

Tender No. 24SP108T

July 26, 2024

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

Dear Sir / Madam,

IIM Tiruchirappalli would like to take up a Group Medical Insurance Policy for employees and their dependents from any of the following four public sector undertaking insurance companies who shall quote the lowest rate:

- M/s. United India Insurance Company Ltd.
- M/s. National Insurance Company Ltd.
- M/s. The Oriental Insurance Company Ltd.
- M/s. The New India Assurance Company Ltd.

Hence, you are required to quote your lowest rate for the sum insurance given below:

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

Terms and Conditions:

1. The above cost should be inclusive of GST, and it should be quoted separately.
2. *The above-mentioned four Public Sector Insurance Companies can only quote the rate for Group Medical Insurance for the Employees and their Dependents.*
3. The Group Medical Insurance Policy Should consist of the following features:
 - i. The policy coverage age should be from Day 1 to 80 years to enter the policy.
 - ii. There should not be any capping on the Room Rent for ICU as well as Normal Room.
 - iii. Cashless facility in all the empaneled Hospitals.
 - iv. Pre-existing diseases should be covered under the policy.
 - v. First 30 days / specific waiting periods should be waived off.
 - vi. No sub-limits or illness wise limit.
 - vii. Pre and post-hospitalization minimum 30 and 60 days respectively.

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- viii. Maternity Benefits should be covered without any waiting period and subject to payment of at least Rs. 25,000/- for normal delivery and Rs. 50,000/- for cesarean delivery.
 - ix. Newborn babies should be covered since birth.
 - x. Insurance Coverage should start from Day one for the new joiners, both regular and contract employees, and their dependents as per their Sum Assured eligibility.
 - xi. Mid-term inclusion of the existing employees for the newly acquired dependent (newly married spouse, newborn baby, newly adopted child, etc.).
 - xii. Claim settlement period not exceeding 15 working days after submission of the claim.
 - xiii. Insurance e-Card and also a physical Card for all the beneficiaries should be provided within one month of the start of the Insurance cover.
 - xiv. Emergency ambulance service for a minimum amount of Rs. 2500/- per trip.
 - xv. Complimentary Corporate Buffer for a minimum amount of Rs.5,00,000/-, without any additional premium.
- a) In addition to the above, you may also offer other benefits such as waiver of all exclusions, provision for a second opinion, etc., without affecting the premium amount.
 - b) Similarly, annual health check-ups shall be a part of the package and it should not involve additional premiums.
 - c) Apart from the above, please provide the following details:
 - i. Day care procedures list.
 - ii. Diseases, which are not covered under the policy.
 - iii. Charges/Tests/ or any other items which are not covered.
 - iv. List of clients (preferably from educational institutions) where such group Medclaim policies are under operation.
 - v. Brief profile of Third Party Agency (TPA) & their registration details. There should be a dedicated helpline (24×7) from the Third-Party Agency (TPA) of the insurance company available and the contact details of the same should be furnished. IIM Tiruchirappalli has the discretion to select the TPA.
 - d) There should be a provision in the policy to enhance the sum assured by the employees by payment of incremental premiums on their own.
 - e) The incremental premium amount for the enhanced sum insured amount may be collected directly from the employees.
 - f) COVID-19 coverage should also be provided along with this policy.

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4. **Policy Period:** The period of insurance is for *one year from October 01, 2024*. However, the insurance may be extended for a further period of up to two years on a yearly basis, if the services/performance of the service provider is found to be satisfactory, on the same rate and terms & conditions and at the sole discretion of the Institute.
5. In addition to the above, you may also offer other benefits, such as a waiver of all exclusions, provision for a second option, etc., without affecting the premium amount.
6. Any Service Charges on Medical Bills should not be deducted from the Individual Claim.
7. **Migration:**
The Insured Person will have the option to migrate the policy to other health insurance products/plans as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan, the Insured Person should get the accrued continuity benefits in Waiting Periods as per IRDAI guidelines on Migration.
8. Insurance Companies should have the empanelment of major hospitals in Tiruchirappalli like the following hospitals, but not limited to:
 - a. KMC Specialty Hospital Cantonment, Trichy
 - b. Kauvery Medical Center Tennur, Trichy
 - c. Apollo Speciality Hospital, Trichy
 - d. Maruti Hospital, Trichy
 - e. Arul Hospital, Trichy
 - f. Joseph Eye Hospital, Trichy
 - g. Gastro Care Hospital, Trichy
 - h. GVN Hospital Private Ltd, Trichy
9. *The Insurance Companies should attach the list of empanelled hospitals along with the Tender. If the Institute desires to empanel any one of the Hospitals, which are not listed in their empanelment, the selected Insurance Company should empanel the same.*
10. The successful Insurance Company shall, at its own cost, comply with the provision of orders and notifications issued by IRDA and the Government from time to time.
11. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
12. In case of failure in settlement of claims within the time frame, the penalty will be enforced as per Institute norms.
13. Payment will be made in advance against proforma invoice provided by the Successful bidder.
14. Special services (if any), without any additional cost can be provided by the bidders.
15. Tax will be deducted as per the rule in force.
16. Any legal disputes that may arise shall be subject to the Courts at Tiruchirappalli.
17. The GST Number of IIM Tiruchirappalli is **33AAAAI5004R1ZO**.
18. Details of employees and their dependents, along with their relationship, are enclosed as **Annexure -I**.
19. Note: You may contact the Institute if any further details are required in this regard (Phone No.0431-2505068/5153/22/21).

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INDIAN INSTITUTE OF MANAGEMENT TIRUCHIRAPPALLI

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The Tender should be submitted in the sealed cover super scribing **“Tender for Group Medical Insurance Policy for Employees and their Dependents”** addressed to “The Chief Administrative Officer (i/c), IIM Tiruchirappalli, Trichy Pudukkottai Highway, Trichy – 620 024 to reach us on or before **05.00 PM, August 15, 2024.**

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ANNEXURE – I

Indian Institute of Management Tiruchirappalli				
List of Faculty and their dependents				
Sl No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
1	I-A03	Self	39	
		Father	70	
		Mother	64	
2	I-A04	Self	43	
		Wife	40	
3	I-A09	Self	34	
		Wife	32	
		Mother	57	
4	I-A11	Self	36	
		Wife	28	
		Son	2	
		Mother	60	
5	I-A10	Self	36	
6	I-B01	Self	41	
		Wife	38	
		Daughter	9	
		Father	70	
		Mother	68	
7	I-D02	Self	39	
		Wife	38	
		Mother	64	
		Son	5	
		Son	3	

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Sl No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
8	I-G03	Self	34	
		Wife	35	
		Daughter	7	
		Son	3	
9	I-G01	Self	44	
		Wife	44	
		Son	7	
10	I-G02	Self	64	
		Wife	58	
11	I-G04	Self	36	
		Wife	33	
		Daughter	7	
		Daughter	1	
		Mother	75	
12	I-H01	Self	46	
		Wife	46	
		Daughter	18	
		Son	13	
13	I-J01	Self	42	
		Wife	36	
		Son	10	
14	I-J03	Self	41	
		Wife	38	
		Daughter	9	
		Son	5	
		Father	74	
		Mother	71	

Sl No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
15	I-J04	Self	34	
		Wife	33	
		Son	3	
16	I-K02	Self	46	
		Wife	41	
		Daughter	12	
17	I-K03	Self	34	
		Spouse	37	
		Daughter	5	
		Daughter	0	
18	I-M02	Self	42	
		Wife	37	
		Father	73	
19	I-M03	Self	39	
		Wife	37	
		Daughter	2	
		Father	73	
		Mother	67	
20	I-M04	Self	48	
21	I-N01	Self	43	
		Wife	39	
		Daughter	6	
		Son	6	
		Father	72	
		Mother	60	
22	I-N07	Self	45	
		Father	78	
		Mother	71	

Sl No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
23	I-P03	Self	39	
		Son	6	
		Daughter	2	
24	I-P06	Self	48	
		Wife	43	
		Daughter	16	
		Mother	76	
25	I-P07	Self	30	
		Father	61	
		Mother	57	
26	I-P08	Self	35	
		Wife	33	
		Son	3	
		Mother	67	
27	I-R02	Self	39	
		Wife	32	
		Son	2	
28	I-R03	Self	33	
29	I-R04	Self	42	
		Wife	36	
		Daughter	9	
		Son	4	
30	I-S15	Self	45	
		Wife	43	
		Son	1	

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Sl No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
31	I-S13	Self	56	
		Wife	51	
		Son	25	
32	I-S12	Self	56	
		Wife	58	
		Son	20	
33	I-S01	Self	60	
		Mother	82	
34	I-S17	Self	37	
		Spouse	38	
35	I-S10	Self	38	
		Wife	35	
		Father	70	
		Mother	61	
36	I-S11	Self	48	
		Wife	49	
		Son	6	
37	I-S07	Self	43	
		Husband	42	
38	I-S04	Self	61	
		Wife	57	
		Daughter	34	
39	I-S20	Self	52	
		Wife	46	
		Daughter	16	
		Daughter	4	

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Sl No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
40	I-S21	Self	31	
41	I-S22	Self	39	
42	I-U01	Self	53	
		Husband	56	
		Daughter	15	
43	I-V04	Self	38	
		Wife	33	
		Son	3	
44	I-V01	Self	55	
		Husband	55	
		Daughter	23	
		Daughter	21	
45	I-V03	Self	43	
		Wife	41	
		Daughter	14	
		Father	74	
		Mother	67	
46	I-V05	Self	31	

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List of Regular Staff and their dependents

Sl. No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
1	II-P04	Self	59	
		Wife	56	
2	II-E01	Self	60	
		Wife	51	
		Son	21	
		Son	20	
3	II-S-06	Self	46	
		Wife	36	
		Son	8	
		Daughter	2	
4	II-C01	Self	39	
		Husband	41	
		Daughter	10	
		Daughter	6	
		Father	68	
		Mother	57	
5	II-D01	Self	43	
		Husband	43	
		Son	17	
		Daughter	15	
		Mother	56	
6	II-H01	Self	51	
		Husband	58	
		Daughter	19	
		Son	17	
		Mother	80	
7	II-K04	Self	44	
		Wife	32	
		Daughter	10	
		Son	7	

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Sl. No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
8	II-K01	Self	55	
		Wife	45	
		Daughter	21	
9	II-K03	Self	39	
		Wife	34	
		Mother	72	
		Son	6	
10	II-K02	Self	41	
		Wife	34	
		Daughter	9	
		Daughter	5	
11	II-M04	Self	43	
		Husband	51	
		Daughter	16	
		Son	14	
		Father	67	
		Mother	64	
12	II-M05	Self	42	
		Wife	35	
		Father	68	
		Mother	63	
		Daughter	11	
		Son	10	
13	II-M06	Self	41	
		Wife	39	
		Son	2	
		Father	76	
		Mother	65	
14	II-P02	Self	49	
		Wife	37	
		Son	17	
		Daughter	13	

Sl. No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
15	II-P01	Self	48	
		Husband	53	
		Daughter	20	
		Son	15	
		Mother	75	
16	II-P03	Self	38	
		Husband	42	
		Son	7	
		Daughter	5	
		Mother	67	
17	II-R01	Self	40	
		Husband	47	
		Son	17	
		Father	67	
		Mother	59	
18	II-R02	Self	55	
		Wife	49	
		Son	22	
		Father	78	
		Mother	74	
19	II-S07	Self	42	
		Husband	48	
		Son	18	
		Son	12	
		Son	12	
		Father	73	
		Mother	72	
20	II-S02	Self	38	
		Wife	34	
		Son	7	
		Father	70	
		Mother	68	

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Sl. No	Employee ID	Relationship	Age	(Sum Assured - 6.5 Lakhs Per Person (Family Floater))
21	II-S03	Self	42	
		Husband	46	
		Son	18	
		Daughter	12	
		Mother	59	
		Father	72	
22	II-V02	Self	41	
		Wife	38	
		Daughter	9	
		Son	8	
		Father	69	
		Mother	66	
23	II-V04	Self	43	
		Wife	36	
		Son	13	
		Daughter	9	
		Father	74	

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List of Contract Staff and their dependents

Sl. No	Employee ID	Relationship	Age	(Sum Assured - 2 Lakhs Per Person (Family Floater))
1	IIC-A01	Self	58	
		Wife	48	
		Son	19	
2	IIC-A02	Self	37	
		Wife	34	
		Daughter	10	
		Father	66	
		Mother	61	
3	IIC-B01	Self	35	
		Father	65	
4	IIC-G01	Self	55	
		Wife	46	
		Daughter	20	
		Son	15	
5	IIC-G02	Self	45	
		Wife	28	
		Daughter	4	
		Daughter	3	
6	IIC-I01	Self	30	
		Husband	32	
		Daughter	4	
7	IIC-R02	Self	32	
		Father	68	
		Mother	54	

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Sl. No	Employee ID	Relationship	Age	(Sum Assured - 2 Lakhs Per Person (Family Floater))
8	IIC-R03	Self	55	
		Wife	51	
		Daughter	19	
9	IIC-R10	Self	30	
		Mother	51	
10	IIC-S01	Self	65	
		Wife	59	
11	IIC-S02	Self	51	
		Wife	43	
		Son	16	
12	IIC-S04	Self	51	
		Wife	51	
		Son	20	
13	IIC-S05	Self	32	
		Wife	24	
		Son	3	
		Father	54	
		Mother	53	
14	IIC-S06	Self	40	
		Wife	35	
		Son	7	
15	IIC-S07	Self	35	
		Spouse	39	
		Daughter	4	
16	IIC-Y01	Self	28	
		Spouse	34	
		Daughter	1	

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