



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

Advt No. 18/2014

Notice Inviting Quotations(NIQ)

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.nitkkcr.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 13.08.2014 by 3.00 p.m. Bids received after the last date and time due to postal delay or any other reason will not be considered for evaluation.

Registrar



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CASHLESS MEDICAL INSURANCE SCHEME

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 12.08.2014 up to 3.00 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 at a later date and the date of opening will be intimated to the short listed parties. 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: | 13.08.2014(upto 1.00 pm.) |
| 2. Pre bid conference: | 04.08.2014(at 3.00 pm.) |
| 3. Last date for submission of bid documents: | 13.08.2014(upto 3.00 pm.) |
| 4. Opening of technical bids (Qualifying Criteria): | 13.08.2014(at 4.30 pm) |
| 5. Evaluation of Financial Bids: | Date will be declared later on. |

PART-I – This should contain documents establishing the requirement of Un-priced Technical bid. Along with this unconditional acceptance of the General Terms & Conditions as per enclosed **Annexure-I** is to be submitted by the tenderer. Both these should be submitted in a separate Sealed Cover.

PART-II – This should contain financial bid for the type of policies detailed at **Annexure-II** and is to be submitted by the tenderer in a separate Sealed Cover along with Part-I. Part –II bids of only those bidders would be opened who qualify in part.-I as detailed in section 12.3 of General Terms and conditions.

Both **Part-I & II** sealed covers shall be duly super scribed at top of the respective cover with the tender number and clearly indicating as PART-I & PART-II only.

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

Amendment of bidding documents

- At any time prior to the deadline for submission of bids, NIT, Kurukshetra may, for any reason modify the Bidding documents, by amendment.
- The amendment will be notified either on the website or in writing/fax to all prospective bidders who have acquired the bidding documents and amendments will be binding on them.
- In order to afford prospective bidders reasonable time to take the amendment into account in preparing their bids, NIT Kurukshetra may or may not, at its discretion, extend deadline for the submission of the Bid.
- Any Oral statements/written statement made by the Bidder after submission of tender shall not be considered.

Precautions to be taken while submitting the bidding documents: The bids may be cancelled and not evaluated if, the bidder fails to:

- Clearly mention Technical/Financial Proposal on the respective envelopes
- Seal the envelope properly with the sealing tape.
- Submit both envelopes containing Financial Proposal and Technical Proposal together in a large envelope.
- Give complete bids in all aspects.
- Documents must be submitted in spiral binding.
- Submit separate soft copy in CD for technical/financial in the respective envelopes.
- Submit financial bids in the specified Performa.

Note: Incomplete technical bids and financial bids with extra attachments/remarks are liable to be disqualified.

Notification of Award and Signing of Agreement: The Notification of award will be issued with the approval of the Tender Accepting 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 7 days of declaration of 'award of contract', failing which the contract may be offered to the next bidder in order of merit.

Note: Terms can be amended by NIT Kurukshetra before entering into the contract.

Registrar

Enclosures:

1. General Terms & conditions (**Annexure-I**).
2. Salient features and coverage of the Group medical Policy (**Annexure-II**)
3. Definition of dependents as per NIT Kurukshetra norms.(**Annexure-III**)
4. Declaration Statement (**Annexure-IV**).
5. Certificate of declaration for confirmation of IRDA guidelines.(**Annexure-V**)
6. Age profile of students, employees and their families who have opted for cashless medical insurance Scheme (**Annexure VI**).
7. List of preferred Hospitals suggested by NIT Kurukshetra (**Annexure-VII**)

Part-I (Un-priced Technical Bid)

Format for submitting technical bid (**Annexure-A**)

Part-II (Financial Bid)

Format for submitting financial bid (**Annexure B**)

GENERAL TERMS AND CONDITIONS**1. Qualifying Requirements for the insurance companies.**

- 1.1. 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.

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 NIT Kurukshetra.

- 1.2. The Insurance Company shall be in the Medical Insurance business in India at least for five years as on scheduled date of tender opening. The turnover in the medical insurance business during each of the last three financial years (FY-2010-11 to FY-2012-13) should have been **Rs.15 crores** or higher.

- 1.3. The Insurance Company should be having Medical insurance participation in a minimum of three major companies/institutions. Major Institutions here implies at least 1500 insured employees or more. (Documentary evidence to be furnished).

- 1.4. Tenderer has to submit declaration along with un-priced technical bid (Part-1) 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.

2. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.

3. Notwithstanding anything stated above, NIT Kurukshetra 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 NIT Kurukshetra. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.

4. Technical and Financial Bids:

- 4.1. One copy shall be submitted in a separate sealed cover subscribing the Tender No., description of tender clearly indicating Part-I (Un-priced Technical Bid) and containing the forms specified in Part-I along with any required supporting documents.

- 4.2. One copy shall be submitted in a separate sealed cover subscribing the Tender No., description of tender clearly indicating Part-I (Financial bid) and containing the filled forms as specified in Part-II along with any required supporting documents.
- 4.3. This is a two part tender. On the date and time specified in the tender Part-I (Un-priced technical bid) of the offers received will be opened. The Part-II (Financial bid) will be kept sealed and financial bids of only the technically acceptable offers would be opened. Date and time of opening of the financial bids will be intimated separately to the short listed bidders.
- 4.4. If the bidder desires to be present at the time of opening, he shall depute his representatives (not more than two persons) with due authorization for participating in the tender opening.
- 4.5. Incomplete offers would be summarily rejected.
- 4.6. No extension of time shall be permitted for the collection of Tender Documents and/or Tender opening date.
- 4.7. Any cutting or overwriting should be attested by the tenderer with full signature and seal.
- 4.8. 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 they have submitted their bid as a single entity only and have not formed a consortium for the scheme.
- 4.9. Any request for clarification received after the stipulated date and time will not be considered. NIT Kurukshetra will issue clarification in writing only if deemed fit.
- 4.10. 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, NIT Kurukshetra will bear no financial implication on this account.
- 4.11. NIT Kurukshetra 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.
- 4.12. NIT Kurukshetra 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 NIT Kurukshetra 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 NIT Kurukshetra, even though NIT Kurukshetra may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.

4.13. **Canvassing, Fraud and Corrupt practices:**

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.

“Corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official.

“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 benefits of free and open competition;

NIT Kurukshetra will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.

NIT Kurukshetra will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if it at any time determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.

- 4.14. Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
- 4.15. 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.
5. The salient features of policy is as per **Annexure-II** enclosed.
6. 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 NIT Kurukshetra due to exhaustion of buffer amount, fee per transaction for preparation of claim can be quoted.
7. During the validity of the current policy, no revision in premium shall be considered by NIT Kurukshetra on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
8. The period of insurance contract will be for one year from the effective date of award of contract. Extension of the contract beyond the current period either on the same terms or with some enhanced premium should be separately quoted by the insurance company in the financial bid. In case the insurance company wants to modify the premium for the extended period, it has to give a notice of at least 4 months prior to the expiry of the current contract period.
9. Premium shall be paid on quarterly basis. Insurance company should raise an invoice for every quarter in advance and NIT Kurukshetra 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 employee code member 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.

10. The insurance company will have no right to reject membership of a serving employee and his/her dependents as defined by NIT Kurukshetra whose membership has been approved by NIT Kurukshetra.
11. 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, NIT Kurukshetra reserves the right to levy a penalty of 100% on all premiums paid.**
12. Bid Evaluation Process
 - 12.1 The financial bids must be furnished only as per template in Part-II. All the bids should be unconditional. Conditional bids would be summarily rejected.
 - 12.2 NIT Kurukshetra 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.
 - 12.3 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:
 - (i) Panel of recognized hospitals in NCR including all major specialties (All the hospitals in Annexure VII are in the preferred list).
 - (ii) All India coverage in terms of recognized hospitals.
 - (iii) Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.
 - (iv) Coverage of ailments /surgeries etc. requiring one day or more of hospitalization.
 - (v) Coverage of other procedures/surgeries/ailments etc that require one day or less of hospitalization.
 - (vi) Exclusions (if any) from the reimbursable expenses.
 - (vii) 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.

- (viii) Whether additional individual family top-up insurance coverage is provided for and if yes the ceiling on this amount.
- (ix) Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment and ceiling if any.
- (x) Any other terms & conditions not included in the factors listed above but looks significant to the committee once technical bids are opened.

12.4 NIT Kurukshetra 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 (item 12.3). **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.

12.5 Notwithstanding anything contained in this document, the acceptance of tender will rest with NIT Kurukshetra and NIT Kurukshetra reserves full right to reject any or all tenders without assigning any reason whatsoever.

12.6 The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.

12.7 Currency for financial bids and payments shall be made in Indian Rupees only.

13. Action against the Tenderer

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.

14. Disputes

In respect of all tender conditions, the decision of NIT Kurukshetra 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 Kurukshetra Courts only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and NIT Kurukshetra will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

15. General

15.1 Each page of the bid shall be signed by a representative legally authorized to enter into commitment on behalf of the bidder. Tenders received without signatures shall be summarily rejected.

- 15.2 Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with NIT Kurukshetra and shall include their executors, administrators, and successors and permitted assignees.
- 15.3 It may be noted that no advisor broker is involved in the tender.
- 16 TPA services being offered by the Insurance Co. should be able to provide a 24x7 telephone facility to cater to all the members.
- 17 Confidentiality of all NIT Kurukshetra information/documents to be ensured at all times.

**SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY FOR THE
YEAR -2014-15**

1. The Policy shall cover both students & employees of NIT Kurukshetra. Assured Coverage of the policy in respect of employees and their dependents (defined as per Annexure III) is Rs. 5.00 Lakhs p.a.
2. Policy further envisages a Corporate buffer of Rs 40 Lakhs with family floater of Rs. 5.00 Lakhs per family in addition to the assured cover of Rs. 5.00 Lakhs as per item 1. 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 norms. This would be used by NIT Kurukshetra to directly reimburse the insured up to Rs. 5 Lakhs 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. 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.
4. 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.
5. The preferred list of Hospitals in NCR is included in Annexure VIII and technical bid should include information on which of these are empanelled by the Insurance company.
6. NIT Kurukshetra has a well equipped Health Centre within its campus with 03 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 OPD treatment.
7. The scheme has to necessarily cover all pre-existing illness of the insured employees and their dependents.
8. There will be no age limit on the insured covered by this scheme.
9. The policy shall cover serving employees and their dependents. The number of employees and their dependents along with their age profiles are given as enclosed in **Annexure VII**.
10. The number of serving employees may change overtime and thus the quotation should clearly indicate the premium for different age groups.

11. 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.
12. In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be admitted in full.
13. For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the employee within 45 day 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 would be payable beyond this period
14. **No Claim shall be** lodged for bills up to Rs. 250/-.
15. The policy shall cover maternity related medical expenses as well as health insurance of new born babies from zero date.
16. All new employees with their dependent family members and all existing insured with their new born 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 NIT Kurukshetra.
17. 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.
18. Exclusions: **Exclusions if any should be clearly specified by the insurance company as part of the technical bid.**

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ANNEXURE-III

Definition of Eligible Dependents as per NIT Kurukshetra Norms

Eligible dependents in case of serving employees are defined by NIT Kurukshetra as follows.

1. Eligible Family members (for serving employees):

The term 'family' for the purpose of Cashless Medical Insurance Scheme shall mean the same as that for the Central Services (Medical Attendance) Rules 1944. Family shall mean spouse of the employee and parents, children and step children wholly dependent on the member of staff. For the purpose 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.

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ANNEXURE-IV

DECLARATION SHEET

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 having Medical Insurance participation in minimum three Indian Public Sector Undertaking in the last five years (Clause 1.3 of **Annexure-I**).

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 (Clause 1.4 of **Annexure I**)

(Signatures of the Tenderer)

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ANNEXURE-V

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 NIT Kurukshetra 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 EMPLOYEES AND THEIR DEPENDENTS WHO HAVE OPTED FOR CASHLESS MEDICAL INSURANCE BY 25.03.2014.**

	Serving Employees	Dependents of Serving Employees
0-18 Yrs	-	196
19 Yrs	-	16
20 Yrs	-	20
21-35 Yrs	60	159
36-45 Yrs	53	51
46-55 Yrs	82	103
56-60 Yrs	41	30
61-65 Yrs	07	24
66-80 Yrs	-	36
>80 Yrs	-	05
Total →	243	640

ANNEXURE-VII**LISTE OF PREFERED HOSPITAL IN NCR REGION**

1. All Government Hospitals in Delhi NCR and Outside.
2. Sita Ram Bhartiya Institute of Science & Research, Qutab Institutional Ara, New Delhi.
3. Mool Chand KR. Hospital, Lajpat Nagar, New Delhi.
4. Batra Hospital and Research Centre, MB Road, New Delhi
5. G.M. Modi Hospital, Saket, New Delhi
6. Deepak Memorial Hospital & Medical Research Centre, 5, Institutional Area, Vikas Marg, Delhi.
7. Kailash Hospital & Research Centre Ltd., Group of Hospitals in Delhi & NCR.
8. Mata Chanan Devi Hospital, Janakpuri, New Delhi.
9. Jaipur Golden Hospital, Rohini, New Delhi.
10. Sir Ganga Ram Hospital, New Rajinder Nagar, New Delhi.
11. Bensups Hospital, Sector 12 Dwarka, New Delhi.
12. Medanta Medicity Sector-38, Gurgaon, Haryana-122001
13. Dharmsila Cencer Hospital & Research Centre, Dharmsila Marg, Vasundhara Enclave Delhi-110065.
14. Fortis Group of Hospital in Delhi & NCR.
15. Max Group of Hospital in Delhi & NCR
16. National Heart Institute, 49-50, Community Centre, East of Kailash, New Delhi.
17. Priraus Ortho & Spine Hospital Chandragupt Marg Chanakyapuri, New Delhi-110021.
18. Escort Hospital in Delhi & NCR.
19. Narender Mohan Hospital Heart Centre, Mohan Nagar, Gaziabad-200117.
20. St. Stephen's Hospital, Tis Hazari Delhi.
21. Holy Family Hospital, New Delhi.
22. Orthonova Hospital (Opposite IIT Main Gate), Hauz Khas, New Delhi-16.
23. Indrarastha Apollo Hopital, Sarita Vihar, Delhi-Mathura Road, New Delhi.
24. Pushpawati Singhania Research Institute for liver, Renal 7 Digestive Diseases, Press Enclave Marg, Sheikh Sarai-11, New Delhi-110017.
25. Rockland Hospital , B-33-34, Autab Institute Area, New Delhi-110016
26. Venu Eye Institute & Research Centre, Okhla, New Delhi.
27. Vidya Sagar Institute of Mental Health & Neuro-Science (VIMHANS).
28. Rajiv Gandhi Cancer Institute & Research Centre, Rohini, New Delhi.
29. RG. Stone Urological Research Institute, Group of Hopitals in Delhi & NCR.
30. Indian Spinal Injuries Centre Heart Command & Research Centre, Sector-C, Vasant Kunj, New Delhi-110070.
31. Lions Kidney Hospital & Urology Research Institute, Opp. B Block New Friends Colony, New Delhi.
32. Centre for sight, A-23 Green Park, Aurobindo Marg, New Delhi-110016.
33. North Point Hospital, S-375, Panchsheel Park, New Delhi-110017
34. Akash Hospital, 90/43, Malviya Nagar, New Delhi-110017.
35. Maharaja Agrasen, Hospital, Punjabi Bagh, New Delhi

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Part-I (Un-priced Technical Bid)
Format for submitting technical bid

The technical bid consists of three parts.

- Part I A: General qualifying criteria as listed in item 1 under “General terms and conditions” of the tender document Bidder should support documentary evidence to support their claims.
- Part I B: This is the checklist of essential conditions to be satisfied as per NIT Kurukshetra requirements.
- Part I C : Technical Bid Details (Reference to documentation to evaluate technical bids – Item 12.3 of Annexure I)

Part I (Contd.)
Part I B; Checklist of Essential Conditions

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

Sr. No.	Item	Check
1.	Coverage for pre-existing diseases/conditions with 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 NIT Kurukshetra reimbursement even when the buffer is exhausted	

Signature of the Tenderer

Part I (Contd.)
Part I C: Criteria for Technical Evaluation

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 (Refer to item 12.3 Annexure-I). 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 NCR including all major specialties (All the hospitals in Annexure-VII are in the preferred list and your bid should specifically indicate which of them are empanelled)	
2.	All India coverage in terms of recognized hospitals	
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 come 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 Lakhs of Rupees)	
	Incremental cover amounts (figure in Lakhs of Rupees)	
9.	Nature of non-empanelled 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

Part-II (Financial Bid)

FINANCIAL BID FOR NATIONAL INSTITUTE OF TECHNOLOGY KURUKSHETRA EMPLOYEES CASHLESS MEDICAL INSURANCE SCHEME

	Employees	Dependents of Employees	Premium for Employees (in Rs.)	Premium for Dependent employees (in Rs.)	Total Premium (in Rs.)
0-18 Yrs	-	196			
19 Yrs	-	16			
20 Yrs	-	20			
21-35 Yrs	60	159			
36-45 Yrs	53	51			
46-55 Yrs	82	103			
56-60 Yrs	41	30			
61-65 Yrs	07	24			
66-80 Yrs	-	36			
>80 Yrs	-	05			
Total →	243	640			
Total Premium →					

- The numbers are based on the total number of employees who have all accepted the Cashless Medical Insurance Scheme. These numbers may change if more people opt for the scheme and that is likely.
- Total premium to be quoted to exclude service tax. Service tax at prevailing rates would be added to this amount.

Part-II (Financial Bid) continued...

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 NIT Kurukshetra (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.