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भारत संचार निगम लिमिटेड  
(भारत सरकार का उद्यम)  
**BHARAT SANCHAR NIGAM LIMITED**  
(A Govt. of India Enterprise)

अरविन्द वडनेरकर

निदेशक (एचआर)

ARVIND VADNERKAR

Director (HR)

BSNL Board

Date : 08.04.2022

MESSAGE

With the constant increasing prices of healthcare in our country, and with the ever rising instances of diseases and recent havoc created worldwide by COVID pandemic, health insurance has almost become a necessity. Health insurance provides people with a much needed financial backup at times of medical emergencies. It was being felt for quite some time that health insurance is crucial for thriving of our employees, improvement of customer experience and growth of the BSNL as a whole.

Earlier, an effort was made to start the health insurance policy in the month of September 2021 but the proposal did not fructify due to some administrative reasons. However, I am happy to share that at the initiative of our Unions & Associations, a health insurance policy for the employees working in BSNL is being started. The said policy is being implemented in association with Oriental Insurance Co Ltd, a Central Govt PSU. This policy is independent of BSNLMRS and has no linkage of any kind with it. The policy is applicable for the employees who are drawing salary from BSNL i.e. all the regular employees who are working in BSNL including those working on deputation/deployment basis in BSNL.

The policy provides for cashless treatment in the empanelled hospitals to the beneficiaries. It has many advantages over the policy taken in individual capacity. All pre-existing diseases are covered. There is no waiting period i.e. claim can be lodged from the first day of policy period. Diseases usually excluded in individual capacity during the first four years are claimable from the first day of policy period. Premium is the same for all the age bands of employees. No prior medical check-up is necessary for the policy. There are various options available for our employees which the Admin Cell will inform in detail. The policy is optional and deduction of premium amount shall be made from the salary of only those employees who opt for it.

I congratulate my team of officers and representatives of Unions & Associations who worked sincerely for introduction of the scheme in a time bound manner, keeping the best interest of the employees in mind.

I feel that the policy is very reasonable, affordable, competitive and useful in today's scenario and I suggest all the employees to opt for this policy.

With best wishes.

8.4.2022  
( Arvind Vadnerkar )