WBSETCL

West Bengal State Electricity Transmission Co. Ltd.
(A Govt. of West Bengal Enterprise)
Office of the General Manager (HR&A), TP&AS
Registered Office: Vidyut Bhavan, Block–DJ, Sector–II, Bidhannagar, Kolkata–700091

Circular No: GM (HR&A)/TP&AS/2025/09 **Date:** 28.04.25

The existing Group Medical Insurance Policy for the retired employees of WBSETCL is in force since 01.09.2024 to 31.08.2025 with three part policy scheme as follows:-

1. Part A: Sum Insured of Rs. 2, 00,000/- for each beneficiary.
2. Part B: Sum Insured of Rs. 3, 50,000/- for each beneficiary.
3. Part C: Sum Insured of Rs. 5, 00,000/- for each beneficiary.

All the retired employees of WBSETCL including Pensioners/ Family Pensioners/ Non-Pensioners (CPF holders or their spouses in case of deceased CPF holders), who have not opted for the enhanced policy scheme of the Group Medical Insurance Policy under Part 'B' & 'C' above, for the retired employees of WBSETCL during the ongoing tenure upto 31.08.2025, shall be eligible for new enrolment for upcoming policy, upon exercising suitable option.

All new inclusion with the existing beneficiaries shall be effective for 1 (one) year from the date of actual commencement of the Policy. The policy coverage, and all other terms and conditions, shall be the same as notified earlier.

Following are the terms and conditions to exercise their option:-

Part A - Where the sum insured amount shall be fixed at Rs. 2,00,000/- (Rupees Two Lakhs only), as existing, the premium amount equivalent to the lowest quote, as provided by the Insurance Company, through bid procedure, shall be payable. The policy shall be funded by self contribution, i.e. surrender of the Medical Relief including future relief in case of Pensioners/ Family Pensioners to the tune of Rs. 500/-per month, or otherwise, which may be recovered on monthly basis from their Pension, and payment of same amount to the tune of Rs. 6000/-(annually), or otherwise, in advance through Online Payment (UPI/QR Code/Bank transfer) in case of other retired employees i.e. Non-pensioners (CPF holders). The balance Premium amount, if any, shall be borne by WBSETCL as subsidy.

Part B -Where the sum insured amount shall be fixed at Rs. 3,50,000/- (Rupees Three Lakhs Fifty Thousand only), as existing, against which premium amount equivalent to the lowest quote, as provided by the Insurance Company through bid procedure, shall be payable. The policy shall be funded by surrender value of Medical Relief to the tune of Rs. 500/-,or otherwise, per month to be deducted from the monthly pension / family pension and the additional premium amount

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to be borne by self contribution to be deducted from their Pension Account in 6(Six) equal instalments, in case of Pensioners/Family Pensioners. In case of other retired employees i.e. Non-pensioners (CPF account holders), the Premium amount after deducting the subsidy is to be paid through Online Payment (UPI/QR Code/Bank transfer). An equal amount of subsidy shall be borne by WBSETCL as in case of Part A thereof.

Part C -Where the sum insured amount shall be fixed at Rs. 5,00,000/-(Rupees Five Lakhs only), as existing, against which premium amount equivalent to the lowest quote as provided by the Insurance Company through bid procedure, shall be payable. The policy shall be funded by surrender value of Medical Relief to the tune of Rs. 500/-,or otherwise, per month to be deducted from the monthly pension / family pension and the additional premium amount to be borne by self contribution to be deducted from their Pension Account in 6(Six) equal instalments, in case of Pensioners/Family Pensioners. In case of other retired employees i.e. Non-pensioners (CPF account holders), the Premium amount after deducting the subsidy is to be paid through Online Payment (UPI/QR Code/Bank transfer). An equal amount of subsidy shall be borne by WBSETCL as in case of Part A thereof.

Illustration:-

Part A: Total Premium(X) = Yearly Medical Relief or equivalent (Y) + WBSETCL subsidy (Z)
Part B: Total Premium (X1) = Yearly Medical Relief or equivalent (Y) + WBSETCL subsidy (Z) + Differential Amount (will be borne by the incumbent)
Part C: Total Premium (X2) = Yearly Medical Relief or equivalent (Y) + WBSETCL subsidy (Z) + Differential Amount (will be borne by the incumbent)

Before going into the procedural formalities regarding Issuance of Tender etc. to the Insurance Companies, **Option is hereby invited** from the retired employees (Pensioners/ Family Pensioners/ CPF account holders (Non-Pensioners) or their spouses in case of deceased employees) who want to opt for this enhancement of sum insured of Group Medical Insurance Policy for the next year. Exercise of Option is very important as the enhancement of coverage of the policy will depend upon the number of optees.

- Retired employees (Pensioners/ Family Pensioners only) who are covered under the existing Group Medical Insurance Policy for the period 01.09.2024 to 31.08.2025 and are seeking to **convert from Part**

A (Rs. 2,00,000/-) to Part B (Rs. 3,50,000/-) / Part C (Rs. 5,00,000/-) or vice-versa i.e. from Part C (Rs. 5,00,000/-) / Part B (Rs. 3,50,000/-) to Part B (Rs. 3,50,000/-) / Part A (Rs. 2,00,000/-) of the policy for the next period are also required to submit the Option Form in the given format within the specified date.

- **If no Option is received from the Pensioner/Family Pensioner who is insured under existing Group Medical Insurance Policy for the period on & from 01.09.2024 to 31.08.2025, he/she will be auto-renewed under his/her existing scheme i.e. Part A (Rs. 2,00,000/-) or Part B (Rs. 3,50,000/-) or Part C (Rs. 5,00,000/-) in the Group Medical Insurance policy, which will be effective w.e.f. 01.09.2025.**
- Retired employees (Non-Pensioners/CPF account holders) are required to submit the Option Form in the given format within the specified date. Differential amount (as per option exercised) have to be paid by them after finalization of tender procedure and publication of Office Order in future mentioning the policy details along with premium value of the proposed policy.

The retired employees may collect the option form (attached herewith) & submit the same at their nearest Area Offices/ Field Zonal Offices/ Tr. Zone Offices/ SLDC/ Testing Offices/ Communication Offices of WBSETCL within due date. The option forms can also be downloaded from the company's website (**www.wbsetcl.in -> Retired Employees' Login**).

The completed Option Forms may also be sent to the following address: **"Office of the General Manager (HR&A), Training, Planning & Allied Services, 8th Floor, D Block, Vidyut Bhavan, Kolkata -700091"** either by hand or through **speed/ registered post***. The last date for submission of filled in Option Form is **23-05-2025**. The Option Forms submitted after due date or containing incorrect/incomplete/illegible details shall be rejected summarily and WBSETCL shall not take any responsibility for the same.

Further developments and details of the upcoming/new policy will be uploaded in the company's website** (**www.wbsetcl.in -> Retired Employees' Login**) in due course.

WBSETCL reserves the right to modify the terms & conditions for implementation of the upcoming/new policy at any point of time.

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All the Controlling Officers are requested to forward the Option Forms, submitted at their end, positively by **28-05-2025** to The General Manager (HR&A), Training, Planning &Allied Services positively.

For additional queries, contact: Office of the General Manager (HR&A), Training, Planning & Allied Services, 8th Floor, D Block, Vidyut Bhavan, Kolkata 700091 (Tel No: 033-23197599)

*for Speed/ Registered Post	To The General Manager (HR&A), Training, Planning & Allied Services, WBSETCL 8th Floor, D Block, Vidyut Bhavan, Bidhannagar, Kolkata -700091
**for download from Company's website	**www.wbsetcl.in -> Retired Employees' Login**

Enclo: Option Form

28/4/25

(Sujoy Goswami)
General Manager (HR&A)
Training, Planning & Allied Services

Memo No: GM (HR&A)/TP&AS/TCL/Circular/1609 **Date:** 28.04.25

Distribution:

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WBSETCL

Memo No: GM(HR&A)/TP&AS/TCL/Circular/1609 (1-100) **Date: 29-04-2025**

Copy forwarded for information and necessary action please to: -

1) The Executive Director (O&M),WBSETCL
2) Chief Engineer, Corporate / O&M-I/ O&M-II /O&M-III/ Projects-I / Projects-II/ Testing/ Engineering(O&M)/ Engineering(Projects) /Regulatory & Commercial Deptt./ SLDC / CPD / Procurement /EMD/ Communication, WBSETCL.
3) The General Manager (HR&A), Corporate / Training, Planning & Allied Services, WBSETCL.
4) The General Manager (F&A), Corporate / Internal Audit, WBSETCL.
5) The Company Secretary, WBSETCL.
6) The Head I.T., WBSETCL
7) The Addl. C. E., Quality Control & Inspection Cell / Kolkata Tr Zone /Kalyani Tr Zone/Raiganj Tr Zone/ Chinsurah Tr Zone / Siliguri Tr Zone / Midnapore Tr Zone /Berhampore Tr Zone / Durgapur Tr Zone / Durgapur FZO /Kolkata FZO/Siliguri FZO/ Burdwan FZO / Bankura FZO /Chinsurah FZO /Barasat FZO / Malda FZO / Howrah Communication Zone,WBSETCL.
8) The Addl. General Manager (F&A), Corporate, WBSETCL.
9) The Addl. General Manager (HR&A), Corporate, WBSETCL.
10) The Chief Medical Officer, WBSETCL
11) The Chief Security Officer, WBSETCL
12) The Chief Land Officer, WBSETCL
13) The Addl. General Manager (HR&A), Corporate Vigilance Cell, WBSETCL.
14) The Dy CE / SE &Area Manager/SE (E) / SE, In-charge /: -

    i) **Area Office :-**
    Salt Lake / Kasba / Behala / Barasat / Berhampore / Krishnanagar / Chandannagar / Howrah / Bankura / Burdwan / Birbhum/ Tamluk / Haldia / Midnapore/ Purulia / Kharagpur / Alipurduar / Jalpaiguri / Siliguri / Raiganj / Malda / Durgapur Area Office, WBSETCL
    ii) **400KVArea Office:** -Arambag / Durgapur /Jeerat / Kharagpur /Gokarna / New Chanditala, WBSETCL
    iii) **Testing Area Office**: -Salt Lake/ Durgapur/ Burdwan / Midnapore/ Howrah /Raiganj /Siliguri/ Kalyani/Alipurduar/Purulia/Berhampore/ Baruipur, WBSETCL
    iv) **Communication Area Office;** Siliguri / Durgapur, WBSETCL
15) The Manager (HR&A)/Asstt. Manager (HR&A)/(F&A)
    Corporate / O&M-I /O&M–II / Procurement / Projects-I /Projects-II / Testing H.Q / Salt Lake / Kasba / Behala / Barasat / Berhampore / Krishnanagar / Chandannagar /Durgapur / Howrah / Bankura / Burdwan / Birbhum/ Tamluk / Haldia / Midnapore/ Purulia / Kharagpur / Alipurduar / Jalpaiguri / Siliguri / Raiganj / Malda Area Office/ Arambag 400 KV / Durgapur 400 KV/Jeerat 400 KV / Kharagpur 400 KV /Gokarna 400 KV / New Chanditala 400 KV / SLDC, WBSETCL
16) The Asstt. Manager (Corp. Comm.), WBSETCL
17) The P.S/ P.A. to Managing Director /Director (HR&A) / Director (F&A) / Director (Projects) / Director (Operations), WBSETCL

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