

Sallent features of the "BSNL EMPLOYEES HEALTH INSURANCE POLICY, 2021".**A. Sallent Features**

- a. The policy is applicable for following category of employees who are working in BSNL :
- (iii) All the regular employees of BSNL and
 - (iv) All the employees working on deputation/ deployment basis in BSNL.
- b. The health insurance policy is offered in following two categories :
- (j) Rs 5 Lakh health insurance cover.
 - (iii) Rs 10 Lakh health insurance cover.
- a. Rs 5 Lakh health insurance cover is applicable for all the employees including employees having scale of pay E5 & above. Three family options are available in this category. Top up value of Rs 5 Lakh is available in this category which is optional.
- b. Rs 10 Lakh health insurance cover is applicable only for the employees having scale of pay E5 & above. Six family options are available in this category i.e. three each in Rs 5 Lakh & Rs 10 lakh cover respectively. Top up value of Rs 10 Lakh & 15 Lakh are available in this category which is optional.
- c. The validity of the policy is one year from the date of effect. The same needs renewal on expiry of one year period as per the terms and conditions and premium amount as mutually decided by the BSNL management and the Insurance Company as per the extant guidelines of IRDA.
- d. The policy is optional and deduction of premium amount from the salary of the employees may be made only for those employees who opt for the same.
- e. Date of commencement of policy is 01st September, 2021.
- f. The following are the basic premium rates and Top Up Policy rates for different options :

Basic Premium rates

Options	Rs 5 Lakh Health Insurance Cover	Rs 10 Lakh Health Insurance Cover
	Premium amount (in Rs) (GST @18% Extra)	
Option 1 – Without parents	6100	8300
Option 2 – With 01 parents	9000	11900
Option 3 – With 02 parents	9600	13300

Top up policy rates

% employees opting	Rs 5 Lakh Health Insurance Cover	Rs 10 Lakh Health Insurance Cover	
	Rs 5 Lakh TOP UP	Rs 10 Lakh TOP UP	Rs 15 Lakh TOP UP
Premium amount in % of base rate (GST @18% Extra)			
20% of employees opting	35% of base rate	45% of base rate	70% of base rate
30% of employees opting	30% of base rate	40% of base rate	65% of base rate
40% of employees opting	25% of base rate	35% of base rate	60% of base rate

- g. Policy is for three family options in each category of Rs 5 Lakh & Rs 10 Lakh cover. The Option 1 i.e. without parents includes Self + Spouse + three children upto age of 25 years, Option 2 i.e. with one parents* includes Self + Spouse + three children upto age of 25 years + one parent upto age of 85 years & Option 3 i.e. with two parents# includes Self + Spouse + three children upto age of 25 years + two parent upto age of 85 years.

*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.

- h. BSNL Management will only act as facilitator on behalf of beneficiaries for the Health Insurance Policy.
- i. The Health Insurance Policy shall be independent from the BSNLMRS and shall have no linkage of any kind from it.
- j. The claim will be raised and settled by individual employee on its own. However, any grievance of employees in this respect will also be looked by BSNL through nodal officer appointed by insurance company.
- k. The Insurance Company will set up a nodal officer who will liasoned with nodal officer of BSNL 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.
- l. BSNL will have no liability in respect of any default of individual employees in whatsoever manner related to insurance policy. BSNL will have no liability in respect of any data given in the application form by the individual employee.
- m. Further details, copy of MoU will be made available with the POP UP Window to be opened shortly. Important guidelines for exercising online option on ERP/ESS portal will be provided separately.

Note : Only online options are valid and final. No written applications/ representations to join/withdraw will be accepted.