



No. BSNLCO-ADMN/12/3/2022-ADMN

Dated 14.05.2024.

MINUTES OF MEETING

A meeting for renewal of Voluntary Group Health Insurance Policy for employees was held at BSNL Corporate office on 14th May 2024 under the chairmanship of PGM (Admin), chairman of the committee constituted for renewal of the policy. The meeting was attended by the committee members, AGM (Admin-III) BSNL CO and representatives of SNEA, AIGETOA, BSNLEU and NFTE from employee's association/union side.

2. The participants were apprised that as decided in the earlier meeting dated 29.04.2024, budgetary and plan-wise premium were sought from 10 Top private Insurers and 4 Government PSU Insurers. Although multiple queries were received from Private Insurers such as ICICI Lombard, Care Insurance, Bajaj Allianz, Niva Bupa and Star Health Insurance, only one Insurer Star Health Insurance participated in Quotation Opening scheduled on 9th May 2024. Star Health Company submitted the budgetary quote only, plan-wise premium quotes were not submitted by the company, despite multiple time extensions.


3. The representatives of employee unions and associations expressed that existing insurance company should be asked to reduce proposed premiums. The committee after round of discussions on claim scenarios, opined that existing insurer M/s Oriental may be asked to explore some method wherein beneficiaries may have to bear 10 or 20% of the expenditure, so that overall claim outgo during the tenure of the policy could be checked.

4. Team of M/s Oriental comprising Shri R.S Rawat, DGM (I/C), Marketing, Ms. Swati Agroyee, Regional Manager & Shri Mukesh Goel, Sr. Divisional Manager attended the meeting for negotiation. It was informed that the hike in premium rates is inevitable considering higher claim outgo. Continuation of policy at existing policy premium rates will not be approved by their Head office. However, they can consider some discount, provided customer base widens and more employees opt for the policy.

5. M/s Oriental was requested to continue with the existing premiums and explore the possibility of co-payment to keep a check on overall claim outgo so that employees who are not availing facilities may continue to get the insurance coverage at existing premium rates.

6. Unions/associations also expressed that if the policy is continued with the existing premium rates or with minor escalation, they will not renew their group health policies running in various circles and promote BSNL's policy so that number of optees may be increased and policy could sustain in long run.

7. M/s Oriental was requested to work out revised premiums, preferably at par with the existing premium rates and submit their proposal by tomorrow so that other formalities for renewal of the policy could be expedited by BSNL CO.


14.05.2024

(Rajiv Kr. Sharma)
DGM (Admin & PR) 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