

## **BSNL KERALA Executives and Non Executives Health Insurance Policy 2021-22.**

- The health insurance policy implemented in Kerala Circle by SNEA Kerala in coordination with BSNLEU for the BSNL employees during March 2020 in Kerala Circle is due for the renewal on 23.03.2021.
- The policy was a grand success last year and United India Insurance Company was insurance provider. Total 1362 BSNL employees were insured, with 3599 lives (including family members) covered under the policy. The total policy premium amount given to the insurance provider was Rs 1,89,41,362/- (excluding 19% GST). Till 4th March 2021, Rs 14,537,578/- were paid back by the insurer for 255 members out of 1362.
- This year (for 2021-22) we have contracted with New India Assurance Company with a 15% discount in the premium amount for all age groups. An Annex policy for including parents and in-laws of employees for 2 lakhs each is also introduced.

**We negotiated with the Insurer and got the Policy covered Pan India.**

### **Salient features of the policy are:**

1. Insurer is New India Assurance Company, a Central PSU
2. 15% reduced premium than that of last year.
3. Family floater - Sum Insured - Rs 5,00,000/-
4. Corporate Buffer - 5 Lakhs per family (for claims exceeding 5 lakhs) with cash limit up to 1 Crore for the whole members.
5. Softcopy of original policy document along with list of applicants and their payment details will be provided by insurance company for income tax claim.
6. Separate Annex policy for Parents and Parent-in-laws with Rs 2,00,000/- sum insured each.
7. Employee, spouse, up to 3 children, 2 Parents and 2 in-law parents. (Maximum 9 possible: E+S+3C+2P+2 PIL)

8. Separate Coverage for employee's family & employee's parents and parent in laws.
9. Empanelled Hospitals above 6500, Pan India. Quick reimbursement for any hospital, having more than 15 beds in addition to empanelled hospitals.
10. Room Rent: 1% of the sum Insured
11. ICU Rent: 3% of the sum insured
12. All pre existing diseases covered
13. 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> Year exclusions waived off
14. No waiting period
15. Maternity expenses - Rs 50,000/- for normal delivery and Rs 75,000/- for Caesarean.
16. Day one child coverage -Covered without paying additional premium.
17. Ayush Hospitalisation expense - 20% of the sum insured
18. Domiciliary treatment expense - 10% of the sum insured
19. Ambulance Expense - Rs 1,500/- per hospitalisation and Rs 3,000/- per policy period.
20. Psychiatric disorders and Congenital external diseases are covered.

**Claims processed by TPA: Health India TPA Pvt Ltd**

### **Salient features of the coverage for Parents and In laws**

1. Total amount claimable for a family with employee's father and mother or father only or mother only - Rs. 200000/- (Two Lakh only). Same with in- laws for another 2 lakhs coverage.
2. No Cross Selection allowed. (Parent and Parent-in-law cannot be in the same family)
3. Room rent plus Nursing charges per day - Rs. 2000/- (Two Thousand only)
4. ICU rent per day - Rs. 6000/- (Six Thousand only)
5. Pre-existing diseases are covered.
6. No waiting period for lodging claims.
7. Claim can be lodged from the first day of policy period.

8. No waiting period for certain diseases. Diseases usually excluded during the first four years are claimable from the first day of policy period.
9. Expenses incurred before admission and after discharge are claimable, and limited to Rs. 100000/- (One Lakh only)
10. Other systems of treatments such as Ayurveda, Unani, Siddha and Homoeopathy are limited to Rs. 20000/- (Twenty Thousand only)
11. Domiciliary Treatments limited to Rs. 20000/- (Twenty Thousand only)
12. Ambulance expenses are limited to Rs. 1500/- (One Thousand Five Hundred only) per hospitalisation.

**Registration through online portal [www.sneakerala.co.in](http://www.sneakerala.co.in), Online payment facility available.**

**PREMIUM Table for Regular Employees and dependents for Rs 5 lakhs coverage (additional: 18% GST+1% Cess):**

SL No	Age Band	Employees	Spouse	Per Child
1	Below 20 Years	2975	1488	744
2	21 to 25 Years	3570	1785	893
3	26 to 30 Years	4213	2107	1054
4	31 to 35 Years	4887	2443	1222
5	36 to 40 Years	5571	2786	1394
6	41 to 45 Years	6239	3120	1560
7	46 to 50 Years	6863	3432	1717
8	51 to 55 Years	7412	3706	1853
9	56 to 60 Years	7857	3929	1965

**PREMIUM TABLE FOR PARENTS AND PARENTS IN LAW (Rs 2 lakhs coverage)**

Member	Parent	Spouse of Parent	Parent in law	Spouse of Parent in law
Premium	7700	4650	7700	4650

@NB: Add 19% GST with premium

@NB: Age band of employee only need to be considered and rest selects automatically from the table depending on the band of employee.