



BOKARO POWER SUPPLY COMPANY (P) LIMITED
(A Joint Venture of SAIL & DVC)
BOKARO STEEL CITY

No. BPSCL/HR/24/ 787

Dated: 10.04.2025

NOTICE

**BPSCL GROUP MEDICLAIM SCHEME FOR THE PERIOD
11th APRIL, 2025 to 10th APRIL, 2026**

M/s New India Assurance Company Limited has agreed to renew the BPSCL GROUP MEDICLAIM POLICY in line with the policy of SAIL for a period of one year with effect from 11th April, 2025, 00.00 hrs. to 10th April, 2026 midnight.

1. The benefits under BPSCL Group Mediclaim Scheme (11th April, 2025 – 10th April, 2026) shall be as under:
 - Hospitalization coverage (IPD) of **Rs.4.00 Lakh** per member with clubbing facility between the Mediclaim member and his/her spouse, for all members.
 - The **OPD coverage of Rs.4,000/-** per member (with no clubbing facility), for members below 70 years of age, as on the date of beginning of Policy period.
 - The **OPD coverage of Rs.8,000/-** per member (with no clubbing facility), for members of 70 years and below 80 years age, as on the date of beginning of Policy period.
 - The **OPD coverage of Rs.16,000/-** per member (with no clubbing facility), for members 80 years of age & above, as on the date of beginning of Policy period.
2. The Group Mediclaim scheme under cashless system and also on reimbursement basis will be processed and settled by **M/s MD India Health Insurance TPA Private Limited**, which is the **Third-Party Administrator (TPA)** engaged by M/s New India Assurance Company Limited for the BPSCL Group Mediclaim Scheme (2025-26).
3. The premium payable for renewal of membership under the BPSCL Mediclaim Scheme (2025-26) for various age categories is as under:

Member Age-Group	Renewal Premium per member payable by the Member
Below 70 yrs.	Rs. 9078/-
Between 70 to 80 yrs.	Rs. 6252/-
80 yrs. & above	Rs. 100/-

Further, Base premium as indicated above, shall also be applicable in respect of Fresh Enrolments for retiring employees during the Policy period 2025-26 and their spouses seeking Mediclaim coverage under BPSCL Mediclaim Scheme 2025-26 on payment of pro-rata premium.

4. The premium rates for the Super Top-up Policy, offered by M/s NIACL would be as under:

Age of member	Super Top up Sum Insured (Rs. In Lakhs)	Threshold (Rs. In Lakhs)	Rates (including GST)	
			Member	Member + Spouse
Below 65 years	5	4	5937	NA
65 years & above	5	4	10686	NA
Below 65 years	5	8	NA	8906
65 years & above	5	8	NA	16030
Below 65 years	10	4	10092	NA
65 years & above	10	4	18167	NA
Below 65 years	10	8	NA	15140
65 years & above	10	8	NA	27251
Below 65 years	15	4	13943	NA
65 years & above	15	4	25097	NA
Below 65 years	15	8	NA	20914
65 years & above	15	8	NA	37645
Below 65 years	20	4	17499	NA
65 years & above	20	4	31498	NA
Below 65 years	20	8	NA	26248
65 years & above	20	8	NA	47246

5. The Facility of Super Top-Up for willing and interested ex-employees on payment of full premium on the existing terms & conditions of enrolment in BPSCL Medidclaim Scheme. The cost of such Super Top-up facility will have to be borne by the respective member/spouse in case he/she wishes to opt for such a facility.
6. Cancer cover of Rs. 5 Lakh for First Incidence Cases:
- 6.1 All members shall be provided an additional cover of Rs. 5 lakh over and above the Basic Sum Insured (BSI) for First Incidence Cases of Cancer during the policy period 2025-26.
- 6.2 In case of both members (self and spouse together), total cover shall be restricted to Rs. 5 lakh only.
- 6.3 The additional coverage of Rs. 5 lakh will start only upon exhaustion of the maximum permissible amount under the policy i.e. Rs. 8 lakh (after using the clubbing facility for both members) and Rs. 4 lakh in case of Self or Spouse.
- 6.4 In case a member also opts for a Super Top-Up, in that case, post-exhaustion of BSI, utilisation will be first from said additional cover of Rs. 5 lakh for First Incidence case of Cancer and then Super Top-Up coverage shall be utilised.
7. Payment of Base premium OR the Base premium and the premium for Super Top-Up, as the case may be, shall be made by the ex-employees/spouses of ex-employees through SB Collect module only. BPSCL has a tie-up with State Bank of India for facilitating the medical insurance premium payment on-line through SB Collect. You are requested to refer to the indicative table, and arrive at the premium amount as per the age of the member and/or spouse. If the member is willing to opt for Super Top-up Policy, then full premium towards the Super Top-up for the opted sum insured and threshold has to be paid at the time of renewal.

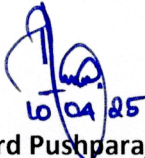
8. PROCEDURE FOR PREMIUM PAYMENT THROUGH SB COLLECT – LINK: www.onlinesbi.sbi

- a) On the first screen, click on the tab “**SB Collect**”.
- b) On the next screen, click on the “**Industry**” under “**select category**”.
- c) On the next screen, you are required to make two selections. Please select “**Jharkhand**” from the drop-down menu “**Filter by State**” and please select “**Bokaro Power Supply Company (Private) Limited**” from the “**Name of Industry**”.
- d) On the next screen, enter the payment details. On this screen the fields which are marked with an * (asterix) are mandatory/compulsory fields and must be entered / selected. In the second part of this screen, the person making payment may enter his/her Name, Date of Birth, Mobile No. and E-mail ID”.
- e) Click the box “**I have read and agreed to the Terms & Conditions**” and **enter the captcha**, then click on “**Next**” button.
- f) The next screen shows all the details of the member. Please check the data displayed on this screen and if you find the same in order, please proceed to the payment screen by clicking on the “**Next**” button. In case, any of the data is incorrect, please Retry.
- g) Members may choose to make payment directly through Net Banking/Card Payments/ Other Payment Modes.
- h) The applicable transaction bank charges are indicated below the payment options.
- i) On successful payment, the member shall be prompted to print the **e-receipt-cum-renewal acknowledgement**.
- j) The members will be required to pay the transaction/convenience fee along with their share of contribution towards Mediclaim.

9. GAP CASES

Enrolment of Gap Cases shall be done in off-line mode at BPSCL HR Department. Beneficiaries have to submit the hard copy of the Application Form and deposit the applicable premium through Demand Draft mode.

10. For renewal of the Group Mediclaim Policy it is requested to pay the renewal premium amount latest by 10th May, 2025. **Any payment made after 10th May, 2025 will not be considered.** Submission of Renewal Forms not required. For help/clarification please contact HR Department of BPSCL.


(Gerard Pushparaj A.)
Sr. Manager (HR)