

GROUP HEALTH INSURANCE POLICY for BSNL employees.

The salient features of the Policy by M/s Oriental Insurance Co Ltd is as below:

(a) **Annual Premium:**

Options	5 Lakh Cover	10 Lakh Cover
	Premium Amt (in Rs) (GST @18% Extra)	
Option 1 – Self, Spouse, 3 child	13594	20391
Option 2 – Self, Spouse, 3 child, 1 parent	21876	32814
Option 3 – Self, Spouse, 3 child, 2 parent	30342	45513
Option 4 – Self, Spouse	12909	19371
Option 5 – Self, Spouse, 1 parent	21191	31794
Option 6 – Self, Spouse, 2 parent	29657	44493

(b) **Top-up Premium:**

Options	5 Lakh TOP UP (on 5 lakh Cover)	10 Lakh TOP UP (on Rs 10 Lac Cover)
	Amt (GST @18% Extra)	
Option 1 – Self, Spouse, 3 child	5438	6117
Option 2 – Self, Spouse, 3 child, 1 parent	8750	9844
Option 3 – Self, Spouse, 3 child, 2 parent	12137	13654
Option 4 – Self, Spouse	5166	5811
Option 5 – Self, Spouse, 1 parent	8478	9538
Option 6 – Self, Spouse, 2 parent	11865	13348

- One parent means – Father or Mother or Father in law or Mother in law.
- Two parents means- “Father & Mother” Or “Father in law & Mother in law”.

(c) **Salient features:**

- a. The policy is 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.
- b. The policy is optional and deduction of annual premium amount including GST may be made from the salary of willing employees for onward payment to M/s Oriental Insurance Co Ltd for commencement of the policy.
- c. The health insurance policy is offered in following two categories :
 - (i) Rs 5 Lakh health insurance cover. (ii) Rs 10 Lakh health insurance cover.
- d. Rs 5 Lakh cover is applicable for all the employees irrespective of their scale of pay. Six options are available in this category. Top up value of Rs 5 Lakh is available in this category which is optional.
- e. Rs 10 Lakh cover is applicable only for the employees having scale of pay E5 & above. Six options are available in this category. Top up value of Rs 10 Lakh is available in this category which is optional.
- f. The validity of the policy is one year from the date of effect. On expiry of one year period, renewal will be done as per the extant guidelines of IRDA.