

Efforts by SNEA, AIGETOA, BSNLEU and NFTE BSNL for better Group Health Insurance (GHI) policy:-

To Protect interest of the Executives and Non-Executives working in the BSNL against the biased action of PGM Admin BSNL CO and his team of officers to favour M/S Oriental Insurance Company to approve GHI policy with higher rates and stringent conditions even after decision to not go ahead in official negotiation meeting, **the leaders of the recognized Unions/Associations i.e. SNEA, AIGETOA, BSNLEU and NFTE BSNL, who were part of official negotiations, have ascertained better option of GHI Policy for all Executives and Non-Executives in BSNL.**

Accordingly, with efforts of leaders and activists of SNEA, AIGETOA, BSNLEU and NFTE BSNL we have explored the possibility of getting GHI policy in cheaper rates and without any stringent conditions and have come up with GHI Policy from M/S National Insurance Company, which is also PSU.

The Silent Features of this GHI Policy:

- **Sum Assured:** Rs Five Lakhs per family on a floater basis
- **Room Rent:** Normal Room at 1% of SI, ICU at 2% of SI.
- **Pre and Post Hospitalisation Expenses:** Covered for 30/60 days respectively.
- **Ambulance Charges:** Rs 1000/- per hospitalisation.
- **New Born Baby Day One Cover:** Not covered.
- **Cataract:** Limited to Rs 26,000/- per eye.
- **Maternity & Related Treatments:** Not covered.
- **Addition of Members:** Permitted under specific conditions such as newly joined employees, new children, or newly married spouses. Mid-term addition of Parents/Parents-In-Law is not allowed.
- **Package Rates:** Follow GIPSA PPN guidelines.
- **Other Terms:** Governed by the standard Group Medical Insurance Policy of Insurance company.

Comparison of NIC and OIC Group Health Insurance Policies:

- **Premium Comparison:** Firstly, it is notable that the premium rates for NIC GHI Policy are significantly lower compared to OIC GHI across all age bands and member categories. This presents a substantial financial benefit to our members while ensuring comprehensive health coverage. **COPY<<<<>>**
- **Minimum Membership to Start Policy:** No such condition exists in NIC GHI P, whereas Oriental Policy has condition of Minimum 5000 Members.
- **Family Structure Flexibility:** One of the major advantages of NIC GHI is its flexibility in defining the family structure eligible for coverage. Unlike OIC GHI, which adheres to a rigid departmental fixed family structure, NIC GHI allows employees to choose their family members for coverage according to individual requirements. This includes provisions for single employees, those without spouses or children, and other unique

family configurations that may not be accommodated under OIC GHI. Thus NIC GHI Policy will be available for single applicants also and for family of maximum six members i.e. Self, Spouse, Two Children, Maximum two Parents/Parents-In-Law to be selected by applicants. While in OIC GHI policy there are compulsions for paying for group of family and it is not possible to opt for single person or selective members of family.

- **Restrictions on New Entries:** NIC GHI also excels in terms of accessibility, with no restrictions for new entries. In contrast, OIC GHI imposes several restrictions and criteria for new Optees and mainly parents, which could limit access to health insurance for eligible employees and their families.
- **Calculation of age for premium:** Premium calculations will consider only the age of applicant employee and the Premiums for dependents will be based on the employee's age, regardless of the dependents' ages. The younger ones will be benefitted with lower premium even after higher age of dependents.

Thus, it is crystal clear that NIC GHI Policy explored by all Recognized Associations/Unions i.e. SNEA, AIGETOA, BSNLEU and NFTE BSNL offers a superior alternative to OIC GHI Policy with its lower premiums, flexible family structure options, fewer restrictions on new entries, and comprehensive coverage benefits and so on.

We appeal all Executives and Non-Executives to go through this comparison of NIC and OIC GHI Policies and have critical analysis of the policies and family requirement and take decision on opting better GHI Policy and not get exploited on name of getting benefits of GHI Policy.

- **How to apply for NIC GHI Policy:** The willing Executives/Non Executives may please visit the Website <http://aubsnlghi.co.in> <<<>> for detailed information on premiums, which are quoted per person and include GST charges.
 - To login the portal <http://aubsnlghi.co.in> <<<>> please use HRMS (not PERNER) as User ID and DoB (DDMMYYYY) as Password.
 - The **last date for submissions applications is 01/08/2024**, and the policy will commence from the same week **i.e. first week of August 2024**.
 - For further assistance, kindly contact the support team via WhatsApp. The details of support team is available in website under Contact us tab.
