

Tender No. 23SP138T

August 03, 2023

Notice Inviting Tender for Group Medical Insurance Policy for Employees and their Dependents

Dear Sir / Madam,

IIM Tiruchirappalli would like to take up a Group Medical Insurance Policy for Employees and their Dependents from the following Four ***Public Sector Undertaking Insurance Companies only***.

M/s. United India Insurance Company Ltd.

M/s. National Insurance Company Ltd.

M/s. The Oriental Insurance Company Ltd.

M/s. The New India Assurance Company Ltd

Hence you are required to quote your lowest rate for the below-mentioned Sum Insured.

Particulars	Category	Sum Insured Per Person (Family Floater)	Total Premium Amount (Excluding GST)	GST @ ___ %	Grand Total (including GST)
Standard Group Medical Insurance Policy for Employees and their dependents.	Regular	6,50,000/-			
	Institute Contract	2,00,000/-			

Terms and Conditions:

1. The above cost should be inclusive of GST and it should be quoted separately.
2. ***The above mentioned four Public Sector Insurance Companies can only quote the rate for Group Medical Insurance for the Employees and their Dependents.***
3. **For The Group Medical Insurance Policy for Employees and their Dependents**
 - a) The Group Medical Insurance Policy Should consist of the following features:
 - i. Age for coverage in policy should be from Day 1 to 80 years to enter the policy.
 - ii. There should not be any capping on the Room Rent for ICU as well as Normal Room.
 - iii. Cashless facility in all the empaneled Hospitals.
 - iv. Pre-existing diseases should be covered under the policy.
 - v. First 30 days / specific waiting periods should be waived off.

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- vi. No sub-limits or illness wise limit.
 - vii. Pre and post hospitalization minimum 30 and 60 days respectively.
 - viii. Maternity Benefit should be covered without any waiting period and subject to payment of at least Rs. 25,000/- for normal delivery and Rs.50,000/- for caesarean delivery.
 - ix. New born baby should be covered since birth (to be added at the time of renewal).
 - x. Day one covers for new joiner for regular and also for institute contract employees and their dependents as per their Sum Assured eligibility.
 - xi. Mid-term inclusion of the existing employees for the newly acquired dependent (newly married spouse / new born baby, newly adopted child).
 - xii. Claim settlement period not exceeding 15 working days after submission of claim.
 - xiii. Insurance e-Card and also a physical Card for all the beneficiaries should be provided within one month of the start of the Insurance cover.
 - xiv. Emergency ambulance service for a minimum amount of Rs. 2500/- per trip.
 - xv. Complimentary Corporate Buffer for a minimum amount of Rs.500,000/-, without any additional premium.
- b) In addition to above, you may also offer other benefits such as waiver of all exclusions, provision for second opinion etc. without affecting the premium amount.
- c) Similarly, annual health check-up shall be a part of the package and it should not involve additional premium.
- d) Apart from above, please provide the following details: -
- i. Day care procedures list.
 - ii. Disease, which are not covered under the policy.
 - iii. Charges/Tests/ or any other items which are not covered.
 - iv. List of clients (preferably from educational institutions) where such group Mediclaim policies are under operation.
 - v. Brief profile of Third Party Agency (TPA) & their registration details. There should be a dedicated helpline (24×7) from the Third Party Agency (TPA) of insurance company available and the contact details of the same should be furnished. IIM Tiruchirappalli has discretion to select the TPA.

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- e) There should be provision in the policy to enhance the sum insured by the employees by payment of incremental premium on their own.
- f) The incremental premium amount for the enhanced sum insured amount may be collected directly from the employees.
- g) COVID-19 coverage should also be provided along with this policy.
4. **Policy Period:** The period of insurance is for *one year from 01st October 2023*. However, the insurance may be extended for a further period of up to two years on yearly basis, if the services/performance of service provider is found to be satisfactory, on the same rate and terms & conditions and at the sole discretion of the Institute.
5. In addition to the above, you may also offer other benefits, such as a waiver of all exclusions, provision for a second option, etc., without affecting the premium amount.
6. Any Service Charges on Medical Bills should not be deducted from the Individual Claim.
7. **Migration:**

The Insured Person will have the option to migrate the policy to other health insurance products/plans as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan, the Insured Person should get the accrued continuity benefits in Waiting Periods as per IRDAI guidelines on Migration.
8. Insurance Companies should have the empanelment of major hospitals in Tiruchirappalli like the following hospitals, but not limited to:
 - a. KMC Specialty Hospital Cantonment, Trichy
 - b. Kauvery Medical Center Tennur, Trichy
 - c. Apollo Speciality Hospital, Trichy
 - d. Maruti Hospital, Trichy
 - e. Arul Hospital, Trichy
 - f. Joseph Eye Hospital, Trichy
 - g. Gastro Care Hospital, Trichy
 - h. GVN Hospital Private Ltd, Trichy
9. ***The Insurance Companies should attach the list of empaneled hospitals along with the Tender. If the Institute desires to empanel any one of the Hospitals, which are not listed in their empanelment, the selected Insurance Company should empanel the same.***
10. The successful Insurance Company shall, at its own cost, comply with the provision of orders and notifications issued by IRDA and the Government from time to time.
11. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.

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12. In case of failure in settlement of claims within the time frame, the penalty will be enforced as per Institute norms.
13. **Payment:** will be made in Advance against proforma invoice provided by the Successful bidder.
14. Special services (if any), without any additional cost.
15. Tax will be deducted as per the rule in force.
16. **Arbitration:** In case of any unreconciled disputes between the parties IIM Tiruchirappalli and the agency/firm to whom the contract had been awarded, arising out of any of the terms of the Tender document, the dispute shall be referred to a single Arbitrator mutually agreed, as per arbitration and Reconciliation Act 1996, in Trichy jurisdiction. The decision of the Arbitrator shall be final and binding on both parties. The language of the arbitration shall be English. The Place and seat of arbitration shall be in Trichy.
17. Any legal disputes that may arise shall be subject to the Courts at Tiruchirappalli.
18. GST Number of IIM Tiruchirappalli is **33AAAI5004RIZO**.
19. Details of employees and their dependents along with their relationship are enclosed as **Annexure -I**.
20. Note: You may contact the Institute if any further details required in this regard (Phone No.0431-2505068/5153/21)

The Tender should be submitted in the sealed cover super scribing “**Tender for Group Medical Insurance Policy for Employees and their Dependents**” addressed to “The Chief Administrative Officer (i/c), IIM Tiruchirappalli, Trichy Pudukkottai Highway, Chinna Sooriyur, Trichy – 620 024 to reach us on or before **05.00 PM, 25th August 2023**.”

ANNEXURE - I

Indian Institute of Management Tiruchirappalli				
List of Faculty and their dependents				
Sl. No	Employee ID	Relationship	Age	Sum Insured - 6.5 Lakhs for per person (Family Floater)
1	I-A03	Self	38	
	Dependent 1	Father	69	
	Dependent 2	Mother	63	
2	I-A04	Self	42	
	Dependent 1	Wife	39	
3	I-A07	Self	44	
	Dependent 1	Wife	41	
	Dependent 2	Daughter	12	
	Dependent 3	Daughter	9	
4	I-A09	Self	33	
	Dependent 1	Wife	31	
	Dependent 2	Mother	56	
5	I-A11	Self	35	
	Dependent 1	Wife	27	
	Dependent 2	Son	1	
	Dependent 3	Mother	59	
6	I-A10	Self	35	
7	I-B01	Self	41	
	Dependent 1	Wife	37	
	Dependent 2	Daughter	8	
	Dependent 3	Father	69	
	Dependent 4	Mother	67	

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8	I-D02	Self	38	
	Dependent 1	Wife	37	
	Dependent 2	Mother	63	
	Dependent 3	Son	4	
	Dependent 4	Son	2	
9	I-G03	Self	33	
	Dependent 1	Wife	34	
	Dependent 2	Daughter	6	
	Dependent 3	Son	2	
10	I-G01	Self	43	
	Dependent 1	Wife	43	
	Dependent 2	Son	6	
11	I-G02	Self	63	
	Dependent 1	Wife	57	
12	I-G04	Self	35	
	Dependent 1	Wife	32	
	Dependent 2	Daughter	6	
	Dependent 3	Mother	74	
13	I-H01	Self	45	
	Dependent 1	Wife	45	
	Dependent 2	Daughter	17	
	Dependent 3	Son	12	
14	I-J01	Self	41	
	Dependent 1	Wife	35	
	Dependent 2	Son	9	

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15	I-J03	Self	40	
	Dependent 1	Wife	37	
	Dependent 2	Daughter	8	
	Dependent 3	Son	4	
	Dependent 4	Father	73	
	Dependent 5	Mother	70	
16	I-K02	Self	45	
	Dependent 1	Wife	40	
	Dependent 2	Daughter	11	
17	I-M02	Self	41	
	Dependent 1	Wife	36	
	Dependent 2	Father	72	
18	I-M03	Self	38	
	Dependent 1	Wife	36	
	Dependent 2	Daughter	1	
	Dependent 3	Father	72	
	Dependent 4	Mother	66	
19	I-M04	Self	47	
20	I-NO1	Self	42	
	Dependent 1	Wife	38	
	Dependent 2	Daughter	5	
	Dependent 3	Son	5	
	Dependent 4	Father	71	
	Dependent 5	Mother	59	
21	I-P03	Self	38	
	Dependent 1	Son	5	
	Dependent 2	Daughter	1	

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22	I-P06	Self	47	
	Dependent 1	Wife	42	
	Dependent 2	Daughter	15	
	Dependent 3	Mother	75	
23	I-P07	Self	29	
	Dependent 1	Father	60	
	Dependent 2	Mother	56	
24	I-P08	Self	34	
	Dependent 1	Wife	32	
	Dependent 2	Son	2	
	Dependent 3	Mother	66	
25	I-R02	Self	38	
	Dependent 1	Wife	31	
	Dependent 2	Son	1	
26	I-R03	Self	32	
27	I-R04	Self	41	
	Dependent 1	Wife	35	
	Dependent 2	Daughter	8	
	Dependent 3	Son	3	
28	I-S15	Self	44	
	Dependent 1	Wife	42	
	Dependent 2	Son	1	
29	I-S13	Self	55	
	Dependent 1	Wife	50	
	Dependent 2	Son	24	
30	I-S12	Self	55	
	Dependent 1	Wife	57	
	Dependent 2	Son	19	

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31	I-S01	Self	59	
	Dependent 1	Mother	81	
32	I-S17	Self	36	
	Dependent 1	Father	69	
33	I-S10	Self	37	
	Dependent 1	Wife	34	
	Dependent 2	Father	69	
	Dependent 3	Mother	60	
34	I-S11	Self	47	
	Dependent 1	Wife	48	
	Dependent 2	Son	5	
35	I-S07	Self	42	
	Dependent 1	Husband	41	
36	I-S04	Self	60	
	Dependent 1	Wife	56	
	Dependent 2	Daughter	33	
37	I-S19	Self	36	
	Dependent 1	Wife	35	
	Dependent 2	Son	3	
38	I-S20	Self	51	
	Dependent 1	Wife	45	
	Dependent 2	Daughter	16	
	Dependent 3	Daughter	3	
39	I-S21	Self	30	
40	I-U01	Self	52	
	Dependent 1	Husband	55	
	Dependent 2	Daughter	14	

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41	I-V04	Self	37	
	Dependent 1	Wife	32	
	Dependent 2	Son	2	
42	I-V01	Self	54	
	Dependent 1	Husband	54	
	Dependent 2	Daughter	22	
	Dependent 3	Daughter	20	
43	I-V03	Self	42	
	Dependent 1	Wife	40	
	Dependent 2	Daughter	13	
	Dependent 3	Father	73	
	Dependent 4	Mother	66	
44	I-V05	Self	30	

Indian Institute of Management Tiruchirappalli				
List of Regular Staff and their dependents				
S. No	Employee ID	Relationship	Age	Sum Insured - 6.5 Lakhs for per person (Family Floater)
1	II-P04	Self	58	
	Dependent 1	Wife	55	
2	II-E01	Self	59	
	Dependent 1	Wife	50	
	Dependent 2	Son	20	
	Dependent 3	Son	19	

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3	II-S-06	Self	45	
	Dependent 1	Wife	35	
	Dependent 2	Son	7	
	Dependent 3	Daughter	1	
4	II-C01	Self	38	
	Dependent 1	Husband	40	
	Dependent 2	Daughter	9	
	Dependent 3	Daughter	5	
	Dependent 4	Father	67	
	Dependent 5	Mother	56	
5	II-D01	Self	42	
	Dependent 1	Husband	42	
	Dependent 2	Son	16	
	Dependent 3	Daughter	14	
	Dependent 4	Mother	55	
6	II-H01	Self	50	
	Dependent 1	Husband	57	
	Dependent 2	Daughter	18	
	Dependent 3	Son	16	
	Dependent 4	Mother	79	
7	II-K04	Self	43	
	Dependent 1	Wife	31	
	Dependent 2	Daughter	9	
	Dependent 3	Son	6	

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8	II-K01	Self	54	
	Dependent 1	Wife	44	
	Dependent 2	Daughter	21	
9	II-K03	Self	38	
	Dependent 1	Wife	33	
	Dependent 2	Mother	71	
	Dependent 3	Son	5	
10	II-K02	Self	40	
	Dependent 1	Wife	33	
	Dependent 2	Daughter	8	
	Dependent 3	Daughter	4	
11	II-M04	Self	42	
	Dependent 1	Husband	50	
	Dependent 2	Daughter	15	
	Dependent 3	Son	13	
	Dependent 4	Father	66	
	Dependent 5	Mother	63	
12	II-M05	Self	41	
	Dependent 1	Wife	34	
	Dependent 2	Father	67	
	Dependent 3	Mother	62	
	Dependent 4	Daughter	10	
	Dependent 5	Son	9	

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13	II-M06	Self	40	
	Dependent 1	Wife	38	
	Dependent 2	Son	1	
	Dependent 3	Father	75	
	Dependent 4	Mother	64	
14	II-P02	Self	48	
	Dependent 1	Wife	36	
	Dependent 2	Son	16	
	Dependent 3	Daughter	12	
15	II-P01	Self	47	
	Dependent 1	Husband	52	
	Dependent 2	Daughter	19	
	Dependent 3	Son	14	
	Dependent 4	Mother	74	
16	II-P03	Self	37	
	Dependent 1	Husband	41	
	Dependent 2	Son	6	
	Dependent 3	Daughter	4	
	Dependent 4	Mother	66	
17	II-R01	Self	39	
	Dependent 1	Husband	46	
	Dependent 2	Son	17	
	Dependent 3	Father	66	
	Dependent 4	Mother	58	

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18	II-R02	Self	54	
	Dependent 1	Wife	48	
	Dependent 2	Son	21	
	Dependent 3	Father	77	
	Dependent 4	Mother	73	
19	II-S07	Self	41	
	Dependent 1	Husband	47	
	Dependent 2	Son	17	
	Dependent 3	Son	11	
	Dependent 4	Son	11	
	Dependent 5	Father	72	
	Dependent 6	Mother	71	
20	II-S02	Self	37	
	Dependent 1	Wife	33	
	Dependent 2	Son	6	
	Dependent 3	Father	69	
	Dependent 4	Mother	67	
21	II-S03	Self	41	
	Dependent 1	Husband	45	
	Dependent 2	Son	17	
	Dependent 3	Daughter	11	
	Dependent 4	Mother	58	
	Dependent 5	Father	71	

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22	II-V02	Self	40	
	Dependent 1	Wife	37	
	Dependent 2	Daughter	9	
	Dependent 3	Son	7	
	Dependent 4	Father	68	
	Dependent 5	Mother	65	
23	II-V04	Self	42	
	Dependent 1	Wife	35	
	Dependent 2	Son	13	
	Dependent 3	Daughter	8	
	Dependent 4	Father	73	

Indian Institute of Management Tiruchirappalli				
List of Contract Staff and their dependents				
S. No	Employee ID	Relationship	Age	(Sum Insured - 2 Lakhs)
1	IIC-A01	Self	57	
	Dependent 1	Wife	47	
	Dependent 2	Son	18	
2	IIC-A02	Self	36	
	Dependent 1	Wife	33	
	Dependent 2	Daughter	9	
	Dependent 3	Father	65	
	Dependent 4	Mother	60	
3	IIC-B01	Self	34	
	Dependent 1	Father	64	

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4	IIC-G01	Self	54	
	Dependent 1	Wife	45	
	Dependent 2	Daughter	19	
	Dependent 3	Son	14	
5	IIC-G02	Self	44	
	Dependent 1	Wife	27	
	Dependent 2	Daughter	3	
	Dependent 3	Daughter	2	
6	IIC-I01	Self	29	
	Dependent 1	Husband	31	
	Dependent 2	Daughter	3	
7	IIC-R02	Self	31	
	Dependent 1	Father	67	
	Dependent 2	Mother	53	
8	IIC-R03	Self	54	
	Dependent 1	Wife	50	
	Dependent 2	Daughter	18	
9	IIC-S01	Self	64	
	Dependent 1	Wife	58	
10	IIC-S02	Self	50	
	Dependent 1	Wife	42	
	Dependent 2	Son	15	
11	IIC-S04	Self	50	
	Dependent 1	Wife	50	
	Dependent 2	Son	19	

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12	IIC-S05	Self	31	
	Dependent 1	Wife	23	
	Dependent 2	Son	2	
	Dependent 3	Father	53	
	Dependent 4	Mother	52	
13	IIC-S06	Self	39	
	Dependent 1	Wife	34	
	Dependent 2	Son	6	