



राष्ट्रीय प्रौद्योगिकी संस्थान कुरुक्षेत्र
NATIONAL INSTITUTE OF TECHNOLOGY KURUKSHETRA
(Under the Ministry of HRD, Govt. of India)
KURUKSHETRA-136119 (HARYANA)

Advt. No. 13/2019

TENDER NOTICE

CASHLESS MEDICAL INSURANCE SCHEME

Sealed tenders are invited from Insurance Companies (Licensed and Registered with IRDA) dealing with Health Insurance for implementation of Cashless Medical Insurance Scheme at National Institute of Technology Kurukshetra on Pan India basis.

Technical and Financial Bid documents are available in the Institute website: www.nitkkr.ac.in . The detail documents can be downloaded from the Institute website.

The technical and financial bids should be sealed by the bidder in separate envelopes duly super-scribed and both these sealed envelopes are to be put in a bigger envelop which should also be sealed and duly super-scribed.

Complete tender documents should be submitted on or before 30.05.2019 by 02.00 p.m. Bids received after the last date and time due to postal delay or any other reason will not be considered for evaluation.

Sd/-
Registrar I/c



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**BID DOCUMENTS FOR NATIONAL INSTITUTE OF TECHNOLOGY KURUKSHETRA
CASHLESS MEDICAL INSURANCE SCHEME**

METHOD OF SUBMISSION OF BID AND OTHER CONDITIONS

The bids are to be submitted in two parts, in sealed covers. Failure to do so would result in rejection of such bids. All bids shall be prepared in English language only. The proposal complete in all respects should reach the Registrar, NIT, Kurukshetra-136119 on or before 30.05.2019 up to 2.00 PM.

The last date for receipt of the bids and time for opening of the Part-I of the bids in the presence of the officials/representatives of the Insurance Companies who may wish to be present to attend the tender opening is mentioned below. Part-II of the bid of the qualified Insurance Companies will be opened on 31.05.2019 at 10:00 AM. Incomplete bids shall be summarily rejected.

The Technical bids will be evaluated by the Committee duly constituted by NIT Kurukshetra. Financial bids of only the technically accepted offers shall be opened before the successful bidders. Following schedule will be observed in this regards.

- | | |
|--|--------------------------------|
| 1. Last date for availability of bid documents | : 30.05.2019(up to 12.00 Noon) |
| 2. Pre bid conference | : 23.05.2019 (at 3.00 PM) |
| 3. Last date for submission of bid documents | : 30.05.2019 (up to 2.00 PM) |
| 4. Opening of technical bids (Qualifying Criteria) | : 30.05.2019 (at 3.00 PM) |
| 5. Opening &Evaluation of Financial Bids | : 31.05.2019 (at 10:00 AM) |

The bids should be valid for at least 90 days from the last date of opening of technical bids.

1. Key Features

The Key features for health insurance plan includes:

- 1.1. Health Insurance Scheme would be for about **278** employees +**667** dependents approximately ($\pm 10\%$ variation) and **4600** students ($\pm 10\%$ variation).
- 1.2. Premiums for insurance coverage: NIT Kurukshetra will pay a regular insurance premium for Health insurance during the coverage period.
- 1.3. Direct billing to service providers: The Insurer will ensure direct settlement of bills and claims with hospitals and medical service providers.
- 1.4. Accessibility to health insurance services: The administrative set-up should ensure access to health insurance information and services to all the beneficiaries of NIT Kurukshetra.
- 1.5. The scheme: The scheme will include the participation of all public & private sector health service providers.
- 1.6. The Insurance Company must be in the Group Medical Insurance business in India at least for Ten years as on scheduled date of tender opening.

2. Terms and conditions

- 2.1. **Submission procedure:** Sealed envelope (as mentioned below) and super scribed as “**Bid for Group Health Insurance Policy for NIT Kurukshetra**”.
The envelop should contain:
 - i. Duly completed covering letter as per Annexure-II on official letter head
 - ii. Technical Bids as per Annexure-I, Annexure-III and the terms & conditions duly signed
 - iii. Relevant supporting documents of technical bid, if any.
 - iv. The financial bid as per Annexure-IV.
- 2.2. The sealed envelope should reach the office of **Professor Incharge (Stores)** by the deadline. Those who send the tender documents by Post / Courier have to ensure that the documents reach before the prescribed time and date. The Institute will not take any responsibility under any circumstances for courier / postal delays.

- 2.3. One authorized representative of the bidder may be present while opening the EOI.
- 2.4. Financial bids of technically qualified parties shall be opened as per schedule.
- 2.5. The technical evaluation committee of the institute constituted for the said purpose shall assess the ability and credential of the service provider, before deciding on the EOI and financial documents will be issued to only those firms who will be recommended by the said committee for the said purpose.
- 2.6. The bidder should sign on each page of the document.
- 2.7. EOI which are not in conformity with the requirement of the institute shall be rejected, without assigning any reason whatsoever.
- 2.8. EOI sent by FAX or mail shall not be considered for evaluation.
- 2.9. All the regular serving employees of NIT Kurukshetra irrespective of their age shall be eligible to join the scheme.
- 2.10. The scheme should have provision for addition / deletion of employees to the employees throughout the year on prorata basis.
- 2.11. The qualified company/ service provider shall have at its own cost, comply with the provisions of orders & notifications issued by IRDA and Government, from time to time.
- 2.12. In case of any unsatisfactory service, suitable penalty as deemed fit to be decided by the competent authority of NIT Kurukshetra shall be levied after issuing notice/ giving chance to the service provider for rectification.
- 2.13. In case of any failure for settlement of any claim as agreed upon by the service provider, within a reasonable time frame to be decided by the competent authority of NIT Kurukshetra, suitable penalty shall be instituted. The period of contract shall be initially for one year extendable further on mutually agreed terms and conditions, which is also liable to be terminated in case of any unsatisfactory services or lapses of any kind, with one months' notice.
- 2.14. The Notification of award will be issued with the approval of the Competent Authority. The terms of Agreement will be discussed with the representatives of the successful Insurance Company and the Company is expected to furnish a duly signed Agreement proposed by NIT Kurukshetra in duplicate within 3 days of the letter of intent (LOI), failing which the contract may be offered to the next bidder in order of merit. NIT Kurukshetra reserves the right to modify/change/alter any terms and conditions prior to signing of the agreement.
- 2.15. The Insurance Company shall have to continue the policy till the policy completion date without asking any additional premium, except addition of members on pro rata basis.

- 2.16. Any dispute or difference which may arise shall be resolved through conciliation and arbitration proceedings, the same shall be referred to the Director, NIT Kurukshetra for settlement whose decision shall be final and binding.
- 2.17. Any dispute will be subject to Kurukshetra jurisdiction only.

3. Special terms and Conditions

- 3.1. There shall be a dedicated helpline (24 x7) from the TPA of Insurance Company available and the contact details including the name of contact person, contact numbers and postal/email address, shall be furnished in the EOI.
- 3.2. If there is any reimbursement to the employees/beneficiaries of the scheme, the same should be paid directly to the employees within 30 days on receipt of bills, the service provider shall be responsible for ensuring the smooth process.
- 3.3. The response time by the TPA at the time of admission and discharge shall be maximum up to 4 hours.
- 3.4. Reports including claim of the employees and the details of settlement are to be furnished to the institute on monthly basis or as and when required by the institute.
- 3.5. Cashless facility should be provided in at least 3 hospitals in Kurukshetra. Name of such hospitals to be provided.

3.6 The insurance company shall arrange to issue membership card to each insured person/family directly at their cost. The process can be facilitated by NIT, Kurukshetra.

4. Documents to be furnished along with the EOI

- 4.1. Certified copy of IRDA accreditation certificate.
- 4.2. Details of Third Party Administrators (TPA)
- 4.3. A draft copy of Group Health Insurance Policy.
- 4.4. List of Government/Semi-Government/ Govt. of India Undertaking /

Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof

Eligibility Criteria

Technical Requirements	Complied	Supporting Documents Enclosed
IRDA Accreditation Certificate	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Adequate Experience in providing Group Insurance during past 10 Years	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Tender document duly signed on each page	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Cashless treatment in at least 3 hospitals located in Kurukshetra. Name of such hospitals to be provided.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
24x7 helpline of TPA along with contact details of TPA	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
A dummy copy of Group Health Insurance Policy	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

(Signature of the Authorised Person)

Date: _____

Name: _____

Designation: _____

Contact / Mob No. _____



(To be printed on office letter head)

To

Professor Incharge (Stores)
National Institute of Technology Kurukshetra
Kurukshetra-136118, Haryana

Subject: Expressions of Interest for implementation of Group Health Insurance cover to Employees of NIT Kurukshetra

Dear Sir

In reference to above, I/We are enclosing our irrevocable Expression of Interest (EOI) for Group Health Insurance cover to Employees of NIT Kurukshetra.

I/we hereby declare that I/we have carefully read and understood the above referred EOI document including instructions, terms and conditions and all its contents stated there in and accordingly we are showing our interest for providing the said services.

Thankingyou,

Yours sincerely

(Signature of the Authorised Person)

Date: _____

Name: _____

Designation: _____

Contact / Mobile No. _____



**TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR
NIT KURUKSHETRA
EMPLOYEES & THEIR FAMILY MEMBERS AND STUDENTS**

Technical Details				Remarks
Group Name	National Institute of Technology			
Location	Kurukshetra			
Commencement Date	09.06.2019 or as decided	Period	One Year	
Insured Group Details				
Employee Strength As on	15.05.2019			Details of employees and their family members is attached (Appendix -1)
No. of Employees	278			
No. of Dependents	667			
TOTAL NOS. OF LIVES	945			
Students	4600			
Family Definition	Employee, Spouse, parents, sisters, widowed sisters, widowed daughters, brothers, children, step children, divorced /separated daughter and step mother wholly dependent upon the employee and are normally residing with the employee.			In case of son, the coverage will be till he starts earning or he attains the age of 25 years, whichever is earlier. In case of daughter, the coverage will be till she starts earning or gets married, whichever is earlier irrespective of the age. Dependency and other criteria to be decided as per Government of India Medical attendance rules.
Maximum Age	Not Applicable			
Floater/Individual	Floater			
Sum Insured bands	Rs. 5.00 Lakh / Rs. 10.00 Lakh (Family Floater) Rs. 1.00 Lakh (Students)			
Primary Member (Self) + Age Band	Rs. 5.00 Lakh / Rs. 10.00 Lakh			
0-15	NIL			
16-20	01			
21-25	18			
26-30	23			
31-35	36			
36-40	31			
41-45	26			
46-50	46			

51-55	55	
56-60	37	
61-65	05	
TOTAL	278	
Dependents Age Band	Floater	
0-5	44	
6-10	52	
11-15	55	
16-20	71	
21-25	84	
26-30	37	
31-35	37	
36-40	24	
41-45	36	
46-50	48	
51-55	54	
56-60	31	
61-65	31	
66-70	25	
71-75	13	
76-80	12	
>80	13	
TOTAL	667	
STUDENTS	Rs. 1.00 Lakh	
TOTAL	4600	
Coverage & Benefits Details		Remarks
Domiciliary Hospitalization	Covered	
Coverage of Pre Existing diseases	Covered	
Exclusions	NIL	
Cashless facility	Applicable	
30 days waiting Period	Waived	
30 Days Pre and 60 Days post hospitalization Expenses covered	Covered	
Maternity Benefit	Covered	Up to Rs. 1,00,000/-
New BornBaby day 1 cover	Covered	Up to sum insured
Day Care Expenses	Covered	Insurer shall pay for Day Care expenses incurred on advanced technological surgeries and procedures requiring less than 24 hours of hospitalization.
Ambulance Charges	Covered	Up to 1% of sum insured
Corporate Buffer	Rs 40,00,000/- Limit up to Sum Assured	

Co-Payment	Not Applicable	
Room Rent Capping	Applicable. Cap should not be lower than as mentioned in corresponding table	<ol style="list-style-type: none"> 1. Room-Rent–Rs.10,000/- per day (Max.) 2. ICU – Rs. 20,000/- per day (Max.) 3. 1% of the sum assured for Students
Other Conditions	New Employees/Students shall be included in policy from date of joining and resigned /terminated employees shall be deleted from date of resignation /termination.	
	Monthly declarations will be given for Additions and Deletions by end of the following month	
	Pro rata Premium to be charged/refund in case of Addition /Deletion	
TPA	TPA Services Involved (if any) and Name and contact details to be submitted	List of Network of Authorized hospitals to be provided.
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.	

Name and Signature of Authorised Person



NATIONAL INSTITUTE OF TECHNOLOGY KURUKSHETRA

Employee Strength As on	15.05.2019
No. of Employees	278
No. of Dependents	667
TOTAL NOS. OF LIVES	945
Students	4600
Primary member (Self) + Age Band	Rs. 5.00 Lakh / Rs. 10.00 Lakh
0-15	NIL
16-20	01
21-25	18
26-30	23
31-35	36
36-40	31
41-45	26
46-50	46
51-55	55
56-60	37
61-65	05
TOTAL	278
Dependents Age Band	Floater
0-5	44
6-10	52
11-15	55
16-20	71
21-25	84
26-30	37
31-35	37
36-40	24
41-45	36
46-50	48
51-55	54
56-60	31
61-65	31
66-70	25
71-75	13
75-80	12
>80	13
TOTAL	667
STUDENTS	Rs. 1.00 Lakh
TOTAL	4600

Name and Signature of Authorised Person



**NATIONAL INSTITUTE OF TECHNOLOGY KURUKSHETRA
FINANCIAL BID
FOR
GROUP HEALTH INSURANCE POLICY FOR NIT KURUKSHETRA
EMPLOYEES & THEIR FAMILY MEMBERS
AND
STUDENTS' CASHLESS MEDICAL INSURANCE SCHEME**

OPTION-1

Sr No.	Particulars	Total Premium
1	Premium for coverage of Rs.5.00 Lakh per family for a period of one year	
2	GST	
Total in Figures		
Total in Words		

OPTION-2

Sr No.	Particulars	Total Premium
1	Premium for coverage of Rs.10.00 Lakh per family for a period of one year	
2	GST	
Total in Figures		
Total in Words		

OPTION-3

Sr No.	Particulars	Total Premium
1	Premium for coverage of Rs.1.00 Lakh per student for a period of one year	
2	GST	
Total in Figures		
Total in Words		

Note:

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

Name and Signature of Authorised Person



Seal