



भारतीय
प्रौद्योगिकी
संस्थान
काशी हिन्दू विश्वविद्यालय



INDIAN
INSTITUTE OF
TECHNOLOGY
BANARAS HINDU UNIVERSITY

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Ref No:- IIT(BHU)/MRC/2018-19/20

Date: 09.10.2018

**TENDER FOR GROUP HEALTH INSURANCE
FOR IIT(BHU) EMPLOYEES AND THEIR FAMILY MEMBERS**

The Institute invites sealed tender from **IRDA accredited Insurance Companies** for Group Health Insurance Policy for the employees and their family members of IIT(BHU). Interested Companies may submit tender as per the attached format.

Important Dates & Time :

S.No	Particulars	Date	Time
1.	Last date & time for submission of sealed TENDER	31.10.2018	5 p.m.

The tender received after due date and time mentioned above will not be entertained under any circumstances. Incomplete and unsigned tender or the tender not in prescribed format will be rejected without assigning any reason. The tender should be complete in all respects and submitted to the following address, superscribing ***“TENDER FOR GROUP HEALTH INSURANCE POLICY”*** on the envelope.

**Registrar
Indian Institute of Technology (BHU)
Varanasi-221005, Uttar Pradesh**

Terms and conditions:

Procedure for submission:

Sealed envelopes A & B (as stated below) to be placed in a single cover (sealed) and superscribed as “**Tender for Group Health Insurance Policy**”. The sealed envelope should reach the **Registrar, Indian Institute of Technology (BHU), Varanasi (221005)** before **31/10/2018** at **05.00 p.m.**. The Institute will not take any responsibility under any circumstances for courier/postal delays.

ENVELOPE ‘A’:

This envelope should contain the following

- (a) Duly completed covering letter as per *Annexure-II* on official letter head.
- (b) Technical Bid as per *Annexure-I, Annexure-III* and the terms and conditions duly signed.
- (c) Relevant supporting documents of technical bid, if any.

ENVELOPE ‘B’:

This envelope should contain only the Financial Bid as per *Annexure- IV & V*

1. Financial Bids will be considered only for those bidders who are declared qualified after evaluation of Technical Bids.
2. The Technical Evaluation Committee of the Institute constituted for the purpose shall assess the ability of the agency to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.
3. The Tenderer should sign each and every page of the tender documents.
4. All the regular employees of the IIT(BHU) and their family members irrespective of age group should be eligible to join the scheme. At present the retirement age for faculty members is 65 years and for non teaching staffs it is 60 years.
5. Bids which are received late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
6. Tenders sent by fax & e-mail will not be accepted.
7. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of IIT(BHU) shall prevail.
8. The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from IIT(BHU).
9. The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
10. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
11. In case of failure in settlement of claims within the time frame, the penalty will be enforced as per Institute norms.
12. The period of contract will initially be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one month’s notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
13. The Courts of Varanasi alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Institute arising out of this service. It is specifically agreed that no court outside and other than Court in Varanasi shall have jurisdiction in the matter.

14. IIT(BHU) reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement.
15. Arbitration- All dispute and differences which may arise between the IIT(BHU) and the Insurance Company shall be referred to Director, IIT(BHU) whose decision shall be binding on all concerned.

Special Terms and Conditions:

1. Cashless facility should be provided all over India and at least four major multi-specialty hospitals located in Varanasi. Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
2. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
3. Door-step reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time by the TPA at the time of admission should be maximum of six hours.
4. Reports including the claims of individuals and the details of settlement are to be furnished to the Institute on monthly basis or as and when required by the Institute.

The Company/ Agency should also furnish the copies of following documents in addition to the documents asked for in the tender document:

1. IRDA Accreditation Certificate.
2. List of Government/Semi-Government/ Govt. of India Undertaking/Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof.
3. Details of the TPA.
4. A dummy copy of Group Health Insurance policy with detailed terms and conditions.

(Signature of the Authorized Person)

Date:

Name _____

Mobile No. _____



Annexure- I

Eligibility Criteria

Technical Requirements	Complied Yes / No.	Supporting documents enclosed. Yes/No
IRDA Accreditation Certificate		
Adequate experience in providing Group Insurance during past 10 years		
Tender documents duly signed on each page		
Cashless treatment all over India and at least 4 major Hospitals located in Varanasi. Name of such Hospitals to be provided.		
24X7 helpline of TPA along with contact details of TPA		
A dummy copy of Group Health Insurance policy		
Disease wise capping must be provided.		
All the Stages of Cancer Covered		
Critical Diseases covered in Critical Illness Health Insurance must be provided with terms and conditions.		

(Signature of the Authorized Person)

Date:

Name _____

Mobile No. _____

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Annexure- II

(On office letter head)

Date. _____

The Registrar
Indian Institute of Technology (BHU)
Varanasi-221005

Dear Sir,

Sub: Notice Inviting Tender for Group Health Insurance Policy for IIT(BHU) Employees and their Family Members.

With reference to the above, I am/ We are enclosing our Notice Inviting Tender for Group Health Insurance Policy for IIT BHU.

I / We hereby reconfirm and declare that I / We have carefully read and understood the above referred Tender document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published on Institute website.

Thanking you

Yours faithfully,

(Signature of the Authorized Person)

Name _____

Mobile No. _____



Annexure- III

(TENTATIVE)

GROUP HEALTH INSURANCE POLICY FOR IIT(BHU) EMPLOYEES AND THEIR FAMILY MEMBERS

Technical details			Remarks
Group Name	Indian Institute of Technology(BHU)		
Location	Varanasi		
Commencement Date	Will be informed later on.	Period	
Estimated Data for Insured Group Details			
Estimated Employee As on	01 November 2017		Details of estimated employees and their family members is attached (Appendix -1)
No. of employees	253		
No. of Dependents	727		
TOTAL NOS. OF LIVES	980		
Family Definition	Employee, Spouse, parents, sisters, widowed sisters, widowed daughters, brothers, children, step children, divorced/separated daughter and step mother wholly dependent upon the employee and are normally residing with the employee		In case of son, the coverage will be till he starts earning or he attains the age of 25 years, Whichever is earlier. In case of daughter, the coverage will be till she starts earning or gets married, whichever is earlier irrespective of the age limit. Dependency and other criteria to be decided as per Government of India Medical Attendance Rules.
Maximum Age	Not Applicable		
Floater/Individual	Floater		
Sum Insured bands (Must be quoted separately and independently)	Option-1 Rs. 10.00 Lakh. Option-2 Rs. 5.00 Lakh plus top-up of additional Rs.5.00 Lakh. Option-3 Rs.2.00 Lakh plus top-up of additional Rs. 2.00 Lakh. Option-4 Rs.10 Lakh of Critical Illness cover. Option-5 Rs. 5.00 Lakh of Critical Illness Cover.		

Coverage & Benefits Details		Remarks
Domiciliary Hospitalization	Covered	
Coverage of Pre Existing diseases	Covered	
Exclusions	Applicable	To be specified
Cashless facility	Applicable	
30 days waiting Period	Waived	
1st Year and 2 years exclusions	Waived	
30 Days Pre and 60 Days post hospitalization Expenses covered	Covered	
Maternity Benefit / New Born Baby	Covered.	Limit up to Sum Insured
Co-Payment	Not Applicable	
Sub Limits For Disease or Room Rent Capping	Disease wise capping should be provided.	Room Rent and ICU maximum cap should be specified.
Other Conditions	New Employees shall be included in policy from date of joining and resigned /terminated employees shall be deleted from date of Resignation/termination.	
	Monthly declarations will be given for Additions and Deletions by end of the following month	
	Pro rata Premium to be charged/Refund in case of Addition and Deletion	
TPA	TPA Services Involved (if any) and Name and contact details to be submitted.	List of Network of Authorized hospitals to be provided.
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.	

Name and Signature of Authorized Person

seal

Indian Institute of Technology (BHU)

Appendix-1

Tentative Employee strength as on	01-11-2017
No. of Employees	253
Total No. of Lives	980

Age Band	Total Number(Tentative)
Upto-25	331
26-30	70
31-35	79
36-40	101
41-45	73
46-50	79
51-55	64
56-60	57
61-65	53
Above 65	73
TOTAL	980

INDIAN INSTITUTE OF TECHNOLOGY (BHU)

Annexure-IV

**FINANCIAL BID
FOR
GROUP HEALTH INSURANCE POLICY FOR IIT(BHU)
EMPLOYEES AND THEIR FAMILY MEMBERS.**

OPTION – 1

Sl.No.	Particulars	Total Premium
01	Premium for coverage of Rs.10.00 Lakh per family for a period of one year. (Please indicate premium for each member)	
	Taxes (if any)	
	Total in figures	
	Total in words	

OPTION – 2

Sl.No.	Particulars	Total Premium
01	Premium for coverage of Rs.5.00 Lakh per family for a period of one year. (Please indicate premium for each member)	
02	Additional Coverage- Top-up possibility of Rs.5.00 Lakh per family over and above the cover of Rs. 5.00 Lakh for a period of one year.	
	Taxes (if any)	
	Total in figures	
	Total in words	

OPTION – 3

Sl.No.	Particulars	Total Premium
01	Premium for coverage of Rs.2.00 Lakh per family for a period of one year. (Please indicate premium for each member)	
02	Additional Coverage- Top-up possibility of Rs.2.00 Lakh per family over and above the cover of Rs. 2.00 Lakh for a period of one year.	
	Taxes (if any)	
	Total in figures	
	Total in words	

Option- 4

Sl.No.	Particulars	Total Premium
01	Premium for Critical Illness for coverage of Rs. 10.00 Lakh per family for a period of one year. (Please indicate premium for each member and also name of critical illness covered)	
	Taxes (if any)	
	Total in figures	
	Total in words	

OPTION – 5

Sl.No.	Particulars	Total Premium
01	Premium for critical Illness for coverage of Rs.5.00 Lakh per family for a period of one year. (Please indicate premium for each member and also name of critical illness covered)	
	Taxes (if any)	
	Total in figures	
	Total in words	

Note:

- All terms & conditions as stated in the Tender Document.
- Conditional bids are not acceptable.
- Bids submitted in the above format is only acceptable

Name and Signature of Authorized Person

seal

Age Band Wise premium per life

Option 1- Sum Insured Rs.10 Lakh

Age Band	0-18	19-35	36-45	46-55	56-65	66-70	71-75	76-80	Above 80
Premium per Life									

Option 2- Sum Insured Rs.5 Lakh plus top-up possibility of additional Rs.5 Lakh

Age Band	0-18	19-35	36-45	46-55	56-65	66-70	71-75	76-80	Above 80
Premium per Life									

Option 3- Sum Insured Rs.2 Lakh plus top-up possibility of additional Rs.2 Lakh

Age Band	0-18	19-35	36-45	46-55	56-65	66-70	71-75	76-80	Above 80
Premium per Life									

Option 4- Critical Illness cover of Rs.10 Lakh only.

Age Band	0-18	19-35	36-45	46-55	56-65	66-70	71-75	76-80	Above 80
Premium per Life									

Option 5- Critical Illness cover of Rs.5 Lakh only.

Age Band	0-18	19-35	36-45	46-55	56-65	66-70	71-75	76-80	Above 80
Premium per Life									

Name and Signature of Authorized Person


