



INDIAN INSTITUTE OF MANAGEMENT NAGPUR

TENDER DOCUMENT

**Group Mediclaim Coverage (GMC) for IIM Nagpur employees and their family members
&
Group Mediclaim Coverage (GMC) ,Group Personal Accidental Policy (GPA) for IIM Nagpur Students.**

Part 1- Technical Bid (PQ Bid)

Client

Stores & Purchase Office
Indian Institute of Management Nagpur - 441108
Email : purchase@iimnagpur.ac.in
Phone no. 0712-287-0320/0321

Chapter 1**Notice inviting Tender and Schedule of Events**

Sealed bids are invited from IRDA-accredited Insurance companies OR authorized brokerage agencies For Group Health Insurance policy for employees of IIM Nagpur and their family members and students.

Clause No.	Title	Description
101	Bid for	Group Medclaim Coverage (GMC) for IIM Nagpur employees and their family members & Group Medclaim Coverage (GMC), Group Personal Accidental Policy (GPA) for IIM Nagpur Students.
102	Reference no.	IIMN/143/2023-24/025 dated 19.03.2024
103	Schedule of events	2. Bid issue from – 20.03.2024 3. Pre-Bid meeting – 27.03.2024 at 11:00 AM (Physically at IIM Nagpur MIHAN Campus) 4. Last date for submission of bids - 10.04.2024 up to 11:00 AM 5. Opening of PQ & Technical Bids - 10.04.2024 at 11:30 AM 6. Opening of Price Bids - 11.04.2024 at 04:00 PM or later
104	Bid format	The bid shall be submitted in two parts as given below. The two sealed envelopes (1 & 2) to be placed in a single envelope super-scribed "Bid for Group Medical Insurance and Group personal accident Policy for IIM Nagpur" and submitted by hand or by post / courier so as to reach IIM Nagpur before the last date as per schedule.
	Sealed Envelope1	Super scribed " Technical Bid " for "Group Medical Insurance and Group personal accident Policy for IIM Nagpur" containing <ol style="list-style-type: none"> 1. Complete Pre-Qualification (PQ) document signed and stamped. 2. Duly filled in Annexures A, B, C 3. Legible copies of relevant supporting PQ documents as mentioned in Annexure 'B' duly self-attested by bidder.
	Sealed Envelope2	Super scribed " Price Bid " for "Group Medical Insurance and Group personal accident Policy for IIM Nagpur" containing Price Bid document – Completely filled signed and stamped
105	Late / Conditional Bids	Conditional bids not conforming to the PQ / requirements as per the bidding documents will not be considered.
		Bids received after the last date & time of submission will not be considered.

106	Bid evaluation	<ol style="list-style-type: none"> 1. PQ bids will be opened and agencies will be assessed based on company profile & pre-qualification criteria. Technically /PQ qualified agencies as per criteria will be declared. 2. Price Bids of only Pre-qualified agencies will be opened. 3. Agency providing the services as per the institute's requirements & coverage and with lowest total premium quoted in will be awarded the contract as mentioned in Price Bid. 4. The contract for policy may be awarded separately to the bidders quoting the lowest total premium for employees' policy (Table 1 of Price Bid) and for students' policy (Table 3) 5. A single bidder may get the contract for both the employees and students' policy if the quote is lowest in both Table 1 and Table 3.
107	Rejection of bid(s)	IIMN reserves the right to reject any or all the tenders relating to the service under this Tender Document without assigning any reason whatsoever.
108	Force Majeure	If the whole of any part of the performance by the Parties of any part of their respective obligations hereunder is prevented or delayed by causes, circumstances or events beyond the control of the Parties including delays due to floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government, custom barriers, or other causes of like character beyond the control of the Parties, then to the extent the Parties shall be prevented or delayed from performing all or any part of its obligations hereunder by reason thereof despite due diligence and reasonable efforts to do so notwithstanding such causes, circumstances or events, the Parties shall be excused from performance hereunder for so long as such causes, circumstances or events shall continue to prevent or delay such performance.
109		The applicant must submit Annexure-A duly filled, signed and Stamped.
109.1	Pre -qualification requirements	Agency to submit the documentary proof in support for the eligibility criteria mentioned in Annexure 'B' A simple undertaking by the agency for any of the above points shall not be considered for evaluation.
110	Precedence Clause	In the case of any ambiguity in interpretation, the decision by IIMN authority on the interpretation of the entire contract terms and conditions will be final and binding to all.
111	Mathematical error	During the opening of price bids, the quoted rates will be declared. However, during calculation verification if there is any error found in total amount, the agency will be called for clarifications. However, decision by IIMN authority on the interpretation of the entire contract terms and conditions will be final and binding to all.

112	Payment	Premium for the policy will be paid on submission of Proforma Invoice complete with the details of the group and coverage. Tender No. to be mentioned in the invoice for reference. Payment only by e-payment mode. Taxes applicable as per government rules will be applicable and will be deducted from payments.
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INSTRUCTIONS FOR SUBMISSION OF BIDS

1. The price bids of only those bidders shall be considered for evaluation whose bid is determined to be technically acceptable to IIMN.
2. Price Bid submitted only in the given format will be accepted. Any other format for submission of price bid shall be out rightly rejected without any further reference to the bidders.
3. **It is mandatory for the bidders to quote premium for both Employees' and students' Group Medical coverage in the Price Bid.**
- 3 Any conditions / terms given in the bid by bidders on their own shall not be binding on the IIMN. All the terms & conditions will be as given herein and no change in any terms or conditions by the bidders will be acceptable.
- 4 Bidder signing the tender form or any other documents forming part of the contract on behalf of the Bidder shall be deemed to warranty that he has authority to bind the Bidder. If subsequently comes to light that the person so signed had no authority to do so, the IIMN may without prejudice to any other civil & criminal remedies cancel the tender and hold the Bidder liable for all costs, charges and damages.
- 5 In the case of any dispute, Director, IIMN shall be the sole arbitrator and his decision shall be final & binding on both the parties.
- 6 Any bid received by IIMN, after the deadline for submission of bids prescribed by the IIMN, shall be rejected and returned unopened to the bidder.
- 7 Any cutting/overwriting etc. in the tender must be signed by the person who is signing the tender. The rates and units shall not be overwritten. The financial part in the bid shall always be both in figures and words. In case of discrepancy in words or figures, the amount least between the figure and word will be treated as final.

PARTICULARS OF BIDDER

1	Name of the Bidder	
	a. Trade name	
	b. Status of the bidder (Company / Authorized Brokerage agency)	
2	Postal address for communication	
3.	Telephone numbers	
4	Email address	
5	PAN No. (Enclose self-attested copy)	
6	GST No. (Enclose self-attested copy)	
7	Registration / License details (Enclose self-attested copy)	

I/We hereby declare and affirm that I/we have read and understood the terms and conditions of this tender/ as stipulated in the tender notice No IIMN/143/2023-24/025 dated 20.03.2024. Accordingly, I/ we accept the terms and conditions and hereby offer the rates for “Group Mediciam Coverage (GMC) for IIM Nagpur employees and family members & Group Mediciam Coverage (GMC) , Group Personal Accidental Policy (GPA) for IIM Nagpur Students” as per Price Bid.

Name of the BIDDER _____

Signature of authorized person _____
With date

Official seal of BIDDER

Chapter 2
ELIGIBILITY CRITERIA

ANNEXURE B

Sr.No.	Criteria	Complied (Yes / No)	Supporting Documents attached (Yes / No)
B1	Bidder(Company / Brokerage agency)should provide the quotes of the Insurer that must be accredited with IRDA (updated IRDA certificate of Insurer to be submitted and marked as B1)		
B2	Brokerage agency with experience of more than 10 years (updated IRDA certificate of Broker to be submitted and marked as B2)		
B3	Adequate experience in providing group insurance for minimum 3 organizations. (Client list with work orders/completion /policy copies certified by the Insurer to be attached and marked as B3)		
B4	Cashless treatment facilities to be available in major hospitals in Nagpur as well as other cities in India. (List of network hospitals to be attached / Link to be shared and marked as B4)		
B5	24 x 7 TPA helpline should be available. Provide TPA details with response time. Marked as B5		
B6	Claim settlement ratio to be above 95% (Attach IRDA /Competent Authority Certificate marked as B6)		
B7	Web/Mobile Applications should be available for claim settlement.(Details to be given marked as B7)		
B8	A minimum of 60 hospitals in Nagpur, with at least 15 major Multispeciality hospitals should be empaneled for cashless facility as per the list attached. (Indicative Nagpur Network hospital list)		

*Supporting documents to be attached with Annexure B

Chapter 3**SCOPE OF COVERAGE AND TERMS & CONDITIONS****For****1. Group Medclaim Coverage (GMC) Policy for IIM Nagpur Employees and family members**

Following are the minimum essential conditions of coverage and benefits that IIMN is considering for the group insurance product.

All the employees of IIM Nagpur irrespective of age group will be included in the scheme.

Parameters	Coverage & Benefit details	Remarks
Sum Insured(SI)	5,00,000	For a Family
No. of employees	77	These figures are as of date and are likely to increase in due course
No. of Lives	322	These figures are as of date and are likely to increase in due course
Pre-Existing disease	Covered from Day 1	
Addition / Deletion of members	<ol style="list-style-type: none"> 1. Employees retired / terminated / resigned from the institute shall be excluded from the policy from the date of communication from the institute. 2. Mid-term inclusion of family members due to change in composition of family to be covered. 3. Pro-rata premium to be charged / refunded in case of additions / deletions 	
Hospitalization	Covered	
30 day waiting	Waived	
1/2/3 year waiting	Waived	
Maternity-Normal	50,000	
Maternity-C-sec	50,000	
9 month waiting for maternity	Waived	
Cover for Baby	Covered from Day 1	

Pre & Post Natal	Upto 5,000 above maternity limit	
Normal Room Rent	Up to 1% of SI	
ICU Room Rent	Up to 2% of SI	
Pre hospitalization	Up to 30 days	
Post Hospitalization	Up to 60 days	
Disease wise capping	No Capping	
Ambulance charges	Rs.2000	
Co-Pay	No Co-pay	
No.of empanelled hospitals in Nagpur	Minimum (As per Nagpur Network hospital list attached)	(List of Hospitals from Nagpur to be attached by bidder)
Exclusions	As per standard IRDA list	Please provide the list with the bid. IIM Nagpur may reject bids with exclusions of diseases in addition to standard IRDA list.

Additional facilities Insurer/Broker willing to provide other than policy coverage mentioned above may be submitted with the bid.

Notes:

1. The scheme should have provisions for new entrants in service to get coverage within 48 hours of communication from IIM Nagpur.
2. The agency shall comply with all the notifications issued by IRDA from time to time. Deviation in compliance may lead to rejection of the bid.
3. **Any exclusions in coverage other than published by IRDA for GMC policy will not be acceptable. Bidders are requested to submit list of Exclusions+Dummy policy copy with the PQ bid.**
4. In case of failure in settlement of claims within the period, IIM Nagpur shall impose penalty as per institute's norms.
5. The period of contract will be initially for a period of **One year** extendable on mutually agreeable terms and conditions maximum up to three years, 1 year at a time. In case of extension, revised premium rates will be invited from the agency.
6. Cashless facility should be provided in at least major multi-specialty hospitals in Nagpur **As per Nagpur Network hospital list attached**). Detailed list of these hospitals as well as all the network hospitals covered under the scheme to be provided with the bid.
7. Cashless facility to be available in network hospitals across India and the TPA to assist with locating the hospital if required. No hospitals shall be removed from cashless or reimbursement list after award of contract arbitrarily. In case of removal of any hospital, IIMN to be informed and exclusion is to be approved.
8. There should be a dedicated helpline number (24 x7) from the TPA of Insurance company and the contact details to be furnished along with the bid. In case if the bidder is the Company / Agency,

then it will be sole responsibility of the bidder to facilitate hasslefree facility and convenience to the Institute's beneficiary of the policy.

9. For cases of reimbursement, the amount to be reimbursed directly to the individual preferably within 15 days from the date of submission of documents. In case, if the bidder is the Company / Authorized agent/Intermediary, then the it will be sole responsibility of the bidder to facilitate hassle free reimbursement and convenience to the Institute's beneficiary of the policy.
10. MIS reports including claims of individuals and details of settlement to be furnished to the institute on quarterly basis or as communicated by the institute.
11. The TPA should issue the Mediclaim ID cards of the members within 15 days after submission of names by the Institute.
12. Agency must share SOP for claim settlement procedures.
13. In case of any dispute arising out of this service contract, the jurisdiction will be Nagpur only.

ANNEXURE C

For Group Health Insurance Policy for IIM Nagpur employees and their family members

Details of the group to be insured		
No. of Employees as on tender release date	77	
No. of dependents	245	
Total No. of lives	322	
Definition of family	Employee, Spouse, two children, Parents	
Maximum age	Not applicable	
Floater	Yes	
Sum insured	Rs.5.00 lakh per year per family	

Policy Type	Group Medical Coverage Policy
No. of Lives	322
Sum Insured	Rs. 5,00,000/- per family
Policy start & end dates	01-05-2023 To 01-05-2024
Claim amount processed for year 2023-24,Till the tender release date.	Rs. 9,87,650/-/-

The Group Composition attached as **Annexure C1**
Claim dump attached.

Annexure C1**GROUP COMPOSITION (As on 07.02.2024)**

Sr. No.	Employee No Code	Gender	DOB	Age in years (As on 01.05.2024)
1	2	Male	2-Dec-81	42
2	2	Female	1-Jan-85	39
3	2	Male	7-Oct-16	7
4	4	Male	3-Jul-81	42
5	4	Female	2-Jan-84	40
6	4	Male	14-Jun-16	7
7	4	Male	21-Jun-18	5
8	4	Male	1-Jan-57	67
9	4	Female	1-Jan-55	69
10	5	Female	13-Sep-86	37
11	5	Male	7-Sep-47	76
12	5	Female	25-Oct-53	70
13	6	Male	2-Nov-82	41
14	6	Female	5-Nov-85	38
15	6	Male	7-Sep-17	6
16	6	Male	11-Feb-38	86
17	6	Female	27-Feb-47	77
18	9	Female	1-Apr-87	37
19	9	Male	28-Apr-85	39
20	9	Male	11-Jan-54	70
21	9	Female	30-Nov-64	59
22	10	Male	19-Feb-75	49
23	10	Female	28-Apr-76	48
24	10	Male	6-Jun-04	19
25	10	Male	17-Jun-09	14
26	10	Male	13-Mar-47	77
27	10	Female	6-Sep-51	72
28	14	Male	17-Aug-84	39
29	14	Male	23-Nov-52	71
30	14	Female	2-Dec-57	66
31	15	Female	20-Feb-85	39
32	15	Male	25-Jul-82	41
33	15	Male	3-May-17	6
34	15	Male	11-Dec-40	83
35	15	Female	1-Jan-62	62

36	16	Male	28-Nov-91	32
37	16	Female	7-Dec-92	31
38	16	Male	1-Jul-64	59
39	16	Female	1-Jan-65	59
40	19	Female	15-Aug-85	38
41	19	Female	16-May-60	63
42	22	Male	4-Aug-83	40
43	22	Female	29-Aug-85	38
44	22	Male	30-Apr-53	71
45	22	Female	21-Jul-62	61
46	24	Male	27-Oct-84	39
47	24	Male	15-Jan-44	80
48	24	Female	10-Oct-47	76
49	26	Female	22-Jul-85	38
50	26	Male	13-Jul-84	39
51	26	Male	9-Aug-18	5
52	26	Male	31-Oct-45	78
53	26	Female	5-Jan-53	71
54	30	Male	14-Mar-81	43
55	30	Female	9-Jun-81	42
56	30	Male	28-Jan-20	4
57	33	Male	1-Jun-64	59
58	33	Female	7-Oct-75	48
59	33	Male	8-Jun-98	25
60	33	Female	1-Jan-41	83
61	34	Female	29-May-90	33
62	34	Male	1-Mar-88	36
63	34	Male	16-May-20	3
64	34	Female	5-Aug-58	65
65	36	Male	24-Jan-85	39
66	36	Female	21-May-85	38
67	36	Female	23-Dec-19	4
68	36	Male	5-Jun-52	71
69	36	Female	15-Jul-55	68
70	37	Male	20-Feb-78	46
71	37	Female	6-Sep-83	40
72	37	Male	7-Apr-17	7
73	38	Male	27-Jul-79	44
74	38	Female	3-Apr-75	49
75	38	Female	4-Sep-12	11

76	38	Male	9-Jan-15	9
77	40	Male	17-Jul-78	45
78	40	Female	20-Oct-86	37
79	40	Male	27-Jul-07	16
80	40	Male	2-Jan-15	9
81	40	Male	24-Apr-48	76
82	40	Female	10-Mar-55	69
83	42	Female	8-Feb-81	43
84	42	Male	7-Jul-71	52
85	42	Female	24-Dec-06	17
86	42	Female	16-Jun-16	7
87	43	Male	13-Apr-73	51
88	43	Female	6-Jun-76	47
89	43	Male	19-Oct-09	14
90	43	Male	2-Apr-49	75
91	43	Female	10-Oct-50	73
92	44	Male	11-Jan-74	50
93	44	Female	1-Aug-78	45
94	44	Male	19-Sep-05	18
95	44	Female	23-Mar-10	14
96	45	Male	4-Jul-67	56
97	45	Female	16-Dec-72	51
98	45	Male	15-Jan-41	83
99	45	Female	15-Feb-43	81
100	46	Male	26-May-80	43
101	46	Female	6-Jun-82	41
102	46	Male	24-Feb-08	16
103	46	Female	27-Jul-12	11
104	46	Male	28-Nov-54	69
105	46	Female	1-Jan-53	71
106	100	Male	27-Jul-69	54
107	100	Female	29-Jul-72	51
108	100	Female	2-Sep-02	21
109	100	Female	22-Sep-36	87
110	101	Male	1-Jul-81	42
111	101	Female	26-Jul-90	33
112	101	Female	17-Oct-15	8
113	101	Male	1-Nov-22	1
114	101	Female	10-Jul-59	64
115	103	Female	13-Jul-78	45

116	103	Male	13-Jan-76	48
117	103	Female	26-Apr-03	21
118	103	Male	2-Jun-51	72
119	103	Female	12-Oct-55	68
120	104	Female	29-Aug-76	47
121	104	Male	20-Mar-70	54
122	104	Female	27-Jan-00	24
123	104	Female	15-Apr-04	20
124	104	Female	1-Dec-54	69
125	105	Male	21-Sep-85	38
126	105	Female	19-Oct-87	36
127	105	Male	1-Apr-15	9
128	105	Male	19-Dec-19	4
129	105	Female	23-Jun-63	60
130	106	Male	11-May-75	48
131	106	Female	2-Nov-86	37
132	106	Female	6-Nov-17	6
133	106	Female	22-Aug-50	73
134	107	Male	22-Apr-72	52
135	107	Female	28-Sep-43	80
136	108	Male	20-Jan-89	35
137	108	Female	19-May-89	34
138	108	Male	18-Aug-22	1
139	108	Male	3-Apr-64	60
140	108	Female	20-Apr-70	54
141	110	Male	16-Jan-83	41
142	110	Female	9-Dec-88	35
143	110	Male	28-Nov-14	9
144	110	Male	21-Sep-51	72
145	110	Female	10-Dec-58	65
146	111	Female	3-Mar-90	34
147	111	Male	25-Oct-83	40
148	111	Male	28-Mar-14	10
149	111	Male	11-Dec-55	68
150	111	Female	3-Sep-57	66
151	123	Male	8-Dec-80	43
152	123	Female	25-Jan-90	34
153	123	Male	31-Mar-12	12
154	123	Male	11-Jan-16	8
155	123	Female	8-Mar-59	65

156	127	Male	18-Feb-91	33
157	127	Male	8-Feb-64	60
158	127	Female	15-Aug-73	50
159	127	Female	6-Aug-90	33
160	128	Male	20-Jun-85	38
161	128	Female	14-Feb-90	34
162	128	Male	6-Jun-15	8
163	128	Male	6-Jan-58	66
164	128	Female	17-Oct-61	62
165	139	Male	10-Feb-93	31
166	139	Female	22-Jul-95	28
167	139	Male	29-Nov-66	57
168	139	Female	23-Jun-68	55
169	139	Female	17-Oct-23	0
170	141	Female	9-Jul-91	32
171	141	Male	30-Oct-91	32
172	141	Male	14-Dec-61	62
173	141	Female	8-Sep-66	57
174	144	Female	1-Dec-92	31
175	144	Male	8-Jan-87	37
176	144	Male	15-Dec-47	76
177	144	Female	3-Jul-54	69
178	155	Male	27-Mar-87	37
179	155	Female	2-Jan-93	31
180	155	Female	25-Sep-20	3
181	155	Female	8-Jan-23	1
182	155	Female	9-Sep-63	60
183	163	Female	14-Dec-91	32
184	163	Male	16-Jun-91	32
185	163	Male	1-Jul-63	60
186	163	Female	19-Nov-69	54
187	166	Female	26-May-93	30
188	166	Male	22-Jul-92	31
189	166	Male	8-Aug-66	57
190	166	Female	1-Jan-71	53
191	167	Female	29-Nov-87	36
192	167	Male	24-May-57	66
193	167	Female	14-Jun-60	63
194	176	Male	23-Sep-73	50
195	176	Female	12-Nov-74	49

196	176	Male	12-Jul-99	24
197	176	Male	3-Mar-04	20
198	176	Female	5-Jan-50	74
199	183	Female	26-Mar-87	37
200	183	Male	13-Dec-79	44
201	183	Male	31-May-12	11
202	183	Female	30-Jan-20	4
203	183	Male	17-Aug-56	67
204	183	Female	7-Jun-66	57
205	185	Female	26-Oct-85	38
206	185	Male	2-Nov-80	43
207	185	Male	26-Dec-16	7
208	185	Male	1-Jun-59	64
209	185	Female	10-Jan-66	58
210	187	Male	19-Oct-91	32
211	187	Female	10-Oct-92	31
212	187	Male	19-Oct-67	56
213	187	Female	19-May-67	56
214	190	Female	12-Mar-79	45
215	190	Male	9-Jan-81	43
216	190	Male	12-Mar-23	1
217	190	Female	12-Mar-23	1
218	190	Male	23-Feb-36	88
219	190	Female	15-Jul-45	78
220	192	Female	1-Jan-91	33
221	192	Female	21-Oct-68	55
222	193	Male	17-May-91	32
223	193	Male	21-Apr-58	66
224	193	Female	13-Nov-63	60
225	193	Female	6-Dec-90	33
226	198	Male	28-Sep-80	43
227	198	Female	5-Feb-82	42
228	198	Male	17-Jun-18	5
229	198	Male	13-Jun-48	75
230	198	Female	5-Mar-55	69
231	199	Male	11-Mar-91	33
232	199	Female	7-Jul-99	24
233	199	Female	25-Jun-22	1
234	199	Male	24-Nov-49	74
235	199	Female	2-Jul-65	58

236	201	Female	1-Jan-83	41
237	201	Male	23-Aug-85	38
238	201	Male	15-Jul-50	73
239	203	Male	21-Jul-96	27
240	203	Male	1-Jul-64	59
241	203	Female	24-Dec-66	57
245	205	Male	18-Mar-84	40
246	205	Female	4-Jul-89	34
247	205	Male	9-May-12	11
248	205	Female	4-Jul-21	2
249	205	Male	25-Sep-61	62
250	205	Female	1-Jan-66	58
251	206	Female	19-May-87	36
252	206	Male	1-Dec-85	38
253	206	Female	17-Nov-15	8
254	206	Male	6-Jun-57	66
255	206	Female	12-Jul-66	57
256	47	Male	12-Apr-87	37
257	47	Female	29-Sep-85	38
258	47	Female	7-Feb-17	7
259	47	Female	1-Jan-65	59
260	47	Male	28-Oct-14	9
261	210	Male	12-Jan-95	29
262	210	Male	4-Aug-63	60
263	210	Female	8-Feb-74	50
264	211	Male	17-Jun-87	36
265	211	Female	3-Jul-90	33
266	211	Female	14-Sep-18	5
267	211	Female	24-Apr-23	1
268	211	Male	10-Apr-60	64
269	211	Female	22-Aug-66	57
270	213	Male	4-Dec-95	28
271	213	Male	26-Jan-63	61
272	213	Female	3-May-67	56
273	214	Male	18-Nov-89	34
274	214	Male	18-Sep-58	65
275	214	Female	1-Apr-65	59
276	215	Male	8-Jan-95	29
277	215	Male	15-Oct-71	52
278	215	Female	1-Jan-75	49

279	218	Male	13-Dec-97	26
280	218	Male	1-Oct-62	61
281	218	Female	1-Oct-74	49
282	219	Male	15-Apr-93	31
283	219	Male	1-Jan-57	67
284	220	Female	3-Oct-76	47
285	220	Male	25-Nov-73	50
286	220	Female	2-Mar-06	18
287	220	Female	9-Jan-09	15
288	222	Male	28-Aug-88	35
289	222	Female	16-Nov-93	30
290	222	Male	4-Apr-20	4
291	222	Male	27-Jun-58	65
292	222	Female	8-Oct-62	61
293	223	Male	24-Dec-94	29
294	223	Male	16-Oct-60	63
295	223	Female	10-Oct-68	55
296	224	Male	2-Aug-91	32
297	224	Female	12-Mar-93	31
298	224	Male	24-May-23	0
299	224	Male	20-Sep-59	64
300	224	Female	9-Sep-63	60
301	48	Male	25-Mar-66	58
302	48	Female	27-Jan-66	58
303	48	Female	1-Jan-43	81
304	49	Male	14-Feb-85	39
305	49	Female	27-Jul-89	34
306	49	Male	5-Jul-55	68
307	225	Male	20-Jun-90	33
308	225	Female	5-Dec-95	28
309	225	Male	5-Jan-20	4
310	225	Male	6-Jun-66	57
311	225	Female	14-Feb-69	55
312	50	Male	24-Jan-71	53
313	50	Female	20-Aug-74	49
314	50	Male	27-Oct-07	16
315	50	Female	4-Apr-44	80
316	51	Female	13-May-76	47
317	52	Female	20-Feb-93	31
318	52	Male	26-Nov-94	29

319	52	Male	12-Jun-65	58
320	52	Female	17-Aug-72	51
321	228	Male	5-Feb-95	29
322	228	Female	21-Mar-94	30
323	228	Female	3-Oct-23	0
324	228	Male	16-Nov-67	56
325	228	Female	1-Jul-75	48

SCOPE OF COVERAGE AND TERMS & CONDITIONS

for

**2. Group Mediclaim Coverage (GMC) ,Group Personal Accidental Policy (GPA)
for IIM Nagpur Students**

1. All the students of IIM Nagpur irrespective of age group will be included in the scheme.
2. The scheme should have provisions for new entrants in service to get coverage within 48 hours of communication from IIM Nagpur.
3. The agency shall comply with all the notifications issued by IRDA from time to time.
4. In case of failure in the settlement of claims within the time frame, the penalty will be enforced as per institute norms.
5. The period of the contract will be initially for a period of One year. Extendable upto 3 years.
6. Cashless facility should be provided in major multi-specialty hospitals in Nagpur. Detailed list of these hospitals as well as all the network hospitals covered under the scheme to be provided with the bid. No hospitals shall be removed from cashless or reimbursement list after award of contract arbitrarily, In case of removal IIMN to be informed and exclusion is to be approved.
7. There should be a dedicated helpline number (24 x7) from the TPA of Insurance company and the contact details to be furnished along with the bid.
8. For cases of reimbursement, the amount to be reimbursed directly to the individual preferably within 15 days from the date of submission of documents.
9. MIS reports including claims of individuals and details of settlement to be furnished to the institute on quarterly basis or as communicated by the institute.
10. The Mediclaim ID cards of the members should be issued by the TPA within 15 days after submission of names by the Institute.
11. Agency must share SOP for claim settlement procedures.
12. In case of any dispute arising out of this service contract, the jurisdiction will be Director IIM Nagpur only.

For Group Medical Coverage Policy for IIM Nagpur students

Details of the group to be insured for period of 2024-25	
Group Name	Indian Institute of Management Society, Nagpur
Location	Nagpur
Preferred Commence Date	Midnight of 19/06/2024
Period	One Year
Insured Group Details	
No. of Students as on date (Primary)	267
Expected add-on students to be included in July 2024	260
Type of Policy	Group Medical Insurance and GPA
Sum Insured for GMC	Rs.2,00,000/-
Sum Insured for GPA	Rs.1,00,000/-
Coverage and Benefits Details	
30 Days waiting period	Waived
1 Year waiting period	Waived
Pre-Existing Diseases	Covered
Claim Intimation within 24 hrs & claim paper submission to TPA within 15 days from date of discharge from the hospital	Applicable
OPD	Excluded
30 days pre and 60 days post hospitalization expenses covered	Covered
Other conditions	1. New students shall be included in the policy from the date of joining the institute / students leaving the institute shall be deleted from the date of leaving. 2. Prorata premium are to be charged / refund in case of addition or deletion
TPA	Applicable
Service charge on medical bills	Should not be deducted from the claim or charged to the claim
List of Network Hospitals from Nagpur	Detailed list to be attached
Additional facilities Insurer/Broker willing to provide other than policy coverage mentioned above	Detailed list to be attached

Earlier Policy Details

Policy Type	Group Medical Coverage Policy	Group Accident Insurance Policy
No. of Lives	267	267
Sum Insured	Rs. 2,00,000/- per student	Rs. 1,00,000/- per student
Policy start & end dates	19-Jun-2023 To 19-Jun-2024	19-Jun-2023 To 19-Jun-2024
Claim amount processed for year 2023-24 till date of release of tender (claim dump attached)	Rs. 46300/-	Nil

Other coverage and benefits as detailed in GMC for employees.

Annexure D1

The Group Composition for Student GMC and GPA Policy

Sr. No.	Roll No	DOB	Gender	Age
1	P23001	1/18/2000	Female	24
2	P23003	4/26/1999	Male	25
3	P23004	1/1/2001	Female	23
4	P23005	6/14/1999	Male	25
5	P23006	8/26/1998	Male	26
6	P23007	8/4/1999	Male	25
7	P23008	1/6/1998	Male	26
8	P23009	12/16/1998	Male	25
9	P23010	9/30/2001	Female	23
10	P23011	11/25/1997	Male	26
11	P23012	6/3/2000	Female	24
12	P23013	12/12/1995	Male	28
13	P23014	4/1/2001	Male	23
14	P23015	5/28/2002	Female	22
15	P23016	7/26/1997	Male	27
16	P23017	2/20/1999	Male	25
17	P23018	3/17/1999	Male	25
18	P23019	10/25/1996	Male	28
19	P23020	8/3/1996	Male	28
20	P23021	1/6/1997	Female	27
21	P23022	1/4/1995	Male	29
22	P23023	4/7/2002	Female	22
23	P23024	8/13/2000	Male	24
24	P23025	10/21/1997	Female	27
25	P23026	11/5/2001	Male	22
26	P23027	2/8/1998	Female	26
27	P23028	4/26/2000	Female	24
28	P23029	8/22/1999	Female	25
29	P23030	6/27/1998	Male	26
30	P23031	10/12/1998	Male	26
31	P23032	9/12/1993	Male	31
32	P23033	11/14/1999	Male	24
33	P23034	12/2/1998	Female	25
34	P23035	7/8/2000	Female	24
35	P23036	6/8/2000	Female	24
36	P23037	9/12/1999	Male	25
37	PHD2301		Male	124

38	P23038	3/3/1999	Male	25
39	P23039	8/26/1999	Female	25
40	P23040	2/27/2000	Male	24
41	P23041	12/15/2001	Female	22
42	P23042	6/4/1998	Male	26
43	P23043	11/27/1995	Male	28
44	P23044	9/14/2000	Male	24
45	P23045	7/12/1997	Male	27
46	P23046	11/23/1997	Female	26
47	P23047	9/27/2000	Female	24
48	P23048	10/19/2002	Female	22
49	P23049	8/4/2000	Female	24
50	P23050	11/22/2000	Male	23
51	P23051	5/9/1999	Male	25
52	P23053	5/25/2001	Male	23
53	P23054	10/30/2001	Female	23
54	P23055	7/2/2002	Female	22
55	P23056	9/11/1998	Female	26
56	P23057	5/21/2000	Female	24
57	P23058	1/2/1998	Female	26
58	P23059	11/14/1998	Male	25
59	P23060	2/19/1997	Male	27
60	P23061	6/13/1991	Female	33
61	P23062	3/21/2002	Female	22
62	P23063	5/30/2001	Female	23
63	P23064	7/15/1998	Male	26
64	P23065	10/29/1999	Female	25
65	P23066	8/26/1999	Male	25
66	P23067	9/11/2001	Female	23
67	P23068	6/28/2000	Male	24
68	P23069	11/14/2001	Male	22
69	P23070	1/24/1999	Male	25
70	P23071	7/11/1998	Male	26
71	P23072	6/12/1996	Female	28
72	P23073	10/9/2000	Male	24
73	P23074	10/12/1995	Male	29
74	P23075	2/25/1998	Male	26
75	P23076	2/9/1998	Male	26
76	P23077	3/19/2000	Male	24
77	P23078	11/16/1997	Male	26

78	P23079	5/30/1998	Female	26
79	P23080	5/11/2000	Male	24
80	P23081	5/16/2002	Male	22
81	P23082	12/16/2001	Female	22
82	P23083	4/8/1997	Male	27
83	P23084	10/30/1996	Female	28
84	P23085	3/5/1997	Female	27
85	P23086	2/19/1999	Male	25
86	P23087	10/26/1998	Male	26
87	P23088	8/8/2007	Female	17
88	P23089	5/20/2003	Female	21
89	P23090	9/11/1994	Male	30
90	P23091	8/9/1999	Male	25
91	P23092	12/16/1999	Male	24
92	P23093	12/20/2002	Female	21
93	P23094	3/14/1992	Male	32
94	P23095	10/5/1999	Male	25
95	P23097	7/29/2002	Female	22
96	P23098	7/12/1999	Male	25
97	P23099	8/8/1999	Male	25
98	P23100	8/23/1995	Female	29
99	P23101	3/3/1998	Female	26
100	P23102	9/3/2000	Male	24
101	P23103	11/19/2000	Female	23
102	P23104	7/4/2002	Female	22
103	P23105	11/19/1998	Male	25
104	P23106	9/9/2002	Female	22
105	P23107	8/12/2000	Male	24
106	P23108	9/20/2001	Female	23
107	P23109	2/5/2000	Male	24
108	P23110	12/17/2000	Female	23
109	P23111	12/15/1999	Male	24
110	P23112	7/13/2000	Female	24
111	P23113	7/20/1999	Female	25
112	P23114	10/7/2002	Male	22
113	P23115	12/31/1999	Male	24
114	P23116	6/23/1999	Male	25
115	P23117	8/4/1998	Female	26
116	P23118	12/14/1998	Male	25
117	P23119	3/21/1999	Female	25

118	P23120	11/8/1999	Male	24
119	P23121	1/17/1998	Female	26
120	P23122	1/5/2001	Female	23
121	P23123	3/9/2000	Female	24
122	P23124	7/17/1999	Female	25
123	P23125	3/2/1998	Male	26
124	P23126	2/6/2000	Female	24
125	PHD2302		Male	124
126	P23127	6/17/1999	Male	25
127	P23128	11/3/1999	Male	25
128	P23129	5/17/2000	Female	24
129	P23130	10/20/1998	Male	26
130	P23131	8/15/1998	Male	26
131	P23132	5/30/1996	Female	28
132	P23133	4/14/1999	Female	25
133	P23134	12/4/1999	Female	24
134	P23135	6/25/1998	Male	26
135	P23136	4/26/2001	Male	23
136	P23137	12/18/1997	Male	26
137	P23138	10/17/1995	Female	29
138	P23139	4/24/1998	Male	26
139	P23140	10/22/1999	Male	25
140	P23141	6/28/1997	Male	27
141	P23142	5/31/2002	Male	22
142	P23143	9/28/1996	Male	28
143	P23144	9/5/1998	Male	26
144	P23145	4/16/2000	Male	24
145	P23146	9/23/1999	Female	25
146	P23147	11/12/1997	Female	26
147	P23148	9/29/2000	Female	24
148	P23149	11/18/1997	Male	26
149	P23150	6/25/1999	Male	25
150	P23151	10/7/1996	Female	28
151	P23152	6/6/2002	Male	22
152	P23153	9/8/1999	Male	25
153	P23154	9/20/1999	Male	25
154	P23155	1/5/1999	Male	25
155	P23156	1/19/2001	Male	23
156	P23157	8/11/1997	Male	27
157	P23158	7/23/2000	Female	24

158	P23159	8/27/2000	Female	24
159	P23161	8/6/1999	Female	25
160	P23162	11/9/2000	Male	23
161	P23163	5/10/1999	Male	25
162	P23164	11/8/2001	Female	22
163	P23165	4/5/1997	Female	27
164	P23166	9/7/1994	Male	30
165	P23167	8/28/1998	Male	26
166	P23168	8/24/1998	Male	26
167	P23169	9/22/1999	Female	25
168	P23170	6/9/2000	Female	24
169	P23171	10/25/1999	Male	25
170	P23173	6/23/2002	Female	22
171	P23174	12/7/1999	Female	24
172	P23175	7/13/2000	Male	24
173	P23176	1/26/2000	Male	24
174	P23177	9/20/1999	Female	25
175	P23178	2/14/2001	Female	23
176	P23179	5/5/1999	Male	25
177	P23180	8/31/2000	Male	24
178	P23181	8/16/1993	Male	31
179	P23182	6/28/1998	Female	26
180	P23183	6/3/1999	Female	25
181	P23184	9/27/1994	Female	30
182	P23185	6/8/1999	Female	25
183	P23186	1/16/1994	Male	30
184	P23187	10/1/2001	Male	23
185	P23188	1/4/2000	Male	24
186	P23189	9/24/1999	Male	25
187	P23190	7/17/2000	Female	24
188	P23191	1/2/2001	Female	23
189	P23192	8/27/1999	Male	25
190	P23193	10/27/1997	Female	27
191	P23194	8/15/2003	Female	21
192	P23195	7/26/1998	Female	26
193	P23196	11/7/1999	Male	24
194	P23197	1/22/1998	Female	26
195	P23198	8/4/1997	Male	27
196	P23199	11/30/2001	Female	22
197	P23200	1/9/1998	Female	26

198	P23201	4/17/1998	Female	26
199	P23202	9/17/2002	Male	22
200	P23203	12/18/1997	Male	26
201	P23204	6/11/1999	Male	25
202	P23205	3/17/1997	Male	27
203	P23206	6/28/2000	Male	24
204	P23207	11/8/1998	Male	25
205	P23208	3/16/1997	Female	27
206	P23209	3/29/2001	Male	23
207	P23210	12/18/1999	Female	24
208	P23211	11/28/1999	Female	24
209	P23212	8/27/2002	Male	22
210	P23213	2/22/1999	Male	25
211	P23214	1/18/2002	Female	22
212	P23215	10/25/1999	Male	25
213	P23216	7/27/2002	Female	22
214	P23217	7/29/2000	Male	24
215	P23218	10/6/2001	Male	23
216	P23219	7/26/2002	Female	22
217	P23220	8/22/1997	Female	27
218	P23221	9/22/2000	Female	24
219	P23222	12/28/2000	Female	23
220	P23223	7/26/2000	Female	24
221	P23224	1/2/2001	Male	23
222	P23225	8/7/1998	Female	26
223	P23226	1/19/2000	Female	24
224	P23227	11/25/1998	Male	25
225	P23228	10/30/1999	Female	25
226	P23229	10/12/2000	Female	24
227	P23230	12/18/1999	Male	24
228	P23231	11/5/1997	Male	26
229	P23232	3/11/1999	Male	25
230	P23233	2/4/1998	Female	26
231	P23234	8/5/1999	Male	25
232	P23235	7/21/1998	Male	26
233	P23236	2/7/2003	Male	21
234	P23237	3/3/1999	Female	25
235	P23238	12/21/2000	Female	23
236	P23239	3/30/2002	Female	22
237	P23240	8/7/2000	Male	24

238	P23241	7/1/2001	Male	23
239	P23242	1/11/2001	Female	23
240	P23243	2/7/2001	Female	23
241	P23244	1/30/1999	Male	25
242	P23245	12/15/1999	Male	24
243	P23246	1/20/2000	Male	24
244	P23247	11/18/1999	Female	24
245	P23248	8/3/2001	Male	23
246	P23249	6/6/1998	Male	26
247	P23250	5/2/1998	Female	26
248	P23251	2/25/1996	Male	28
249	P23252	3/22/1999	Female	25
250	P23253	9/18/1999	Female	25
251	P23254	11/3/1999	Female	25
252	P23255	3/14/1997	Male	27
253	P23256	10/19/1998	Female	26
254	P23257	1/7/1999	Male	25
255	P23258	1/25/2000	Male	24
256	P23259	2/24/2000	Female	24
257	P23260	5/10/2000	Female	24
258	P23261	4/30/1998	Male	26
259	P23262	4/29/1998	Male	26
260	P23263	8/7/2001	Male	23
261	P23264	7/8/1998	Female	26
262	P23265	3/18/2001	Female	23
262	P23266	2/18/2000	Male	24
262	P23267	12/2/2003	Male	20
262	PHD2101	03/08/1996	Male	28
262	PHD2201	17/02/1993	Male	31
262	PHD2203	22/06/1992	Male	32

List of standard exclusions allowed in this Tender

1. Permanent Exclusions:

Any Claim of an Insured Member for the complications arising due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy Terms and conditions.

i. Investigation & Evaluation: (Code- Excl04)

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

ii. Rest Cure, rehabilitation and respite care: (Code- Excl05)

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

iii. Obesity/ Weight Control: (Code- Excl06)

Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
 - a) greater than or equal to 40 or
 - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes

iv. Change-of-Gender treatments: (Code- Excl07)

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

v. Cosmetic or plastic Surgery: (Code- Excl08)

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for

reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

vi. Breach of law: (Code- Excl10)

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

vii. Excluded Providers: (Code- Excl11)

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

viii. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)

ix. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)

x. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)

xi. Unproven Treatments: (Code- Excl16)

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

xii. Sterility and Infertility: (Code- Excl17)

Expenses related to sterility and infertility. This includes:

- (i) Any type of contraception, sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization



INDIAN INSTITUTE OF MANAGEMENT NAGPUR

TENDER DOCUMENT

**Group Mediciam Coverage (GMC) for IIM Nagpur employees and their family members
&
Group Mediciam Coverage (GMC) ,Group Personal Accidental Policy (GPA) for IIM Nagpur Students.**

Price Bid

Client

Stores & Purchase Office
Indian Institute of Management Nagpur - 440010
Email : purchase@iimnagpur.ac.in
Phone no. 0712-287-0320/0321

**Price Bid
For**

1. Group Mediclaim Coverage (GMC) for IIM Nagpur employees and their family members

Name of the bidder :

Name of the Insurer :

Premium Table 1

Sr.No	Particulars	Quote Premium for GMC policy of employees & Family Including GST (A)
1	Total Premium for the group as detailed in Annexure C1. (Coverage of Rs.5.00 lakhs per employee -including family - for a period of One year)	

Premium Table 2

Age Band	Premium for coverage of 5 Lakhs for endorsement
0-25	
26-30	
31-35	
36-40	
41-45	
46-50	
51-55	
56-60	
61-65	

***Total Premium quoted in Table 1 will be used for comparison of bids. Table 2 will be referred for premium to be paid / refunded for additions / deletions in members over the period of policy duration.**

Signature of Authorized Person :

Seal of the agency :

P.T.O.

**Price Bid
For**

2. Group Medclaim Coverage (GMC) and Group Personal Accidental Policy (GPA) for IIM Nagpur Students.

Name of the bidder :

Name of the Insurer :

Premium Table 3

Sr.No	Number of students for Base Policy*	Age wise composition	Quote Premium for GMC policy for students Including GST(C)	Quote Premium for GPA policy of Students Including GST(D)	Total Premium (C+D)
1	267	As given in Annexure D1			

Premium Table 4

Age Band	Quote Premium for GMC for endorsement
20-25	
26-30	
31-35	

Age band of students – 21 yrs. to 35 yrs.

Table 4 will be referred for premium to be paid / refunded for additions / deletions in members over the period of policy duration.

Note: The quoted Premium should include GST as applicable.

Note:- The Premium quoted in **Premium Table 1 & Premium Table 3** will be used for comparison of bids for Policy for Employees and Students respectively. The contract may be awarded to single/two different bidders as per lowest bids.

Signature of Authorized Person :

Seal of the agency :