in case of Treatment in Non- Network Hospitals	Reimbursement allowed as per applicable rates only if treatment is taken in minimum 15 bedded hospital.
Ambulance services	Rs. 2000/- per incident
Investigation and evaluation	Any diagnostic expenses which are related or incidental to the current diagnosis and treatment are covered
Top Up of Rs. 5 Laacs	Applicable
DISEASE- WISE SUBLIMITS LIST	METRO NON-METRO
Appendix	GIPSA RATES APPLICABLE
Eye related	GIPSA RATES APPLICABLE
Gall Bladder	GIPSA RATES APPLICABLE
Hernia	GIPSA RATES APPLICABLE



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Hydrocele	GIPSA RATES APPLICABLE
Hysterectomy	GIPSA RATES APPLICABLE
Piles	GIPSA RATES APPLICABLE
Urinary Stone (incl DJ stent removal for same stone)	GIPSA RATES APPLICABLE
Joint Replacement including Vertebral joints (Per Knee)	GIPSA RATES APPLICABLE
Coverage	Remarks
Timeliness for intimation of claims	Preliminary notice of claim should be given to the Company / TPA within 7 days from the date of hospitalization in respect of reimbursement claims. Final Claim documents should be submitted not later than 30 days if discharge from the hospital.
Any addition/ deletion during Policy Period	Premium to be charges on Prorata scale for addition/ deletion endorsement. Please note no deletion of premium in case of claimed lives.
Hospitalization expenses (excluding cost of organ) incurred on the donor during the course of organ transplant to the insured person. The Company's liability towards expenses incurred on the donor and the insured recipient shall not exceed the sum insured of the insured person receiving the organ.	
Reasonable and Customary Charges	GIPSA / PPN rates
GIPSA rates	Applicable
Proportionate capping applicable- Surgeon , Anesthetist, Medical Practitioner, Consultants, Specialists Fees, Anesthesia, Blood, Oxygen, Operation Theater Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X- ray, Dialysis Chemotherapy , Radiotherapy, Cost of Pacemaker, Artificial Limbs & Cost of Organs and similar expenses.	In case of admission to a room/ ICU/ICCU at the rates exceeding the limits as mentioned above, the reimbursement/ payment of all other expenses incurred at the Hospital, with the exception of cost of medicines shall be affected in the same proportion as the admissible rate per day bears to the actual rate per day of room rent ICU/ICCU charges.
Ayush Treatment	Upto Rs. 60,000/- per family. The liability of the company in case of Ayurvedic/ Homeopathic/ Unani treatment will be maximum Rs. 60,000/- provided that the treatments taken in a government hospital or in any institute recognized by government or accredited by Quality Council of India or National Accreditation Board on health, excluding centers for spas, massage and health rejuvenation procedures.
Impairment of Person's intellectual faculties	100% of SI
Artificial Life Maintenance	100% of SI (limited to Internal devices (body) for artificial support only)
Treatment of mental illness stress or psychological disorders and neurodegenerative disorders :	Only in IPD cases upto Rs. 50,000/-



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 बीएसएनएल कॉर्पोरेट ऑफिस, नई दिल्ली
 B.S.N.L. Corporate Office, New Delhi

Exclusion : Any Kind of Psychological counselling, cognitive/ family / group / behaviour/ palliative therapy or other kind of psychotherapy for which hospitalization is not necessary shall not be covered.

Puberty and Menopause related disorders	30% of SI
Age related Macular Degeneration (ARMD)	30% of SI
Behavioral and Neuro Development Disorders	30% of SI
Genetic diseases or disorders	30% of SI
COVERAGE FOR MODERN TREATMENT OR PROCEDURES:	
Treatment or Procedure	Limit (Per Policy Period)
Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)	50% of SI
Ballon Sinuplasty	50% of SI
Deep Brain Stimulation	50% of SI
Oral Chemotherapy	50% of SI
Immunotherapy – Monoclonal Antibody to be given as injection	50% of SI
Intravitreal Injection	50% of SI
Robotic surgeries	50% of SI
Stereotactic radio surgeries	50% of SI
Bronchial Thermoplasty	50% of SI
Vaporization of the prostate (Green laser treatment or holmium laser treatment)	50% of SI
IONM(Intra Operative Neuro Monitoring)	50% of SI
Stem cell therapy : Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered	50% of SI
Refractive Error: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 diopters	Covered : Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 diopters
Change of treatment from one system to another unless recommended by the consultant/ hospital under whom the treatment is given	Covered
Service charges or any other charges levied by hospital , except registration/ admission charges	Service Charges covered



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(RAJIV KUMAR SHARMA)
उप महाप्रबंधक (प्रशासन)
Dy. General Manager (Admin.)
एन एल ईल एल डी लिमिटेड कार्पोरेट ऑफिस, नया दिल्ली
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Lasik Surgery	Lasik Surgery is covered if correction index is +/- 6.5 D-upto Rs. 50% of SI only
Cyber Knife Surgery	50% Co payment for Cyber Knife Surgery
Trauma Care	50% Co payment for Trauma Care
Animal Bite	Covered only IPD case
Day care treatment	Covered- as per day care treatment list
Eye care treatments	Covered except exclusion list

EXCLUSIONS SUMMARY

Investigation and evaluation	Excluded as per standard policy terms
Rest cure, Rehabilitation and Respite Care	Excluded as per standard policy terms
Obesity Weight Control	Excluded as per standard policy terms
Change of Gender Treatments	Excluded as per standard policy terms
Cosmetic or Plastic Surgery	Excluded as per standard policy terms
Hazardous or Adventure Sports	Excluded as per standard policy terms
Breach of law	Excluded as per standard policy terms
Excluded Providers	Excluded as per standard policy terms

Treatment for , Alcoholism , Drug or substance abuse or any addictive condition and consequences thereof

Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishment or where admission is arranged wholly or partly for domestic reasons.

Dictary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure.

Unproven treatments	Excluded as per standard policy terms
Sterility and infertility	Expenses related to sterility and infertility – This includes : a. Any type of contraception sterilization b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF , ZIFT, GIST , ICS. c. Gestational Surrogacy. d. Reversal of sterilization.

War (Whether declared or not) and war like occurrence or invasion, acts of foreign enemies hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power , seizure, capture , arrest , restraints and detainment of all kinds.



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बाल गंगा धाम वि. प्रोड्यूसर, 13 रोड
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Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in other sequence to the loss, claim or expense.
Circumcision unless required to treat injury or illness
Vaccination and Inoculation
Cost of braces, equipment or external prosthetic devices, non – durable implants, eyeglasses, cost of spectacles and contact lenses, hearing aids including cochlear implants , durable medical equipment.
All types of Dental treatments except arising out of accident
Convalescence, general debility
Bodily injury or sickness due to willful or deliberate exposure to danger (except in an attempt to save human life), intentional self – inflicted injury , attempted suicide.
Treatment of any bodily injury sustained whilst or as a result of participating in any criminal act
Naturopathy treatment
Instrument used in treatment of Sleep Apnea Syndrome (CPAP) and continuous Peritoneal Ambulatory Dialysis (CPAD) and Oxygen Concentrator for Bronchial Asthmatic condition.
Stem Cell implantation / surgery for other than those treatments mentioned under STEM CELL THERAPY ABOVE)
Treatment taken outside India
Any other charges levied by Hospital, except registration / admission charges/ service charges
Treatment such as Rotational Field Quantum Magnetic Resonance(RFQMR), External Counter Pulsation (ECP) , Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy.
Treatment of any injury due Suicidality shall not be covered.
OPD treatment is not covered under this policy
Hospital cash is not covered.



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Parameters and other major Terms & Conditions of the Policy**For Rs. 10 Lakh Insurance Cover (SI)**

Policy Period	1 Year (Effective from 01.05.2022 to 30.04.2023)				
Per Family Insurance Cover (SI)	Rs. 10,00,000 (Rs Ten Lakh only)				
Applicability	Applicable for following category of employees who are drawing salary from BSNL : (iii) All the regular employees of BSNL and (iv) All the employees working on deputation/ deployment basis in BSNL.				
Eligibility	For employees having scale of pay E5 & above as on 01.05.2022				
Type of proposal	Fresh				
Policy Coverage for Family	Self, Spouse, Children and parents as detailed in options given below				
Addition of New Employee	Addition of newly recruited employee allowed within policy period on charge of pro rata premium.				
Addition of New born baby and Newly married spouse	Addition allowed within policy period				
Family Floater	Yes				
Family Options					
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
<ul style="list-style-type: none"> • Child upto age of 25 years (Born on or after 01st May, 1997) • Parent/ Parents upto age of 85 years (Born on or after 01st May, 1937) • One parent means either "Father" Or "Mother" Or "Father in law" Or "Mother in law" • Two parents means either "Father & Mother" Or "Father in law & Mother in law". Cross selection of parents is not allowed e.g. while making a set of two parents Father in law & Mother is not allowed. 					
Benefits Covered					
Standard Hospitalization Minimum Hours	24 Yes				
TPA services	Yes				
Pre-existing Disease Covered from day one	Yes- No waiting period for any disease Covered from day one				



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बिना संका रिज सि. प्रिडि संका. न. सिडि
B.S.N.L. Corporate Office, New Delhi

Waiver on 1 st , 2 nd , 4 th year exclusion	Waived for All
Waiver on 1 st 90 days exclusion	Waived for All
Waiver on 1 st 30 days exclusion	Waived for All
No Waiting Period	Applicable
Pre Hospitalization Cover	30 days
Post Hospitalization Cover	60 days
New Born Baby Cover (Day 1) within family SI	COVERED FROM DAY ONE
9 Months waiting period waived	Not applicable
Maternity benefits- for first two children	Not Covered
Pre and Post Natal Expenses	Not Covered
Room Rent Capping- proportionate capping applicable	ROOM Rent (Normal) 2% of SI
ICU	ROOM Rent (ICU) 4% of SI
Disease Wise Capping	GIPSA RATE APPLICABLE
Internal Congenital Disease	Covered
Cataract Limit	Rs. 60,000/ eye
AYUSH- Expenses incurred for Ayurvedic/ Homeopathic/ Unani Treatment	Max Rs. 60,000/-
Domiciliary Treatment	Covered only if either hospital does not have beds or patient is not in condition to be moved to hospital.
Dental Treatment	Covered in case of injury due to accident
Covid – 19 Hospitalization Treatment	Covered if minimum 24 Hours hospitalization.
Shifting of hospital during treatment for better medical on the request of patient	Admissible
Mental illness	Max Rs. 50,000 on IPD basis
Reimbursement in case of Treatment in Non- Network Hospitals	Reimbursement allowed as per applicable rates only if treatment is taken in minimum 15 bedded hospital.
Ambulance services	Rs. 2000/- per incident
Investigation and evaluation	Any diagnostic expenses which are related or incidental to the current diagnosis and treatment are covered
Top Up of Rs. 10 Laacs	Applicable
DISEASE- WISE SUBLIMITS LIST	METRO NON-METRO
Appendix	GIPSA RATES APPLICABLE
Eye related	GIPSA RATES APPLICABLE
Gall Bladder	GIPSA RATES APPLICABLE
Hernia	GIPSA RATES APPLICABLE



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B.S.N.L. Corporate Health Insurance Co. Ltd.
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Hydrocele	GIPSA RATES APPLICABLE
Hysterectomy	GIPSA RATES APPLICABLE
Piles	GIPSA RATES APPLICABLE
Urinary Stone (incl DJ stent removal for same stone)	GIPSA RATES APPLICABLE
Joint Replacement including Vertebral joints (Per Knee)	GIPSA RATES APPLICABLE
Coverage	Remarks
Timeliness for intimation of claims	Preliminary notice of claim should be given to the Company / TPA within 7 days from the date of hospitalization in respect of reimbursement claims. Final Claim documents should be submitted not later than 30 days if discharge from the hospital.
Any addition/ deletion during Policy Period	Premium to be charges on Prorata scale for addition/ deletion endorsement. Please note no deletion of premium in case of claimed lives.
Hospitalization expenses (excluding cost of organ) incurred on the donor during the course of organ transplant to the insured person. The Company's liability towards expenses incurred on the donor and the insured recipient shall not exceed the sum insured of the insured person receiving the organ.	
Reasonable and Customary Charges	GIPSA / PPN rates
GIPSA rates	Applicable
Proportionate capping applicable- Surgeon , Anesthetist, Medical Practitioner, Consultants, Specialists Fees, Anesthesia, Blood, Oxygen, Operation Theater Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X- ray, Dialysis Chemotherapy , Radiotherapy, Cost of Pacemaker, Artificial Limbs & Cost of Organs and similar expenses.	In case of admission to a room/ ICU/ICCU at the rates exceeding the limits as mentioned above, the reimbursement/ payment of all other expenses incurred at the Hospital, with the exception of cost of medicines shall be affected in the same proportion as the admissible rate per day bears to the actual rate per day of room rent ICU/ICCU charges.
Ayush Treatment	Upto Rs. 60,000/- per family. The liability of the company in case of Ayurvedic/ Homeopathic/ Unani treatment will be maximum Rs. 60,000/- provided that the treatments taken in a government hospital or in any institute recognized by government or accredited by Quality Council of India or National Accreditation Board on health, excluding centers for spas, massage and health rejuvenation procedures.
Impairment of Person's intellectual faculties	100% of SI
Artificial Life Maintenance	100% of SI (limited to Internal body only)
Treatment of mental illness stress or psychological disorders and neurodegenerative disorders :	Only in IPD cases upto Rs. 50,000/-



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Exclusion : Any Kind of Psychological counselling, cognitive/ family / group / behaviour/ palliative therapy or other kind of psychotherapy for which hospitalization is not necessary shall not be covered.	
Puberty and Menopause related disorders	30% of SI
Age related Macular Degeneration (ARMD)	30% of SI
Behavioral and Neuro Development Disorders	30% of SI
Genetic diseases or disorders	30% of SI
COVERAGE FOR MODERN TREATMENT OR PROCEDURES:	
Treatment or Procedure	Limit (Per Policy Period)
Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)	50% of SI
Ballon Sinuplasty	50% of SI
Deep Brain Stimulation	50% of SI
Oral Chemotherapy	50% of SI
Immunotherapy – Monoclonal Antibody to be given as injection	50% of SI
Intravitreal Injection	50% of SI
Robotic surgeries	50% of SI
Stereotactic radio surgeries	50% of SI
Bronchial Thermoplasty	50% of SI
Vaporization of the prostate (Green laser treatment or holmium laser treatment)	50% of SI
IONM(Intra Operative Neuro Monitoring)	50% of SI
Stem cell therapy : Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered	50% of SI
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Stem Cell implantation / surgery for other than those treatments mentioned under STEM CELL THERAPY ABOVE)
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एनएसएल लि. प्रोडिज ऑफिस, नई दिल्ली
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Claim Process and Documentation Requirement :

Claims are paid on Cashless/ Reimbursement basis only



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उप महाप्रबंधक (उत्तरांचल)
Dy. General Manager (Uttarakhand)
एन.एस.एल. कॉर्पोरेट ऑफिस, नई दिल्ली
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ANNEXURE - I

1. Annual Premium Rate for Rs 5 Lakh Insurance Cover (Applicable for all employees irrespective of scale of pay)

(All figures are in Rs)

Premium/ GST	Option 1 Self + Spouse + 3 children upto age of 25 Years	Option 2 Self + Spouse + 3 children upto age of 25 Years + one parent upto age of 85 Years	Option 3 Self + Spouse + 3 children upto age of 25 Years + Two parents upto age of 85 Years	Option 4 Self + Spouse	Option 5 Self + Spouse + one parent upto age of 85 Years	Option 6 Self + Spouse + Two parents upto age of 85 Years
Premium	13594	21876	30342	12909	21191	29657
GST	2447	3938	5462	2324	3814	5338
Total	16041	25814	35804	15233	25005	34995

2. Annual Premium Rate for Rs 10 Lakh Insurance Cover (Applicable only for employees having scale of pay E.5 & above as on 01.05.2022)

(All figures are in Rs)

Premium/ GST	Option 7 Self + Spouse + 3 children upto age of 25 Years	Option 8 Self + Spouse + 3 children upto age of 25 Years + one parent upto age of 85 Years	Option 9 Self + Spouse + 3 children upto age of 25 Years + Two parents upto age of 85 Years	Option 10 Self + Spouse	Option 11 Self + Spouse + one parent upto age of 85 Years	Option 12 Self + Spouse + Two parents upto age of 85 Years
Premium	20391	32814	45513	19371	31794	44493
GST	3670	5907	8192	3487	5723	8009
Total	24061	38721	53705	22858	37517	52502



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3. Rates of Top Up 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 Self + Spouse + 3 children upto age of 25 Years	Option 2 Self + Spouse + 3 children upto age of 25 Years + one parent upto age of 85 Years	Option 3 Self + Spouse + 3 children upto age of 25 Years + Two parents upto age of 85 Years	Option 4 Self + Spouse	Option 5 Self + Spouse + one parent upto age of 85 Years	Option 6 Self + Spouse + Two parents upto age of 85 Years
Premium	5438	8750	12137	5166	8478	11865
GST	979	1575	2185	930	1526	2136
Total	6417	10325	14322	6096	10004	14001

4. Rates of Top Up 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)

(All figures are in Rs)

Premium/ GST	Option 7 Self + Spouse + 3 children upto age of 25 Years	Option 8 Self + Spouse + 3 children upto age of 25 Years + one parent upto age of 85 Years	Option 9 Self + Spouse + 3 children upto age of 25 Years + Two parents upto age of 85 Years	Option 10 Self + Spouse	Option 11 Self + Spouse + one parent upto age of 85 Years	Option 12 Self + Spouse + Two parents upto age of 85 Years
Premium	6117	9844	13654	5811	9538	13348
GST	1101	1772	2458	1046	1717	2403
Total	7218	11616	16112	6857	11255	15751



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