

BSNL EMPLOYEES UNION (BSNLEU)
NATIONAL FEDERATION OF TELECOM EMPLOYEES (NFTE-BSNL)

Date: 06.04.2023

To,

Shri Arvind Vadnerkar,
Director (HR), BSNL,
Bharat Sanchar Bhawan,
H.C. Mathur Lane, Janpath,
New Delhi – 110 001

Sir,

Sub: - **Renewal of Group Health Insurance for BSNL employees- high premium quoted by M/s Oriental Insurance Company Ltd.- req.**

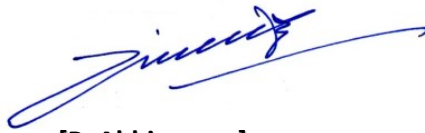
We wish to draw your kind attention to the following, for favour of necessary intervention.

The MOU signed between BSNL and M/s Oriental Insurance Company Ltd. is expiring on 30-04-2023. It has to be renewed w.e.f 01-05-2023. In this connection, discussion is said to have taken place between the BSNL Management and M/s Oriental Insurance Company. Due to belated intimation, BSNLEU and NFTE BSNL could not participate in this discussion.

It is learnt that, in the discussion held yesterday, M/s Oriental Insurance Company Ltd. has quoted increased premium amount, for the renewal of the Group Health Insurance w.e.f 01-05-2023. The increase in premium, as proposed by Oriental Insurance Company Ltd. is hefty and is very steep. For example, the present premium of Rs.13,594 has been proposed to be increased to Rs.21,213. Similarly, the existing premium of Rs.21, 876 is being proposed to be increased to Rs.44, 190. Likewise, all the existing premium rates are being steeply increased by Oriental Insurance Company Ltd. A copy of the table, showing the proposed increase in premium rates, is enclosed for your kind reference. Undoubtedly, this will impose undue burden on the employees.

Under these circumstances, we, both BSNLEU and NFTE BSNL, wish to request the Management not to sign any MOU in haste. We also suggest that, the possibility of signing MOU with some other insurance company, with lesser premium, may kindly be explored. We hope that, our suggestion would be viewed in the right perspective and necessary action would be taken by the Management.

Thanking you,
Yours sincerely



[P. Abhimanyu]
General Secretary
BSNLEU



Chandeshwar Singh
General Secretary
NFTE BSNL

Encl: as above.

Copy to 1) Shri S.P. Singh, GM (Admn.) BSNL C.O., Bharat Sanchar Bhawan, Janpath, New Delhi- 110 001
2) Ms. Anita Johri, PGM (SR) BSNL C.O., Bharat Sanchar Bhawan, Janpath, New Delhi- 110 001

PLAN_WISE PREMIUM PAID versus outgo informed by Oriental versus premium hike

Figures in Rs.

S. No.	Plan_Opted	No. of optees	Total Premium paid without GST in crores	Outgo informed by Oriental in Crores	% of claim settled w.r.t premium paid	Existing Premium without Tax (22-23)	Proposed premium for renewal	Revised premium for renewal 31.03.23	Final Premium Rates 03.04.23	% hike in premium wrt existing premium
1	Self+Spouse+3Children (opt 1- Rs 5 Lakhs)	4479	6.18	6.96	112.62%	13594	21213	19320	21479	58.00%
2	Self+Spouse+3Children+One Parent (opt 2- Rs 5 Lakhs)	2408	5.33	9.63	180.75%	21876	44190	42631	35658	63.00%
3	Self+Spouse+3Children+Two Parents (opt 3- Rs 5 Lakhs)	1555	4.77	7.71	161.80%	30342	54008	52102	49457	63.00%
4	Self+Spouse (opt 4- Rs 5 Lakhs)	954	1.25	2.21	176.78%	12909	21213	19320	20396	58.00%
5	Self+Spouse+One Parent (opt 5- Rs 5 Lakhs)	386	0.83	1.53	183.42%	21191	44190	42631	34541	63.00%
6	Self+Spouse+Two Parents (opt 6- Rs 5 Lakhs)	248	0.74	1.22	164.13%	29657	54008	52102	48341	63.00%
7	Self+Spouse+3Child (opt 7- Rs 10Lakhs)	183	0.39	0.65	168.06%	20931	31956	29103	32218	53.92%
8	Self+Spouse+3Child+One Parent (opt 8- Rs 10Lakhs)	80	0.27	0.33	123.14%	32814	66901	64540	53487	63.00%
9	Self+Spouse+3Child+Two Parents (opt 9- Rs 10Lakhs)	25	0.12	0.22	186.07%	45513	81764	78879	74186	63.00%
10	Self+Spouse (opt 10- Rs 10Lakhs)	56	0.12	0.18	153.07%	19371	31956	29103	30606	58.00%
11	Self+Spouse+One Parent (opt 11- Rs 10Lakhs)	25	0.08	0.08	104.46%	31794	66901	64540	51824	63.00%
12	Self+Spouse+Two Parents (opt 12- Rs 10Lakhs)	6	0.03	0.00	0.00%	44493	81764	78879	72524	63.00%
	SUM_TOTAL	10405	20.10	30.73	152.85%		82.20%	72.90%	60.99%	60.99%