

Note on the Group Health Insurance Scheme meeting
held on 22.05.2024.

The second round of meeting related to renewal of Group Health Insurance Scheme was held on 22.05.2024 in the meeting hall of BSNL Corporate Office.

Sri. Sanjeev Tyagi, PGM (Admin) chaired the meeting.

Shri. S.P.Singh, PGM (Establishment), Smt.Anitha Johri, PGM (S R), Shri Rajeev Sharma DGM (Admin) were present in the meeting.

Shri, Goyal, representative of M/s. Oriental Health Insurance joined during the course of the meeting, on invitation by BSNL management

Com.Animesh Mitra, President, Com.Gundanna C K Asst.Gen.Secretary and Com. Ashwin Kumar, Org.Secretary, CHQ, represented BSNLEU in the meeting.

Shri. Sanjeev Tyagi welcomed all the representatives of the union and associations, and briefed about the new proposal received by Oriental Insurance Company, after the meeting held on 14.05.2024, as requested during the meeting.

Shri. Rajiv Sharma, DGM (A) explained the salient points of the new proposal of the Oriental Company.

The important points are as follows:

For the employees of the BSNL, who will take the health insurance policy , fresh from the current year, the rates will be :

1. For a sum assured policy of Rs.5 lakhs:
 - a)Self + Spouse+3 children: premium will be Rs. 30,931/- per annum.
 - b)Self + Spouse + 3 children+1 parent: premium will be Rs.57,723/- p. a.
 - c)Self + Spouse + 3 Children + 2 parents: premium will be Rs.97,858/- p.a.
2. For a sum assured policy of Rs.10 lakhs:
 - a)Self + Spouse+3 children: premium will be Rs. 43,252/- per annum.
 - b)Self + Spouse + 3 children+1 parent: premium will be Rs.81,062/- p. a.
 - c)Self + Spouse + 3 Children + 2 parents: premium will be Rs.115393/- p.a.
3. The premium rates have been hiked by 1.27%. After a detailed discussion on this subject. BSNLEU requested that it should be 1.20% on all the new policies.
4. The much debated point of 20% Co-payment has been agreed by both BSNL management and the Oriental Company. However, the condition for making Co-Payment by BSNL is that the hospital expenditure should not exceed the sum assured amount of any policy.
 - b) Co-payment Option will not be applicable to the parents of newly enrolled employees during the first year of medical treatment in the following categories:
 - (i)Cataract (ii) Knee replacement (iii) Diabetes & related diseases
 - (iii) Hypertension and related diseases (iv) Urinary tract infections.

5. Deduction of premium amount in three installments demand was placed by BSNLEU. At the very first sight, the Oriental Company did not agree for three installments, based on their practical experience of the clients getting disconnected after the first installment, due to several reasons, including VR. Finally, both BSNL management and Oriental Company agreed for two installments.
6. BSNLEU has already demanded that the Management should pay the premium fully, or at least 50%. However, this was not accepted by the Management. The Management Side replied that it cannot contribute any percentage of amount, since this scheme is optional one and not a mandatory scheme. If BSNL contributes to such of those employees, who have opted for the scheme, the non Optees will be deprived of this benefit, which will result in differential treatment amongst the employees.
7. BSNLEU also raised the issue of extending this scheme to those senior people who have retired from service, but intends to take a policy. The representative of the Oriental Health Insurance Company informed that as per rules on the subject of Group Insurance, this facility cannot be considered since they are out of the concept of the term "Group". ; and also it is against the policies detailed by IRDA, which have to be followed by all Insurance companies in India.
8. BSNLEU requested to implement the scheme w e f 01.06.2024, so that there will not be any gap in continuing the scheme. The BSNL management ruled out the possibility of introducing the scheme w e f 1st June, as so many technical and administrative issues are involved in introduction of the scheme after the signing of MoU and issue of notification. However, the BSNL management confirmed that the scheme will be introduced latest by 15th June. Both the BSNL management and Oriental Company assured to consider the suggestion of BSNLEU to continuation of the scheme with retrospective date in case of those officials who will renew the policy this year also.
9. The meeting concluded with vote of thanks by Sri. Rajiv Sharma, DGM (A).

Enclosures attached.

Sheet 1
BSNL MAIN POLICY ISSUANCE

Plan	Base policy				TOP Up Policy			
	# of Lives	# of families	PREMIUM PER FAMILY	TOTAL PREMIUM	# of Lives	# of families	PREMIUM PER FAMILY	TOTAL PREMIUM
Self+Spouse (opt 10- Rs 10Lakhs)	62	32	42892	1,372,544	22	12	14400	172,800
Self+Spouse (opt 4- Rs 5 Lakhs)	907	479	38329	18,359,591	86	46	12802	588,892
Self+Spouse+3Child (opt 7- Rs 10Lakhs)	359	98	45528	4,461,744	59	16	14979	239,664
Self+Spouse+3Child+One Parent (opt 8- Rs 10Lakhs)	177	37	85329	3,157,173	43	9	26834	241,506
Self+Spouse+3Child+Two Parents (opt 9- Rs 10Lakhs)	73	13	115393	1,500,109	28	5	40604	203,020
Self+Spouse+3Children (opt 1- Rs 5 Lakhs)	7382	1953	29458	57,531,474	525	141	13982	1,971,462
Self+Spouse+3Children+One Parent (opt 2- Rs 5 Lakhs)	3995	845	52476	44,342,220	369	77	23852	1,836,604
Self+Spouse+3Children+Two Parents (opt 3- Rs 5 Lakhs)	3031	530	103008	54,594,240	255	45	36093	1,624,185
Self+Spouse+One Parent (opt 11- Rs 10Lakhs)	36	12	82677	992,124	3	1	25691	25,691
Self+Spouse+One Parent (opt 5- Rs 5 Lakhs)	593	211	55105	11,627,155	75	27	23111	623,997
Self+Spouse+Two Parents (opt 12- Rs 10Lakhs)	11	3	101237	303,711	7	2	39221	78,442
Self+Spouse+Two Parents (opt 6- Rs 5 Lakhs)	341	89	83545	7,435,505	32	8	35284	282,272
Grand Total	16967	4302		205,677,590	1504	389		7,888,535
TOTAL				205,677,590				

final rates.
Rates for new entrants -

- ① 5 Lakh Policy:
- 1) Self+Spouse+3Child. Rs. 30,193
 - 2) —do—+1 Parent Rs. 53,723
 - 3) —do—+2 Parent Rs. 97,857.

- ② 10 Lakh Policy:
1. Self+Spouse+3Child Rs. 43,852 (43,852)
 2. —do—+1 Parent Rs. 81,062
 3. —do—+2 Parent Rs. 1,15,393.

Premium rates like by 1.27% -
Demanded to make flat 1.20% for all.

Dear Madam,

This is with reference to the trail mail, the rates shared are subject to 20% co-payment.

Please note that for employees who are opting for the group policy for the first time, for such employees the following diseases will be excluded for the first year of the policy:

1. Cataract ✓
2. Knee Replacement ✓
3. Diabetes ✓
4. Hypertension ✓
5. Hernia ✗
6. Urinary Tract Infection ✓
7. Kidney transplant ✗
8. Hysterectomy ✗
9. Fever ✗ ✓

*Exclusionary
applicable
only for Parents*

10. Benign ENT disorders and surgeries i.e. Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty etc.

Thanks and Regards,

Swati Balasubramanian

Assistant Manager

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