

No. BPSCL/HR/24/705

Dated: 15.04.2026

NOTICE

BPSCL GROUP MEDICLAIM SCHEME FOR THE PERIOD

11th APRIL, 2026 to 10th APRIL, 2027

M/s **New India Assurance Company Limited** has agreed to renew the BPSCL GROUP MEDICLAIM POLICY in line with SAIL GMC policy (except corporate buffer) for a period of one year with effect from 11th April, 2026, 00.00 hrs. to 10th April, 2027 midnight.

1. The OPD/IPD benefits under BPSCL Group Mediclaim Scheme (11th April, 2026 - 10th April, 2027) 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 11.04.2026.
 - The **OPD coverage of Rs.8,000/-** per member (with no clubbing facility), for members of 70 years age and below 80 years age as on 11.04.2026.
 - The **OPD coverage of Rs.16,000/-** per member (with no clubbing facility), for members 80 years of age & above as on 11.04.2026.
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 (2026-27).
3. Members who were enrolled in the BPSCL Mediclaim Scheme (2025-26) are eligible to renew their membership under the Scheme for the year 2026-27. Fresh enrolments for employees retiring during the Policy period 2026-27 and their spouse shall also be allowed for coverage under the BPSCL Mediclaim Scheme (2026-27) on payment of pro-rata premium.
4. In addition to renewals and fresh enrolments during the policy-period, enrolment of the **Gap Cases** i.e. ex-employees who have failed to renew their membership or have never enrolled under BPSCL Mediclaim Scheme after separation from BPSCL and those who are otherwise eligible in terms of the coverage criteria provided under the BPSCL Mediclaim Scheme (2026-27) shall also be allowed enrolment under the scheme on payment of double of the premium to be charged from regular member as per their age group (excluding members aged 80 years & above).

5. The premium payable for renewal of membership under the BPSCL Medclaim Scheme (2026-27) for various age categories is as under:

(incl. GST)

Member Age-Group	Renewal Premium per member payable by the Member	Gap Case Premium per member payable by the member
Below 70 yrs.	Rs. 9487/-	Rs. 18974/-
70 years to below 80 yrs.	Rs. 6337/-	Rs. 12674/-
80 yrs. & above	Rs. 100/-	Rs. 100/-

6. Facility of Super Top-up, add-on insurance facility shall be there for willing ex-employees on payment of full premium on the existing Terms and Conditions of enrolment in BPSCL Medclaim 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. The premium rates for the **Super Top-up Policy**, offered by M/s NIACL are 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	6650	NA
65 years & above	5	4	11968	NA
Below 65 years	5	8	NA	9974
65 years & above	5	8	NA	17954
Below 65 years	10	4	11102	NA
65 years & above	10	4	19984	NA
Below 65 years	10	8	NA	16654
65 years & above	10	8	NA	29976
Below 65 years	15	4	15058	NA
65 years & above	15	4	27105	NA
Below 65 years	15	8	NA	22587
65 years & above	15	8	NA	40657
Below 65 years	20	4	18724	NA
65 years & above	20	4	33702	NA
Below 65 years	20	8	NA	28085
65 years & above	20	8	NA	50554

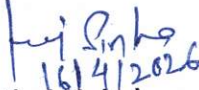
7. Members aged 80 years and above are required to pay a token amount of Rs. 100/- per member as enrolment charges.
8. **GAP CASES** enrolment shall be made on payment of premium which shall be double of the premium to be charged from regular member as per their age group (excluding members with age 80 years & above). However, the Gap Cases enrolment 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 only**.
9. 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 member (ex-employees/spouse) 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 (ex-employees/spouse). If the member is willing to opt for Super Top-up facility, then full premium towards the Super Top-up for the opted sum insured and threshold has to be paid at the time of renewal.

10. PROCEDURE FOR PREMIUM PAYMENT THROUGH SB COLLECT – LINK: www.onlinesbi.sbi.bank.in

- a) On the first screen, click on the tab “SB Collect”.
- b) Type “Bokaro Power Supply Co Ltd” in the Search Bar.
- c) 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 is required to enter his/her Name, Date of Birth, Mobile No., E-mail ID etc.
- d) Click the box “I have read and agreed to the Terms & Conditions” and enter the captcha, then click on “Next” button.
- e) 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.
- f) Members may choose to make payment directly through Net Banking/Card Payments/ Other Payment Modes.
- g) The applicable transaction bank charges are indicated below the payment options.
- h) On successful payment, the member shall be prompted to print the e-receipt for the payment.
- i) The members will be required to pay the transaction/convenience fee along with their share of contribution towards Medclaim.

11. For renewal of the Group Medclaim Policy, it is requested to pay the renewal premium amount latest by 15th May, 2026. **Any payment made after 15th May, 2026 will not be considered.** Submission of Renewal Forms is not required. For any help/clarification please contact HR Department of BPSCL.


(Niraj Sinha)
HoD (HR)