

## 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:**

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

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

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

- 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.