

Key Features of the NIC GHI Policy:

- **Sum Assured:** Rs.5 lakhs per family on a floater basis.
- **Room Rent:** Normal Room at 1% of SI, ICU at 2% of SI.
- **Pre and Post Hospitalization Expenses:** Covered for 30/60 days respectively.
- **Ambulance Charges:** Rs.1,000/- per hospitalization.
- **New Born Baby Day One Cover:** Not covered.
- **Cataract:** Limited to Rs.26,000/- per eye.
- **Maternity & Related Treatments:** Not covered.
- **Addition of Members:** Permitted under specific conditions such as newly joined employees, new children, or newly married spouses. Mid-term addition of Parents/Parents-In-Law is not allowed.
- **Package Rates:** Follow GIPSA PPN guidelines.
- **Other Terms:** Governed by the standard Group Medical Insurance Policy of the Insurance company.

Comparison of NIC and OIC Group Health Insurance Policies:

Premium Comparison:

The premium rates for the NIC GHI Policy are significantly lower than those of the OIC GHI across all age bands and member categories. This provides a substantial financial benefit while ensuring comprehensive health coverage.

Minimum Membership Requirement:

NIC GHI has no minimum member condition, unlike the Oriental Policy which requires a minimum of 5000 members.

Family Structure Flexibility:

NIC GHI allows for a flexible family structure, accommodating single employees, those without spouses or children, and other unique family configurations. It covers up to six members: Self, Spouse, Two Children, and a maximum of two Parents/Parents-In-Law. The OIC GHI policy mandates payment for a fixed family group, not allowing for single or selective family member coverage.

Accessibility for New Entries:

NIC GHI imposes no restrictions for new entries, whereas OIC GHI has several restrictions and criteria for new members, particularly for parents, limiting access to health insurance.

Age Calculation for Premium:

Premium calculations under NIC GHI are based on the age of the applicant employee, not the dependents' ages. This benefits younger employees with lower premiums, even if dependents are older.

The NIC GHI Policy, supported by BSNLEU, NFTE BSNL, SNEA and AIGETOA, offers a superior alternative to the OIC GHI Policy with its lower premiums, flexible family structure options, fewer restrictions on new entries, and comprehensive coverage benefits.

We appeal to all Executives and Non-Executives to go through this comparison of NIC and OIC GHI Policies and have critical analysis of the policies and family requirement and take decision on opting better GHI Policy.

How to Apply for NIC GHI Policy:

- Visit the NIC GHI Policy Website for detailed information on premiums, which include GST charges.
- Use HRMS (not PERNER) as User ID and DoB (DDMMYYYY) as Password to log in.
- The last date for submission of applications is 01/08/2024, with the policy commencing in the first week of August 2024.

For further assistance, kindly contact the support team via WhatsApp. Details are available on the website under the "Contact Us" tab.
