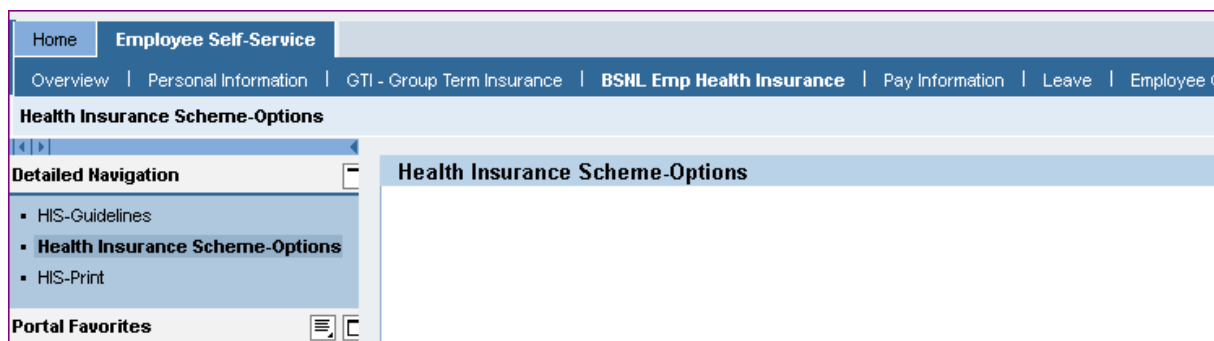




भारत संचार निगम लिमिटेड
(भारत सरकार का उपक्रम)
BHARAT SANCHAR NIGAM LIMITED
(A Govt. of India Enterprise)

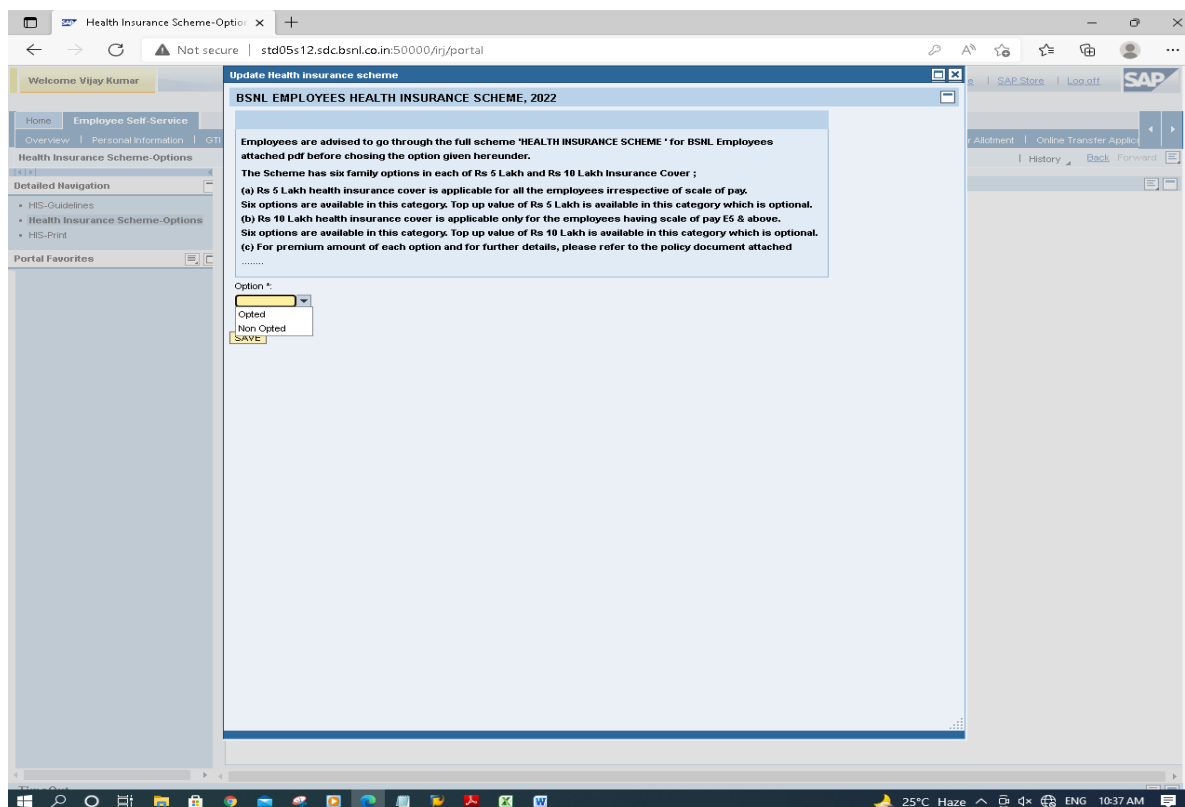
	Title:	User Manual: ESS: for “BSNL Health Insurance Scheme” Option
	Module Name	ERP-HCM (Health Insurance Scheme)

Via Menus	Portal login→ Employee Self Service→ BSNL Emp. Health Insurance → HIS-Health Insurance Scheme Option
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Note: - Please go through HIS-Guidelines first. After that click on: “**HIS-Health Insurance Scheme Option**”

1. Following Screen will appear after clicking on above link.



Please select one option from drop down as per willingness like: **Opted** or **Non Opted**.

On choosing “Opted” and Click on “Save” button, it will move to the T&C of HIS scheme as shown in screenshot below:

Update Health insurance scheme

Name of Executive :
HRMS No.
Designation
Scale of pay

Deputy General Manager (L / A)

IDS-E5

(A) Option for ' Group Health Insurance Policy, 2022' for BSNL employees with "YM/s Oriental Insurance Co Ltd.)"

1. Tentative date of commencement of policy

01.05.2022

2. Sum Insured

:Rs 5 Lakhs (Applicable for all employees irrespective of scale of pay)
: Rs 10 Lakhs (Applicable for all employees having scale of pay E5 & above)

3. Membership Duration

: Till Retirement (Employee shall have option of entering/withdrawing from the scheme after one year)

4. Premium Payment

:Annually

5. Annual Premium Rate for 5 Lakh insurance cover
(Applicable for all employees irrespective of scale of pay)

Option1 -Self+Spouse+3 Children upto age of 25 years: Rs.16041/- (including GST)
Option2 -Self+Spouse+3 Children upto age of 25 years + one parent upto age of 85 years: Rs.25814/- (including GST)
Option3 -Self+Spouse+3 Children upto age of 25 years + two parents upto age of 85 years: Rs.35804/- (including GST)
Option4 -Self+Spouse: Rs. 15233/- (including GST)
Option5 -Self+Spouse+ one parent upto age of 85 years: Rs.25005/- (including GST)
Option6 -Self+Spouse+ two parents upto age of 85 years: Rs.34995/- (including GST)

6. Annual Premium Rate for Rs 10 Lakh insurance cover
(Applicable for all employees having scale of pay E5 & above as on 01.05.2022)

Option7 -Self+Spouse+3 Children upto age of 25 years: Rs.24061/- (including GST)
Option8 -Self+Spouse+3 Children upto age of 25 years + one parent upto age of 85 years: Rs.38721/- (including GST)
Option9 -Self+Spouse+3 Children upto age of 25 years + two parents upto age of 85 years: Rs.53705/- (including GST)
Option10 -Self+Spouse: Rs.22858/- (including GST)
Option11 -Self+Spouse+ one parent upto age of 85 years: Rs.37517/- (including GST)
Option12 -Self+Spouse+ two parents upto age of 85 years: Rs.52502/- (including GST)

Top Up Cover Rates

7. Top up rates for 5 Lakh Insurance Cover
(Applicable for all employees irrespective of scale of pay)

Option1 -Self+Spouse+3 Children upto age of 25 years: Rs.6417/- (including GST)
Option2 -Self+Spouse+3 Children upto age of 25 years + one parent upto age of 85 years: Rs.10325/- (including GST)
Option3 -Self+Spouse+3 Children upto age of 25 years + two parent upto age of 85 years: Rs.14322/- (including GST)
Option4 -Self+Spouse: Rs. 6096/- (including GST)
Option5 -Self+Spouse+ one parent upto age of 85 years: Rs.10004/- (including GST)
Option6 -Self+Spouse+ two parent upto age of 85 years: Rs.14001/- (including GST)

8. Top up rates for Rs 10 Lakh Insurance Cover
(Applicable for all employees having scale of pay E5 & above as on 01.05.2022)

Option7 -Self+Spouse+3 Children upto age of 25 years: Rs.7218/- (including GST)
Option8 -Self+Spouse+3 Children upto age of 25 years + one parent upto age of 85 years: Rs.11616/- (including GST)
Option9 -Self+Spouse+3 Children upto age of 25 years + two parent upto age of 85 years: Rs.16112/- (including GST)
Option10 -Self+Spouse: Rs.6857/- (including GST)
Option11 -Self+Spouse+ one parent upto age of 85 years: Rs.11255/- (including GST)
Option12 -Self+Spouse+ two parent upto age of 85 years: Rs.15751/- (including GST)

Top Up Cover Rates

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(Applicable for all employees irrespective of scale of pay)

Option1 -Self+Spouse+3 Children upto age of 25 years: Rs.6417/- (including GST)
Option2 -Self+Spouse+3 Children upto age of 25 years + one parent upto age of 85 years: Rs.10325/- (including GST)
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Option6 -Self+Spouse+ two parent upto age of 85 years: Rs.14001/- (including GST)

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(Applicable for all employees having scale of pay E5 & above as on 01.05.2022)

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Option11 -Self+Spouse+ one parent upto age of 85 years: Rs.11255/- (including GST)
Option12 -Self+Spouse+ two parent upto age of 85 years: Rs.15751/- (including GST)

(B) Term and Conditions:

(i) No Medical Test.
(ii) New entrant may join only on next Annual Renewal Date (ARD).
(iii) Further details may be referred from the policy document/guidelines.

It is advised to go through the full scheme " Group Health Insurance Policy : 2022 for BSNL Employees "
Certified that I have read above information to the best of my knowledge and therefore I hereby opt for
the " Group Health Insurance Policy, 2022 for BSNL Employees " as decided by BSNL and authorize the
employer to deduct the premium of health insurance scheme from my salary on annual basis.
☐ AGREE ☐ Disagree

1. On Choosing the **Disagree**, a pop up window will appear for confirmation. By Clicking on Yes, it will record your disagreement. It will keep you on same Screen if chosen “No”.

Information to Confirm.

Please confirm if disagree with T&C?

Yes No

1. On Choosing **Agree** checkbox, it will move further for choosing health insurance plan as per **T&C** and **Pay scale** and to fill relationship details accordingly.
2. Employee can choose the Top up cover of **5 Lakh** OR **10 Lakh** as per pay scale & chosen plan (Please refer Guidelines for details).
3. Premium for **Basic plan** and **Top-Up (If Opted)** and **Total Premium Amount** will be picked automatically as per the plan chosen.

Example as given below:

Select Health Insurance Plan

Name of the Officer/Official: [Redacted]
 HRMS NO: [Redacted]
 Designation: Deputy Manager
 DOB of officer/ Official: 14.07.1975
 AGE: 46 -Year 9 -Month 18 -Day
 Gender: Male
 Plan Opted: A. Opt1: Self+Spouse+3 Children (Rs 5 Lakhs)
 Sum insured: Rs. 5 lakhs
 Top Up Required: NO
 Top Up Cover:
 Premium Amount*: 16,041.00

Please Fill Relationship Details (* fields are mandatory)

Relationship with Officer/Official: Self, Male, [Redacted], Date of birth: 14.07.1975
 Relationship with Officer/Official: Spouse, [Redacted], Date of birth:
 Relationship with Officer/Official: Child1, [Redacted], Date of birth:
 Relationship with Officer/Official: Child2, [Redacted], Date of birth:
 Relationship with Officer/Official: Child3, [Redacted], Date of birth:

Submit Close

Select Health Insurance Plan

Name of the Officer/Official: [Redacted]
 HRMS NO: [Redacted]
 Designation: Deputy Manager
 DOB of officer/ Official: 14.07.1975
 AGE: 46 -Year 9 -Month 18 -Day
 Gender: Male
 Plan Opted: A. Opt1: Self+Spouse+3 Children (Rs 5 Lakhs)
 Sum insured: Rs. 5 lakhs
 Top Up Required: YES
 Top Up Cover: Rs. 5 Lakhs
 Premium Amount*: 16,041.00
 Top Up Amount*: 6,417.00
 Total Amount: 22,458.00

Please Fill Relationship Details (* fields are mandatory)

Relationship with Officer/Official: Self, Male, [Redacted], Date of birth: 14.07.1975
 Relationship with Officer/Official: Spouse, [Redacted], Date of birth:
 Relationship with Officer/Official: Child1, [Redacted], Date of birth:
 Relationship with Officer/Official: Child2, [Redacted], Date of birth:
 Relationship with Officer/Official: Child3, [Redacted], Date of birth:

Submit Close

4. Please fill all relevant fields as per chosen plan. Please do not fill anything in the row which is not relevant for you.

Select Health Insurance Plan

Name of the Officer/Official: [Redacted]
HRMS NO: [Redacted]
Designation: Deputy Manager
DOB of officer/ Official: 14.07.1975
AGE: 46 -Year 9 -Month 18 -Day
Gender: Male
Plan Opted: A. Opt1: Self+Spouse+3 Children (Rs 5 Lakhs)
Sum insured: Rs. 5 lakhs
Top Up Required: YES
Top Up Cover: Rs. 5 Lakhs
Premium Amount*: 16,041.00
Top Up Amount*: 6,417.00
Total Amount: 22,458.00

Please Fill Relationship Details (* fields are mandatory)

Relationship with Officer/Official	Gender	Name	Date of birth:
Self	Male	[Redacted]	14.07.1975
Relationship with Officer/Official	Spouse		
*Relationship with Officer/Official	Child1		
Relationship with Officer/Official	Child2		
Relationship with Officer/Official	Child3		

Submit Close

5. After filling all the relevant details, Please recheck all the details like Plan Opted/Top-Up, Name, Gender, and Date of Birth etc. (No Correction is feasible after submission). Please click on submit button. On submit, it will again ask for final confirmation as shown below.

Update Health insurance scheme

Select Health Insurance Plan

Name of the Officer/Official: [Redacted]
HRMS NO: [Redacted]
Designation: Asst. General Manager (Adhoc)
DOB of officer/ Official: 03.09.1968
AGE: [Redacted]
Gender: [Redacted]
Plan Opted: [Redacted]
Sum insured: [Redacted]
Top Up Required: [Redacted]
Top Up Cover: [Redacted]
Premium Amount*: [Redacted]
*Note: Above premium
Premium for Top Up co

Information to Confirm.

Do You want to submit the option finally

Yes No

Please Fill Relationship Details

Relationship with Officer/Official	Gender	Name	Date of birth:
Self	Male	[Redacted]	03.09.1968
Relationship with Officer/Official	Spouse	Vinita	01.01.1975
Relationship with Officer/Official	Child1	Vinay	01.01.2014
Relationship with Officer/Official	Child2	vidhisah	01.01.2016
Relationship with Officer/Official	Child3	Sonu	01.01.1997
Relationship with Officer/Official	Father	Ramesh	01.09.1936
Relationship with Officer/Official	Mother	Radha	31.10.1936

Submit Close

6. Click on **“Yes”**, if wish to submit the option finally. If still not sure, click on **“No”**, then it will get back on previous window.
7. On clicking on **Close** button, it will close the window without recording any details.
8. Once submitted finally, **no correction** is feasible and option shall be considered as finally submitted.