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

अरविन्द वडनेरकर

Date : 28.07.2021

निदेशक (एचआर)

**ARVIND VADNERKAR**

Director (HR)

BSNL Board

**Message**

Pandemic COVID-19 has brought the significance of good health and well being of the employees and their families to the fore. In the new normal, it is crucial for thriving of our employees, improvement of customer experience and growth of the organization as a whole.

I am glad to inform you that at the initiative of our Unions & Associations, a health insurance policy for the employees working in BSNL is being started. After signing of the MoU with New India Assurance Company, a Central Govt PSU, we will call option for the policy from the employees.

I congratulate my team of officers and representatives of Unions & Associations who worked sincerely for introduction of the scheme in a time bound manner and finalized carefully the terms and conditions of the policy keeping the best interest of the employees in mind. 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. There is no prior medical check up necessary for the policy.

The annual basic premium for Rs 5 Lakh policy for the family (spouse + three children) is Rs 6,100/- plus applicable GST. There are various other options also which Admin Cell will inform in detail i.e. option for Rs 10 Lakh cover (For scale of pay E5 & above), top up, family alone or family with one parent or with two parents or parent in laws.

The policy is optional and deduction of premium amount shall be made from the salary of only those employees who opt for the policy. This policy is independent of BSNLMRS and has no linkage of any kind with it. All the regular employees who are working in BSNL including those working on deputation/ deployment basis in BSNL can opt for the policy.

In short, I feel that the policy is very reasonable, affordable and useful in the difficult period like this. I would, therefore, suggest all the employees to consider the option for this policy.

With best wishes.

*Arvind Vadnerkar*

28.7.2021

( Arvind Vadnerkar )