

Indian Institute Of Technology Kanpur
Kalyanpur Kanpur–208 016.
Website :www.iitk.ac.in

Notice Inviting Tender No. IITK/DORA/H.Ins/18-19/01

*INDIAN INSTITUTE OF TECHNOLOGY KANPUR EMPLOYEES
HEALTH / MEDICAL INSURANCE SCHEME*

Sealed Tender is invited from General Insurance Companies (Licensed and Registered with IRDA) dealing with Health Insurance for implementation of Indian Institute of Technology Kanpur Employee's (Serving/Retired) MEDICAL INSURANCE SCHEME on Pan India basis.

Bid document consisting of two parts is available on the Institute website www.iitk.ac.in from where the same can be downloaded. This can also be accessed on CPPP Portal.

The bids should be submitted in two parts i.e. the Technical Bid and the Financial Bid. Submission and opening of bids shall be as per the following schedule. Bids received after 03:00 PM on 22.03.2018 shall be summarily rejected and no explanations whatsoever, shall be entertained in this regard.

- | | |
|-----------------------------------------------------|--------------------------------------------------------------------------------------------|
| 1. Downloading of bid documents: | 01 March 2018 (up to 03:00 PM) |
| 2. Pre-bid conference: | 12 March 2018 (at 12:00 Noon at –
FB-212, Faculty Bldg., IIT K) |
| 3. Last date for submission of bid documents: | 22 March 2018 (up to 03:00 PM) |
| 4. Opening of technical bids (Qualifying Criteria): | 22 March 2018 (03:30 PM at –
Central Stores, IIT Kanpur, Kalyanpur
Kanpur – 208 016) |
| 5. Evaluation of Financial Bids: | Date will be declared later on
website. No separate intimation will
be given. |

Complete tender documents should be submitted at the address mentioned below not later than **03:00 PM** by 22 March 2018. Bids received later than the prescribed date and time will not be considered for evaluation.

Assistant Registrar (S&P)
Central Stores & Purchase Section
IIT Kanpur, Kalyanpur
Kanpur – 208 016
Tele-Fax: 0512 – 259 6827
Email: ar_sp@iitk.ac.in

Note: All correspondence/communication on the scheme should be made at the above address only.

Indian Institute Of Technology Kanpur

Kalyanpur Kanpur–208 016.

Website: www.iitk.ac.in

Part-I

BID DOCUMENT FOR INDIAN INSTITUTE OF TECHNOLOGY KANPUR EMPLOYEE'S HEALTH / MEDICAL INSURANCE

Instructions, General Guidelines and other Conditions for Bids.

Indian Institute of Technology Kanpur is a premier Institute established by the Parliament under the provisions of Institute of Technology Act, 1961 to impart education of highest standards in various streams of Technology and Science etc. In the course, it also employs a number of employees and other staff and to safeguard their health issues, it intends to have for them their health insurance cover from leading Insurance Company (ies) / Organizations operating in India.

Accordingly, sealed bids are invited from the interested Insurance Companies operating in India and dealing with Health / Medical Insurance to provide health insurance to these staff members, adhering to the following instructions and guidelines etc.

The Bid document

1. The bid document is in two parts. Part-I relates to the instructions, general guidelines and other conditions for obtaining and submitting the bids besides laying down the eligibility norms etc. while Part-II provides the Terms and Conditions of contract including the Annexures and various formats.
2. The bids shall be in two parts i.e. (i) The unpriced Technical Bid and (ii) The Financial Bid. The unpriced Technical Bids have to be submitted in Annexure-I to Annexure-VIII while the Financial Bid shall be in Annexure-IX. Annexure-I to Annexure-VIII are in nutshell as under

Enclosures:

- | | |
|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annexure-I | : General Terms & Conditions. |
| Annexure-II | : Salient features and coverage of the Group Medical Policy. |
| Annexure III | : Definition of Dependents as per IIT Kanpur norms |
| Annexure IV | : Declaration Statement. |
| Annexure V | : Certificate of declaration for confirmation of IRDA guidelines.
Age profile of serving and retired employees and their families who have opted for |
| Annexure VI | : medical insurance Scheme. |
| Annexure VII | : Check-list of details / documents fulfilling the essential conditions / eligibility norms. |
| Annexure VIII | : Items relating to Evaluation criteria of Technical Bids. |

Qualifying Requirements for the Bidding Insurance Companies

3. The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis.
4. Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by IITK.
5. The Insurance Company should be in the Medical / Health Insurance business in India at least for five years as on last date of tender submission. The turnover in the medical insurance business during each of the last three financial years (FY 2014-15 to FY 2016-17) should have been Rs. **15 crore** or higher.
6. The Insurance Company should be having Medical / Health insurance participation in at least three major companies/institutions/ organizations etc. Major Institutions here implies at least 1500 insured employees or more. (Documentary evidence to be furnished).
7. Tenderer has to submit a declaration in Annexure-V stating that they have not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case they have been black listed by any of the Institutions, details of the same be furnished. Moreover, no restraint order has been passed by the competent court of law.
 - a. The Company should have a market share of a least 8 percent of Gross Direct Premium Income in India in the year 2016 – 2017.
 - b. The Company should have an incurred claim ratio of at least 90% during the year 2016 – 2017.
 - c. The Company should have a wide coverage of its offices all over India so that retired / serving employees availing the benefits of the policy could be able to make their reimbursement claims at the nearest office of their residence.
 - d. The Company should be in tie up with TPA who is rated by a reputed credit rating agency of India. TPA should offer web based services.
 - e. The bidding company must mention its latest credit rating along with proof thereto, duly accorded by a reputed credit agency of India. It's credit rating shall be taken in to account while evaluating the technical bids.
 - f. The TPA should be registered with IRDA and the CoR should be valid till 31.03.2020.
 - g. Claims of Kanpur at the hospitals given herein after in subsequent clause shall have to be cashless. TPA having good reputation / working in the city of Kanpur may be preferred.
 - h. The Company should have good presence in Group Health Insurance policy business.
 - i. The company / TPA should depute its official for grievance redressal for at least 2 days in a week for 3 hours at Health Centre. Space will be provided by the Institute.
8. It should have tie up with the following hospitals (Compulsory) in the city of Kanpur for cashless facility:

- a) Chandini Hospital
 - b) Kanpur Medical Centre
 - c) Madhuraj Nursing Home
 - d) Regency Hospital
 - e) SPM Hospital Research & Trauma Centre
 - f) Apollo Spectra Hospital
 - g) Kulwanti Hospitals & Research Centre
9. It should also have tie up with the following hospitals situated at places other than Kanpur :
- a) Sahara Hospital, Lucknow
 - b) Apollo Hospital, Delhi & other Metros
 - c) Escorts Hospital, Noida
 - d) Fortis Hospital, Delhi
 - e) Max Hospital, Delhi
 - f) Medanta Hospital (Dr. N. Trehan), Delhi
 - g) Rajiv Gandhi Cancer Institute & Research Centre, Delhi
 - h) SGPGI, Lucknow
 - i) AIIMS
 - j) TATA Memorial Hospital, Mumbai

General

- 10. Each and every page of bid including any other documents must be signed under seal of the bidder.
- 11. The bids should be complete in all respects. Any bid incomplete in any manner would be liable for outright rejection.
- 12. Cutting or overwriting should be avoided. However in case of the same being inescapable, every such cutting/ overwriting should be duly attested.
- 13. Bid being submitted must be the document duly downloaded from the Institute website only and no other form. Bid in any other form or containing unrelated attachments or with conditions / riders shall not be entertained.
- 14. Bids should be submitted in spiral binding only.
- 15. Along with the unpriced technical bid and financial bid, a soft copy in CD thereof should also be submitted in respective envelopes besides the hard copies of bids.
- 16. Bids should be supported with proper documentary evidence to substantiate all the requirement prescribed in the bid document.
- 17. Separate sheet may be attached if there is insufficient space in the relevant column/ clause in which information / details are to be furnished.

18. Exclusion, if any, should be clearly specified by the bidder as part of the Technical Bid.

Other Conditions

19. In case there are any guidelines issued by IRDA on Medical Insurance the same way be furnished along with Technical Bid in hard copy.

20. In case of any change in IRDA guidelines / rules & regulation the same shall be intimated to IIT Kanpur through e-mail and also in hard copy.

21. Apart from the preferred hospitals of Kanpur, Insurance coverage in terms of recognized hospitals, i.e., All Hospitals of State / CGHS recognized / public undertaking / autonomous bodies / municipal bodies / private hospitals etc across India shall also be eligible for reimbursement / settlement.

22. Notwithstanding anything stated above, IITK reserves the right to assess the Medical Insurer's capacity and capability to perform the Medical Insurance business should the circumstances warrant or such an assessment is thought to be in the overall interest of IITK. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.

Amendment of bid document:

23. At any time prior to the deadline for submission of bids, IIT Kanpur may, for any reason modify the Bidding documents, by amendment.

24. The amendment will be notified on the website only and amendments will be binding on them.

25. In order to afford prospective bidders reasonable time to take the amendment into account in preparing their bids, IIT Kanpur may or may not, at its discretion, extend deadline for the submission of the Bid.

26. No Oral statements/written statement made by the Bidder after submission of tender shall be considered.

Submission of Bids

27. Bids should be submitted to the Assistant Registrar (Stores & Purchase Section), IIT Kanpur, Kalyanpur, Kanpur -208 016 latest by 15:00 hrs on 22.03.2018 in the following manner;

A. Unpriced Technical Bid

The Technical Bid consisting of Annexure-1 to Annexure-VIII shall be put in a sealed envelope duly super scripted “Technical Bid for Health Insurance of IIT Kanpur Employees”.

B. Financial Bid

The Financial Bid should be put in a separate sealed envelope duly super scripted “Financial Bid for Health Insurance of IIT Kanpur Employees”

Thereafter both the envelopes should be put in separate larger sealed envelope duly super scripted “ Technical & Financial Bids for Health Insurance of IIT Kanpur Employees”.

28. Out of the Bids so received, the Un-priced technical bid of the offers received will be opened first on the given time & date while the Financial bid will be opened of only such bidders whose technical bids are found to be acceptable. Date and time of opening of the financial bids will be intimated separately to such short listed bidders through the Institute website. As such, the bidders should keep watching the Institute website.

29. If any bidder desires to be present at the time of opening of bids, he shall either himself or his duly authorized representatives (not more than two persons) may remain present during the tender opening.

30. No extension of time shall be permitted for the collection of Tender Documents and/or Tender opening date.

31. Any cutting or overwriting should be attested by the tenderer with full signature and seal.

32. Offers submitted against tender documents only will be considered and the offer shall be in the name of the insurer on whose behalf the tender document has been issued. The insurer has to give an undertaking that they have submitted their bid as a single entity only and have not formed a consortium for the scheme.

33. No request for clarification received after the stipulated date and time, shall be considered. IITK will issue clarification in writing only if deemed fit.

34. While submitting the bid, tenderers are requested to ensure that bids are in compliance to the regulations applicable under various statutes. Any fine, penalty or expenses due to breach arising thereon, will be borne by the tenderer, IITK will bear no financial implication on this account.

35. For financial bids it is a mandate for the companies that they submit the bifurcated quotation for ***Rs. 1.00 Lakh, Rs.2.00 lakh and Rs. 3.00 Lakh for primary members and dependents*** i.e., the quotation should be specific w.r.t. age of employees of the Institute.
36. IITK takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post/courier either way and also reserve the right to reject any offer in part or full without assigning any reasons thereof.
37. IITK shall always be at liberty to reject or accept any offer or offers or part thereof at its sole discretion. The submission of offer shall have no cause of action or claim against IITK for rejection of offer. The Insurer, whose offer is not accepted shall not be entitled to claim any costs, charges and expenses incidental to or incurred in connection with submission of offer or its consideration by IITK, even though IITK may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.

Canvassing, Fraud and Corrupt practices:

38. Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be.
 - a. **“Corrupt practice”** means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official.
 - b. **“Fraudulent practice”** means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the detriment of the scheme and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the scheme the benefit of free and open competition;
 - c. IIT Kanpur will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.
 - d. IIT Kanpur will declare a firm ineligible, either indefinitely or for a stated period of time, for being awarded a contract if it at any time, it determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.
39. Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
40. The bid shall remain valid for a minimum period of three months from the date of award of contract and it is must. No bidder shall be permitted to withdraw its bid before the aforesaid given time and doing so shall render its EMD to entire forfeiture.

41. Each paper of Bid Document must be signed under seal by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of Bid.
42. Each paper of Bid Document must be signed by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of Bid.

Bid Evaluation Process

43. IITK may opt for any or none of the policy based on the premium quotes received. The evaluation of financial bids shall be done on L-1 basis among all the companies that qualify the technical bid. Rates to be quoted are exclusive of the service tax. Service tax applicable shall be as per the prevailing rates.
44. Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend upon apart from the criteria given at point no. 1 on the following factors.
 - a. All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement.
 - b. Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.
 - c. Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.
 - d. Coverage of other procedures/surgeries/ailments etc that require one day or less of hospitalization.
 - e. Exclusions (if any) from the reimbursable expenses.
 - f. Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.) including the minimum period of pre and post hospitalization expenses covered in the scheme. Note that the pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively.
 - g. Whether additional individual family top-up insurance coverage is provided for and if yes, the ceiling on this amount.
 - h. Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment and ceiling if any.
 - i. Any other terms & conditions not included in the factors listed above but looks significant to the committee once technical bids are opened.
45. IITK retains the right to seek clarification after the technical bids are opened. A pre-bid conference is scheduled to clarify the tender document clauses. The bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked “acceptable” or “unacceptable” for each of

the above mentioned factors. **Only those bids that score “acceptable” on all the factors would be considered to have passed the technical screening.** The decision of the evaluation committee in this regard would be final.

46. Notwithstanding anything contained in this document, the acceptance of tender will rest with IITK and IITK reserves full right to reject any or all tenders without assigning any reason whatsoever.
47. The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.
48. Currency for financial bids and payments shall be made in Indian Rupees only.
53. It shall be the responsibility of the bidder that no advisor / broker / middle man is involved in entire bidding process.

Award of Contract and Signing of Agreement:

54. If there happens to be a tie among the bidders, preference in awarding the contract would be given to the PSU Insurance Company(ies).
55. The Notification of Award will be issued with the approval of the Tender Accepting Authority.
56. IIT Kanpur reserves the right to amend the terms before entering into the contract subject to the consent of successful bidder.
57. The bidder to whom the contract is finally awarded, shall have to furnish a non judicial stamp paper of 100 rupees value in its name and cost for preparing and signing of the contract agreement.
58. The bidder to whom the contract is finally awarded, shall have to sign the contract within 7 days of the award of the contract failing which the contract may be offered to the next bidder in order of merit besides being penalized in the manner as the Institute may deem appropriate and the penalty so imposed by the Institute shall not subject any question, whatsoever.

Assistant Registrar
(Stores & Purchase Section)
IIT Kanpur, Kalyanpur
Kanpur – 208 016

GENERAL TERMS AND CONDITIONS

General Terms

The general terms and conditions etc. of the contract are described here as under:

1. Part-I and Part-II of the bid document besides the letter of award of contract issued by the Institute to the successful bidder shall form and be the integral parts of the contract.
2. Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with IITK and shall include their executors, administrators, and successors and permitted assignees.

Other Terms & Conditions

3. The salient feature of the policy is as per **Annexure-II** enclosed.
4. The Premium to include cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company. For claims prepared by insurance company but to be reimbursed by IIT Kanpur due to exhaustion of buffer amount, fee per transaction for preparation of claim can be quoted.
5. During the validity of the current policy, no revision in premium shall be considered by IITK on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
6. The period of insurance contract will be for one year from the effective date of award of contract which may further be extended for a period up-to two years (additional one year) on the discretion and review of the Institute. In case the insurance company wants to modify the premium for the extended period i.e., beyond one year, it has to give a notice of at least 4 months prior to the expiry of the current contract period. The terms and conditions regarding the premium may be reviewed in parlance with the norms applicable and enforced by IRDA and regulatory bodies.
7. Premium shall be paid on quarterly basis. Insurance company should raise an invoice for every quarter in advance and IITK would make the payment within 30 days of raising of the invoice. This invoice should be accompanied by an electronic list (soft copy) of all the insured with their roll number as well as age. Adjustments to the premium for the previous quarter due to additions/deletions should be invoiced separately. Reconciliation of the premium paid to the insurance company would be carried out at the end of the contract period.

8. The insurance company will have no right to reject membership of a student and his/her spouse as defined by IITK whose membership has been approved by IITK.
9. Once assigned the medical insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period. In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, IITK reserves the right to levy a penalty of 100% on all premiums paid.
10. TPA services being offered by the Insurance Co. should be able to provide a 24x7 telephone facility to cater to all the members.
11. Confidentiality of all IITK information/documents to be ensured at all times.
12. The performance of the Insurer and discharge of obligation under the policy shall be monitored by a Committee constituted for this purpose by Director, IIT Kanpur. The decision of the Director, IIT Kanpur shall be final & Insurer shall be abide by the directions of the Director, IIT Kanpur.

Action against the Contractor / Insurer

13. Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

Disputes

14. In respect of all tender conditions, and / or any matter connected therewith the decision of IITK shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Kanpur Courts only.
15. In case of dispute of any claim, a committee consisting of the representative of the insurance company and IITK will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.
16. Finally, all disputes or difference arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through arbitration. The Director of Institute or his nominee shall be sole arbitrator who will decide the dispute as per the provision of The Arbitrator & Conciliation Act 1996. However, it is made clear that the venue of arbitration, if situation so warrants, shall all the time and in every situation shall be at Kanpur only.

Interpretation

17. Should there be any misgivings or difference in the meaning or interpretation of any stipulation or clause of the bid document, the same shall referred to Director of the Institute whose decision in this regard shall be final and binding on the parties.

Jurisdiction

18. All disputes shall be subject to jurisdiction of Kanpur Courts only.

ANNEXURE-II

SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY

1. The Policy shall cover both Serving, family pensioners & retired-employees of IITK. However, the Institute will keep the discretionary power to decide the amount of insurance coverage to be given to each category.
2. Policy further envisages a **corporate buffer of Rs. 40 Lakh** with family floater of Rs 2.00 Lakh per family in addition to the assured cover as per item 1. The Insurer may also quote for a corporate buffer of block of additional Rs. 10 Lakh Even if the buffer amount is completely exhausted in a specific insured period, the Insurance Company will still evaluate the expenditure and calculate the amount to be reimbursed as per its norms. This would be used by IITK to directly reimburse the insured up to Rs 1 L per family per year as it is committed to providing the same cover to all its members irrespective of the time of their ailment/treatment. The Insurance Company can quote a transaction fee for evaluating these expenditure bills and preparing the claim beyond the buffer amount.
3. Maternity benefit upto Rs. 1 Lakh and baby cover from day one.
4. The Policy shall cover hospitalization as indoor patient as well as other surgeries/procedures etc. that do not require hospitalization but are generally covered by health insurance policies as day care procedures.
5. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility.
6. The preferred list of Hospitals in Kanpur are given in 1.13.
7. Financial and technical bid should include information on which of these are empanelled by the Insurance company. The Bills of Hospitals already recognized for treatment by IITK in Kanpur shall be eligible for reimbursement/settlement by the Insurer. All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc across India shall also be eligible for reimbursement/settlement.
8. IITK has a well equipped 20 bed hospital within its campus with 10 doctors and a pharmacy for OPD treatment as well as other minor ailments. All the insured would continue to have free access to this facility for IPD treatment. Any expenditure incurred in the IPD of IITK Health Centre shall also be eligible for settlement under the policy.
9. The scheme has to necessarily cover all pre-existing illnesses of the insured employees and retired employees.

10. There will be no age limit on the insured covered by this scheme.
11. The policy shall cover both serving and retired employees. The number of serving employees, their dependents and retired-employees and their dependents along with their age profiles are given as enclosed in **Annexure VI**.
12. The number of serving employees and retired employees may change over time and thus the quotation should clearly indicate the premium for different age groups.
13. For the new employees who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved.
14. In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.
15. For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the employee (serving / retired) within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% p.m. on the reimbursement amount due to employee (serving / retired) would be payable beyond this period.
16. **No claim shall be** lodged for bills upto Rs 250/-.
17. The policy shall cover medical insurance of new born babies from time of birth.
18. All new employees with their dependent family members and all existing insured with their new born and newly wedded spouse are to be considered for mid term inclusion from day one. Such addition shall be informed by the members within two months of the event along with an authorization from IITK.
19. The insurance company shall arrange to issue membership card to each insured person/family directly at their cost. The process can be facilitated by IIT Kanpur.

INDIAN INSTITUTE OF TECHNOLOGY, KANPUR
KALYANPUR, KANPUR-208016

Definition of Eligible Dependents as per IIT Kanpur Norms

Eligible dependents in case of both serving and retired employees are defined by IIT Kanpur as follows.

SERVING EMPLOYEES:

I. Eligible Family members:

The term 'Family' shall mean spouse of the employee and parents, children and step children wholly dependent on the member of staff. For the purposes of determining dependency, the following will be the criteria:

- (a) Son - Till he starts earning or attains the age of 25 years whichever is earlier.
- (b) Daughter - Till she starts earning or gets married whichever is earlier irrespective of the age limit.
- (c) Parents- Who are residing with the staff member and whose income from all sources including pension does not exceed Rs.3500/- p.m. plus DA as applicable from time to time.

A female employee can choose either her parents or her parents-in-laws to claim medical facilities.

II. Serving employees where spouse of the employee is also employed:

- (a) When both husband and wife are employed in the Institute, either of them can choose to claim the medical facilities on behalf of self and family, by declaring the fact, through a joint declaration.
- (b) When the spouse of a staff member is employed in a State / Central /Govt./another Autonomous/ Corporate body, he/she can choose to claim the medical facility if it is not available or when it is available for self only. A letter to this effect should be produced from the employer.

Apart from the above, any other dependent, if any will be governed as per definition of Family of an employee described in Concession for Family under Medical Attendance Rules.

RETIRED EMPLOYEES:

Retired Employees with his/her spouse will only be covered under this scheme.

All the employees governed by CPF, GPF and the employees recruited after 2004 under NPS scheme shall be covered under the definition of Retired employees.

INDIAN INSTITUTE OF TECHNOLOGY, KANPUR
KALYANPUR, KANPUR-208016

STORES AND PURCHASE SECTION

DECLARATION

I, _____
hereby certify that all the information and data furnished by me with regard to this tender specification _____ are true and complete to the best of my knowledge. I have gone through the specification, conditions and stipulations in details and agree to comply with the requirements and intent of specification.

I, further certify that I am the duly authorized representative of the under mentioned tenderer.

I, further certify that my company meets all the conditions of eligibility criteria laid down to take part in the tender.

I, further specifically certify that my company meets/is having Medical Insurance participation in minimum three major companies/ institutions/ organizations etc in the last five years details of which are attached.

I, further specifically certify that my company has not been Black Listed/De Listed or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years.

(Signature of the Tenderer)

INDIAN INSTITUTE OF TECHNOLOGY KANPUR
KALYANPUR, KANPUR-208016

CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDA
GUIDELINES

I, _____
hereby certify that our offer no. _____ dated _____ against
tender specification No. _____ does not amount to any breach of IRDA
guidelines. I further confirm that in the event of disclosure at a later stage that the same
are not in line with IRDA Guidelines and IITK is put to any disadvantage or face
cancellation of the Policy or any claim becomes substandard/untenable, the whole
liabilities arising out of this shall lie squarely on us.

I, further certify that I am the duly authorized representative of the Insurer and competent
to agree as above.

(Signature of the Tenderer)

ANNEXURE VI

AGE PROFILE OF SERVING AND RETIRED EMPLOYEES AND THEIR DEPENDENTS WHO HAVE OPTED FOR MEDICAL INSURANCE BY 31/03/2018

	Serving Employees	Dependents of Serving Employees	Retired Employees	Dependents of Retired Employees including Family Pensioners
0-18 Yrs	0	835	0	0
19 Yrs	0	40	0	0
20 Yrs	0	45	0	0
21-35	247	628	0	0
36-45 Yrs	344	316	2	1
46-55 Yrs	316	316	0	27
56-60 Yrs	132	108	22	57
61-65 Yrs	23	81	79	84
66-80 Yrs	0	266	315	191
>80 Yrs & Above	0	125	48	5
Total →	1062	2760	466	365

AGE PROFILE OF EMPLOYEES (ON FST) AND THEIR DEPENDENTS WHO 31/03/2018

	Serving Employees	Dependents of Serving Employees	Retired Employees	Dependents of Retired Employees including Family Pensioners
0-18 Yrs	0	3		
19 Yrs	0	0		
20 Yrs	0	1		
21-35	0	6		
36-45 Yrs	2	3		
46-55 Yrs	6	3		
56-60 Yrs	1	0		
61-65 Yrs	1	1		
66-80 Yrs	0	5		
>80 Yrs & Above	0	5		
Total →	10	27	0	0

. As and when employee join Institute, medical facility will have to be provided.

Checklist of Essential Conditions

Please ensure acceptance of the following conditions by checking ‘yes’ against each of them

S.No.	Item	Check
1	Coverage for pre-existing diseases/conditions without any waiting time	
2	Day one coverage for new employees and their dependents	
3	Day one coverage for the new born	
4	The pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively	
5	No age limit for the insured	
6	Cashless facility up to the assured amount in all panel hospitals	
7	Acceptance of the condition to prepare claims for IITK reimbursement even when the buffer is exhausted	
8	All other conditions / stipulations provided in the bid document.	

Signature of the Tenderer

Items relating to Evaluation Criteria for Technical Bids

Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not, would depend on the following ten factors. Either supply separate annexures to your technical bid document or specifically indicate which section of your tender document explicitly addresses these.

S.No.	Item	Reference
1	Panel of recognized hospitals in Kanpur including all major specialties (All the hospitals in Annexure VII are in the preferred list. Your bid should specifically indicate which of them are empaneled).	
2	All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement.	
3	Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.	
4	Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.	
5	Coverage of other procedures/surgeries/ailments etc that require day care procedures.	
6	Exclusions (if any) from the reimbursable expenses.	
7	Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.).	
8	Whether you allow insured to top-up their cover through additional payment.	YES/NO
	If yes, then maximum limit for the cover (figure in Lakh of Rupees).	
	Incremental cover amounts (figure in Lakh of Rupees).	
9	Nature of non-empaneled hospitals where expenses are reimbursable in case of emergency treatment.	
10	Other terms & conditions not included in the factors listed above.	

Signature of the Tenderer

Annexure – IX

**FINANCIAL BID FOR INDIAN INSTITUTE OF TECHNOLOGY KANPUR
EMPLOYEES HEALTH / MEDICAL INSURANCE SCHEME**

Age	Serving Employees	Dependents of Serving Employees	Retired Employees	Dependents of Retired Employees	Premium for Employee (In Rs) (Coverage 01 Lakh)	Premium for Employee (In Rs) (Coverage 02 Lakh)	Premium for Employee (In Rs) (Coverage 03 Lakh)	Premium for Dependent of Employee (In Rs) (Coverage 01 Lakh)	Premium for Dependent of Employee (In Rs) (Coverage 02 Lakh)	Premium for Dependent of Employee (In Rs) (Coverage 03 Lakh)
0-18 Yrs	0	835	0	0						
19 Yrs	0	40	0	0						
20 Yrs	0	45	0	0						
21-35	247	628	0	0						
36-45 Yrs	344	316	2	1						
46-55 Yrs	316	316	0	27						
56-60 Yrs	132	108	22	57						
61-65 Yrs	23	81	79	84						
66-80 Yrs	0	266	315	191						
>80 Yrs & Above	0	125	48	5						
Total →	1062	2760	466	365						
Total Premium →										

**FINANCIAL BID FOR INDIAN INSTITUTE OF TECHNOLOGY KANPUR EMPLOYEES
(ON FST) AND THEIR DEPENDENTS HEALTH / MEDICAL INSURANCE**

Age	Serving Employees	Dependents of Serving Employees	Retired Employees	Dependents of Retired Employees	Premium for Employee (In Rs) (Coverage 01 Lakh)	Premium for Employee (In Rs) (Coverage 02 Lakh)	Premium for Employee (In Rs) (Coverage 03 Lakh)	Premium for Dependent of Employee (In Rs) (Coverage 01 Lakh)	Premium for Dependent of Employee (In Rs) (Coverage 02 Lakh)	Premium for Dependent of Employee (In Rs) (Coverage 03 Lakh)
0-18 Yrs	0	3								
19 Yrs	0	0								
20 Yrs	0	1								
21-35	0	6								
36-45 Yrs	2	3								
46-55 Yrs	6	3								
56-60 Yrs	1	0								
61-65 Yrs	1	1								
66-80 Yrs	0	5								
>80 Yrs & Above	0	5								
Total →	10	27	0	0	0	0	0	0	0	0
Total Premium →										

- The numbers are based on the total number of serving and retired Staff Members who have all accepted the Medical Scheme. These numbers may change if more people opt for the scheme which is quite likely.
- Total premium quoted to exclude GST. GST at prevailing rates would be added to this amount.
- Does not include employees on F.S.T. (Foreign Service Term).

Apart from the premium amount please quote the following. Note these factors would not be used for evaluating the lowest bidder.

1. Bill preparation charges per transaction when the claims are prepared for reimbursement by IIT Kanpur (Applicable only when both the assured amount for a particular claimant as well as the total buffer amount is exhausted). Specify charges either as a flat rate per transaction or as a percentage of the claim amount.
2. Separately attach a table for additional premium for topping up their insurance amount ceiling by individual members.
3. Separately attach a bid for premium beyond the contract period i.e. for extension period.