

Replies to Pre-bid-Queries: Request for Proposal for Selection of Agency for "Providing Group Health Insurance Policy for Regular Employees and Corporators of Raipur Municipal Corporation" NIT No: 646/GAD/RMC/2020

Sr. No.	Clause No.	Query/ Suggestions	Replies by Raipur Municipal Corporation
1.	-	Kindly provide us with AGE BAND WISE DEMOGRAPHY DETAILS to enable us to calculate the premium amount.	Refer to Annexure 2 of this document.
2.	-	We request you to provide us with the demographic data of the Group in order to facilitate us to provide the best premium rates for the Group Health Insurance proposed	
3.	-	Kindly let us know whether the pre bid meeting will still be conducted as mentioned in the RFP in clause No. 2.1.11. given the lockdown imposed in Raipur by the competent authority.	As per the RFP document and subsequent Corrigendum issued.
4.	-	Kindly let us know whether the bidding process is going to take place through online mode or offline mode. If it is to be through online mode, kindly let us know how to submit the QUALIFICATION PROPOSAL and FINANCIAL PROPOSAL online. As the RFP mentions details of offline mode only.	As per the RFP document.
5.	-	For us to quote accurately, we need the following information. 1. Name of the insured person 2. Age of the insured person 3. Date of Birth of insured person 4. Previous Group Medical policy details if any 5. Previous Claims Ratio under that policy if any	1. Refer to Annexure 2 of this document. 2. Name/Age and other details to be provided at the time of signing the agreement. 3. Previous Group Insurance and claim ratio are Not Available.
6.	2.1.11	As per IRDA guideline EMD is exempted from govt Insurance tenders. As per 64VB guidelines, insurers should not pay any money and tenders like health insurance and crop insurance do not call for EMD.	Refer Annexure 1 of the document.
7.	3.5	The RFP document refers to payment of premium in instalments commencing 60 days after the agreement. Please note that, as per Insurance Act, premium must be received before risk commencement. Hence, requested that the payment schedule clause be dropped, and 100% premium should be payable before commencement of risk.	




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8.	2.1.11-2 - Brief description of Bidding Process	<p>Requesting clarity on the following regards EMD.</p> <ul style="list-style-type: none"> • Can EMD be paid through NEFT mode to maintain social distancing. • If NEFT is not acceptable, as an alternative to FDR can we provide DD. • Please clarify on refund provisions for EMD. What would be the EMD retention period for selected and not selected bidders and are there any forfeiture provisions. • Do you have a provision for MSME entities to claim exemption from payment of EMD. <p>As IRDAI Licenced brokers we are guided by its regulations and code of conduct. As service providers we are facilitators for risk placements and management of claims. The provisions given in the tender towards furnishing EMD run contrary to the said statutes. The IRDAI circular to insurance companies specifically prohibits insurance companies from furnishing of any form of Earnest money or Performance Guarantee. The same extends to a registered insurance intermediary as well. We therefore request that the same be dropped.</p>	<p>Regarding EMD, Refer Annexure 1 of this document. MSME Exemption – No Provision</p>
9.	Details of the Applicant's minimum eligibility criteria- Schedule 2 of Annexure B Paras in Annexure A & D as follows Annexure A of Para 6, 7	<p>In order to consolidated various compliance provisions given in the tender document it is suggested that a comprehensive compliance declaration attached in Annexure 2 be used. This needs to be executed on the company letter head and signed by compliance / principal officer of the broking firm. This should be a non- negotiable part of the eligibility criteria.</p>	<p>As per the RFP Document. The Terms & Conditions of the RFP shall prevail.</p>




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10.	(b), 12, 13. & Annexure D of Para 8, 9 (a), 9(b), 9(c), 14.	Due to the prevailing pandemic there is a need to maintain social distancing through minimum travel and person to person contact. It is therefore suggested to maximize activities done through digital / online mode. Hence, we request you to accept the submission provided with affixation of the digital signature than a manual signature.	As per the RFP Document. The Terms & Conditions of the RFP shall prevail.
11.	Annexure C- Power of Attorney for signing of Bid	In continuation to point 3 we request you to consider a suggestion to accept a Board Resolution / Power of Attorney empowering authorised signatories to sign on behalf of the company in their current respective format's. Arranging for a fresh power of attorney on a stamp paper per Annexure C would expose our personnel and their families to a COVID infection.	
12.	5.7 a & b Evaluation of RFP	It is recommended that in order to bring transparency to the process and attract credible / capable participants, the parameter for qualification and assessment be predefined and form part of the tender. We are providing suggested criteria in Annexure 1 that you may utilize for this purpose. Further the above should carry 60 % weightage with pricing carrying 40% weightage so as meet the above objective.	Refer to Annexure 1 of this document.
13.	3.3	Coverage of specially-abled child without any age limit to be included.	
14.	3.4.3 (d)	The count of procedures should be removed as all insurers may not have 140+	As per the RFP Document. The Terms & Conditions of RFP shall prevail.
15.	3.4.4 (f)	Domiciliary Hospitalisation wordings to be incorporated in the tender.	Please Refer Annexure 1 of this document.
16.	3.4.4 (g)	COVID 19 related hospitalization to be covered in IPD basis.	




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17.	3.4.4 (k)	Not covered by insurance companies																																					
18.	3.4.4 (l)	Not covered by insurance companies																																					
19.	3.4.4 (v)	Covered under IPD basis																																					
20.	3.4.4 (w)	Covered under IPD basis																																					
21.	3.4.4 (x)	Chemotherapy is covered as Day-care procedure on IPD basis	As per the RFP Document. The Terms & Conditions of the RFP shall prevail.																																				
22.	3.4.4 (o)	Termed as additional nursing charges. Usually is covered only on case to case basis considering the severity of the hospitalisation.	Please refer Annexure 1 of this document.																																				
23.	3.4.5. (b)	Not all insurer has inhouse TPA at their end. Secondly TPA selection can be mutually done seeking confirmation from insurer and the client jointly.																																					
24.	3.4.5. (c)	TPA services are available on 24x7.																																					
25.	3.5	Premium to be paid before cover as per 64VB clause. Many Health insurance insurers may or may not agree for instalments																																					
26.	-	Kindly confirm whether brokers can participate in this tender.																																					
27.	-	Please provide claims details in the following format:	As per the RFP Document. The Terms & Conditions of the RFP shall prevail. Not Available																																				
28.	-	<table border="1"> <thead> <tr> <th rowspan="2">Policy period</th> <th rowspan="2">No. of Students Covered</th> <th rowspan="2">Premium Collected (Excl. GST)</th> <th colspan="4">Claim from 2017-2020</th> <th rowspan="2">Claims under process</th> </tr> <tr> <th>Claims lodged</th> <th>Claims settled</th> <th>Claims Repudiated</th> <th>Claims Amount</th> </tr> </thead> <tbody> <tr> <td>2017-18</td> <td></td> <td></td> <td>No. of Claims lodged</td> <td>No. of Claims settled</td> <td>No. of Claims Repudiated</td> <td>Amount</td> <td></td> </tr> <tr> <td>2018-19</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2019-20 (Current Policy up to.....)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Policy period	No. of Students Covered	Premium Collected (Excl. GST)	Claim from 2017-2020				Claims under process	Claims lodged	Claims settled	Claims Repudiated	Claims Amount	2017-18			No. of Claims lodged	No. of Claims settled	No. of Claims Repudiated	Amount		2018-19								2019-20 (Current Policy up to.....)								Please refer Annexure 1 of this document.
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Sr. No.	Clause No.	Query/ Suggestions	Replies by Raipur Municipal Corporation
29.	-	Clarification required on policy extension clause after 1 year, whether it would be on mutual agreement or purely on the decision of RMC?	Please refer annexure 1 of this document
30.	-	Please confirm the expiring insurer name	Not Available
31.	-	Please confirm the expiring policy Start and End date	Not Available
32.	-	Please confirm the expiring policy terms and conditions	
33.	-	Please confirm member count at inception of expiring policy	
34.	-	Please provide Complete claims MIS.	
35.	-	Proposed changes from expiring policy in coverage.	
36.	-	Please provide relation wise member count	
37.	2.1.5	Both parties to the insurance will have right to terminate the contract within one month's notice period.	Please refer answer to query No. 5 above. Please refer annexure 1 of this document.
38.	2.1.11	Kindly waive SL No. 1 & 2 of clause 2.1.11 (cost of proposal & EMD) for public sector Insurers	
39.	-	Kindly confirm what will be the approximate % of deviation in the number of employees	
40.	3.4.2.e	Corporate buffer - will be Rs 25,00,000/- (restricted to per family sum insured of Rs 2,00,000/-)	
41.	3.4.4.f	Domiciliary hospitalization benefit in (f) clause no. 3.4.4. is covered- up to 10% of Sum Insured	
42.	3.4.4.g	COVID-19 or any other such Pandemic induced Diseases - Shall be covered as per rate chart of C.G. Government.	Yes. Please refer the rates approved by GoCG.
43.	3.4.4.j	Local Ambulance charges will be- 1% of sum insured.	
44.	3.4.4.k	Surcharges levied by hospital or any other charges similar in nature would be payable under the policy are generally not covered by insurers. Kindly waive this clause.	Please refer annexure 1 of this document.
45.	3.4.4.l	Registration charges levied by hospital or any other charges similar in nature would be payable under the policy in (l) in clause no. 3.4.4. will be- 0.5% of sum insured.	




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46.	-	Complete List of patients suffering from HIV/CANCER/NEUROLOGICAL DISORDERS is to be provided.	Not Available as of now.
47.	-	As per IRDA for policy incepting after 01.10.2020 Modern Treatment Coverage has been made. Treatments with Sub-limits attached.	Yes. Please refer Annexure 3 for the modern treatment to be covered.
48.	-	Age Wise demography for self & dependents is required.	Please refer Answer to query No. 1.
49.	2.1.5	Both parties shall have right to cancel the policy following 1 month notice period & not to be done unilaterally	Please refer Annexure 1 of this document.
50.	2.1.11	Fees and EMD Waiver as per GI Council	
51.	3.3	The given employee/member strength will be same or will vary./if vary,then upto what extent.	
52.	3.3	Age Bracket is given as 18-65 years and retirement age is 62 years. Kindly clarify	As per the RFP Document. The Terms & Conditions of RFP shall prevail.
53.	3.4.2.e	Corporate Buffer to be limited to family SI,one drawing per family & for critical treatments only.	Please refer annexure 1 of this document.
54.	3.4.4.f	Domiciliary Hospitalization - to be limited to 10% of SI	
55.	3.4.4.g	Covid 19 treatment cost as per MoHFW,Govt. of CG or limit for non-medical expenses to be given.	Please refer to query no 42 above.
56.	3.4.4.h	Ayurvedic treatment can be limited to upto 30% of SI	
57.	3.4.4.j	Ambulance Charges limit upto Rs. 2,000 or actuals whichever is lower	Please refer Annexure 1 of this document.
58.	3.4.4.k	Surcharges - not to be covered	
59.	3.4.4.l	Registration Charges upto 0.5% of SI limit	
60.	3.4.4.m	Nursing charges upto Rs. 500 per day limit	
61.	3.4.4.n	Service Charges - not to be covered	
62.	3.4.4.o	Special Nursing - not to be covered	
63.	3.4.4.p	Oral Chemotherapy - upto 20% of SI Limit	
64.	3.4.4.x	Chemotherapy at home - to be covered under domiciliary hospitalisation restricted to same SI	
65.	3.4.4.z	Timeline to be restricted to within 3 months	
66.	3.4.5.b	Option to insurer also to decide TPA	

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67.	3.4.6.d	Subject to limits, deductions as per conditions & list of non-payables are per IRDA	As per the RFP Document. The Terms & Conditions of the RFP shall prevail.
68.	3.5	Payment Schedule - Premium to be paid prior to policy start/inception date.	Please refer Annexure 1 of this document.
69.	3.5.5	TDS can't be deducted on premium payment	
70.	3.6	Further Extension of policy can be done on mutual consent by both parties & information to be given 15 days prior to policy expiry.	
71.	4.2	Participation through Intermediary not to be allowed	
72.	4.3.ii	For proof of experience in group medical insurance policy copy for last 3 years.	As per the RFP Document. The Terms & Conditions of the RFP shall prevail.
73.	5.4.a	Submission of bid by hand to be allowed	
74.	-	List of cashless Hospitals can be given after TPA finalisation	
75.	2.1.11	As mentioned in the 2.1.11 Schedule of Bidding process, EMD in form of FDR to be deposited in favour of "The Commissioner, Raipur Municipal Corporation for Rs. 100000/-" has to be done. Till date we have not done a Fixed Deposit in any of the tenders in which we have participated and hence please do let us know whether we can deposit a Demand Draft of Rs. 100000/- in favour of "The Commissioner, Raipur Municipal Corporation" in place of the FDR	Please refer Annexure 1 of this document.
76.	-	In the point number 3.3. Total Number of Councilors: 81 is mentioned separately. We wish to know whether there are any separate coverages or Sum Insured range for the same or all the Employees and the Councilors will have a Sum Insured of Rs. 2,00,000/-.	Yes. INR 2,00,000/- (Rs. Two Lakhs Only)
77.	-	Is this a Fresh policy if not please provide the following: 1. Expiring Insurer Name and office details 2. List of employees and dependent need to be covered in year 2020-2021. (Details should incorporate Name, Relation, Gender & Date of Birth of Insured Person)	Not Applicable.




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		<ol style="list-style-type: none"> 3. Net Premium Paid to Insurance Company (Mentioned On Policy Copy without GST) 4. Latest Claim MIS summary and claims dump in excel format 5. Policy Documents 6. Lives at Inception and at expiry 7. TPA Certified Claim MIS in pdf format 	
78.	-	Is there any limit on Local Ambulance charges for admission, transfer to another hospital and /or discharge under critical condition as advised by the doctor	Please refer annexure 1 of this document.
79.	-	Should the Power of Attorney document be notarised on a 100 Rs. Stamp paper?	As per the RFP Document. The Terms & Conditions of the RFP shall prevail.
80.	-	Claims should be processed through In-house claim settlement. The Insurer must agree to work only with the TPAs approved by RMC.: What does the term In house settlement mean?	Please refer annexure 1 of this document.
81.	-	Sealing, marking and submission of RFP mentions Envelope A should include Duly completed Annexure A, Annexure B, Annexure C & Annexure E on office letter head with seal and signature whereas the Annexure C mentions Annexure C- Power of Attorney for signing of Bid (To be executed on a Stamp Paper). Please let us know what should be done in this case (Whether to be executed on Stamp paper/ Letterhead)	Please refer annexure 1 of this document.


Additional Commissioner
 Raipur Municipal Corporation

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Annexure 1 - Addendum in the RFP:

#	Existing Clause of RFP	Rectified/Revised Clause
1.	<p>3.3</p> <p>RMC intends to select IRDA Accredited agency for providing Group Health Insurance policy coverage for regular employees and their family members.</p> <p>Tentative details of the group as on 01-09-2020 is:</p> <ol style="list-style-type: none"> 1. Total Employee strength: 1,419 2. Total Number of Councilors: 81 3. Total Number of Dependents: 2,263 4. Total to be insured: 3,763 <p>Note: The number people to be insured as mentioned above is tentative and may vary during the process of finalization of this RFP at sole discretion of RMC.</p> <p>Family: Means and includes Self, Spouse and 2 Dependent Children up to Age of 25 Year. In case of son, the coverage will be applicable 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 limit. Dependency and other criteria to be decided as per Government of India Medical Attendance Rules.</p> <p>Age Bracket: 18 Years to 65 Years</p> <p>Type of Scheme: Family Floater</p> <p>Sum Insured Bands: INR 2,00,000/ (Two Lakhs only)</p> <p>Corporate Buffer: INR 25,00,000 /- (INR Twenty-Five Lakhs Only)</p>	<p>3.3</p> <p>RMC intends to select IRDA Accredited agency for providing Group Health Insurance policy coverage for regular employees and their family members.</p> <p>Tentative details of the group as on 01-09-2020 is:</p> <ol style="list-style-type: none"> 1. Total Employee strength: 1,419 2. Total Number of Councilors: 81 3. Total Number of Dependents: 2,263 4. Total to be insured: 3,763 <p>Note: The number people to be insured as mentioned above is tentative and may vary to an extent of +/- 10% at sole discretion of RMC.</p> <p>Family: Means and includes Self, Spouse and 2 Dependent Children up to Age of 25 Year. In case of son, the coverage will be applicable till he starts earning or he attains the age of 25 years, whichever is earlier. In case of daughter, the coverage will be applicable till she starts earning or gets married, whichever is earlier irrespective of the age limit. There is no age limit in case of specially abled child. Dependency and other criteria to be decided as per Government of India Medical Attendance Rules.</p> <p>Age Bracket: 18 Years to 65 Years</p> <p>Type of Scheme: Family Floater</p> <p>Sum Insured Bands: INR 2,00,000/ (Two Lakhs only)</p> <p>Corporate Buffer: INR 25,00,000 /- (INR Twenty-five Lakhs Only)</p>



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#	Existing Clause of RFP	Rectified/Revised Clause
	<p>3.5 Payment Schedule</p> <ol style="list-style-type: none"> 1. The Authority shall pay the selected agency towards the "Group Health Insurance Policy for Regular Employees of RMC", as per lowest premium discovered under this RFP. 2. 50% of the Payments to the selected agency shall be released after signing the agreement within 60 days upon submission of sufficient proof to the authority towards enrolling the employees and their family members under the health Insurance policy as per terms of RFP. 3. 25% of the payment shall be made after 6 months of Commencing the services to RMC and satisfactory performance of the services as approved by the Authority. 4. Remaining 25% of the payment shall be made after 9 months of commencing the services to RMC and satisfactory performance of the services as approved by the authority. 5. The prevailing percentage of I.T. Department of the gross amount of the bill towards Income Tax will be deducted from the agency's bill. 6. It must be clearly understood that under no circumstances any interest is chargeable for the dues or additional dues if any payable for the services provided due to any reason whatsoever. 	<p>3.5 Payment Schedule</p> <ol style="list-style-type: none"> 1. The Authority shall pay the selected agency towards the "Group Health Insurance Policy for Regular Employees of RMC", as per lowest premium discovered under this RFP. 2. 100% of the Payments to the selected agency shall be released before inception of the policy upon submission of sufficient proof to the authority towards enrolment of employees and their dependent, draft policy document approved by RMC, declaring tentative date of inception of policy. 3. The prevailing percentage of I.T. Department of the gross amount of the bill towards Income Tax and all other statutory deductions (as applicable) will be deducted from the agency's bill. 4. It must be clearly understood that under no circumstances any interest is chargeable for the dues or additional dues if any payable for the services provided due to any reason whatsoever.
3.	<p>3.4.5.(c)</p> <p>There should be a dedicated helpline (24 x 7) from of Insurance Company and the contact details should be furnished in the tender.</p>	<p>3.4.5.(c)</p> <p>There should be a 24 x 7 available contact point from Insurance Company/ TPA and the contact details should be furnished in the agreement/Policy. Also, representative from TPA should be</p>



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#	Existing Clause of RFP	Rectified/Revised Clause
		available in RMC once a week on pre-determined date/day for any assistance and training to the employees of RMC.
4.	3.4.4 (g) COVID-19 or any other such Pandemic induced Diseases shall be covered 2.1.11	COVID-19 or any other such Pandemic induced Diseases shall be covered on IPD basis. Home Isolation treatment charges shall also be covered.
5.	(1) Cost of Request for Proposal in form of DD to be deposited (in favor of The Commissioner, Raipur Municipal Corporation). (2) EMD in form of FDR to be deposited in favor of "The Commissioner, Raipur Municipal Corporation")	(1) The EMD has been Exempted to all non-life insurance agencies participating in this bid as per IRDA Guideline dated 7 th June 2011. With reference to both this clause elsewhere in the RFP, it is to be read as "exempted as per IRDA Guidelines".
6.	1.4.4 (f) Domiciliary hospitalization benefit is covered.	Domiciliary hospitalization benefit is covered with a limit of upto 20% of the Sum Insured.
7.	1.4.4 (h) Chemotherapy, Dialysis, Radiotherapy, Chronic Renal failure including medicines, AIDS & HIV, Indoor Ayurvedic Treatment taken in government run/government approved hospital.	Chemotherapy, Dialysis, Radiotherapy, Chronic Renal failure including medicines, AIDS & HIV, Indoor Ayurvedic Treatment taken in government run/government approved hospital. Ayurvedic treatment is limited to upto 30% of Sum Insured.
8.	1.4.4 (j) Local Ambulance charges for admission, transfer to another hospital and /or discharge under critical condition as advised by the doctor.	Local Ambulance charges for admission, transfer to another hospital and /or discharge under critical condition as advised by the doctor as below will is to be considered: 1. INR 2,500/- for within limits of District. 2. INR 3,500/- for inter district. 3. INR 10,000 for inter-state movement.
9.	3.4.4(k) Surcharges levied by hospital or any other charges similar in nature would be payable under the policy.	Surcharges levied by hospital or any other charges similar in nature would be payable under the policy, upto 1% of the sum insured.
10.	1.4.4 (l)	Registration charges levied by hospital or any other charges similar in nature would be payable under the policy will be- upto 1% of sum insured.



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#	Existing Clause of RFP	Rectified/Revised Clause
	Registration charges levied by hospital or any other charges similar in nature would be payable under the policy.	
11.	3.4.4 (m) Nursing charges should not be clubbed with room rent for arriving at eligibility.	Nursing charges should not be clubbed with room rent for arriving at eligibility. Nursing Charges with a limit to Rs. 500/Day is to be provided.
12.	3.4.4 (n) Service Charge levied by the Hospital or any other charges similar in nature would be payable under the policy.	Service Charge levied by the Hospital or any other charges similar in nature would be payable under the policy, upto 1% of the sum insured.
13.	3.4.4 (o) Charges for special nurse covered for insured persons irrespective of age during the hospitalization.	Charges for special nurse covered for insured persons irrespective of age during the hospitalization with a limit of 1% of Sum Insured for maximum 15 days for one treatment.
14.	3.4.4 (r) Oral chemotherapy subject to sum insured on cumulative basis.	Oral chemotherapy subject to sum insured on cumulative basis upto 20% of Sum Insured.
15.	3.4.4 (x) Chemotherapy at home is covered	Chemotherapy at home - to be covered under domiciliary hospitalisation restricted to 50% of SI. In case of Domiciliary hospitalization for other treatments it could be covered 20% of SI.
16.	3.4.4.(z) Artificial limbs payable for all diseases. Artificial limbs fitted following any surgical procedure to be covered. Timeline not restricted to post 60 days for the same.	Artificial limbs payable for all diseases. Artificial limbs fitted following any surgical procedure to be covered. Timeline restricted to post 180 days for the same.
17.	3.4.5. (b) Claims should be processed through In-house claim settlement. The Insurer must agree to work only with the TPAs approved by RMC.	Claims should be processed through In-house TPA only for claim settlement.
18.	3.6	The duration of the agreement will be one year initially. The agreement may be further extended for a period as per the



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#	Existing Clause of RFP	Rectified/Revised Clause
	The duration of the agreement will be one year initially. The agreement may be further extended for a period as per the requirement of RMC, Raipur, on the same prevailing rates and no escalation shall be applicable on the basis of satisfactory performance and to the concurrence of both the parties. RMC has power to terminate or extend the agreement	requirement of RMC, Raipur, on the same prevailing rates and no escalation shall be applicable on the basis of satisfactory performance and to the concurrence of both the parties. Both the parties have the power to terminate or extend the policy on mutually agreed terms with a notice period of at least 30 days.
19.	5.4-1 – (ii) Duly completed Annexure A, Annexure B, Annexure C & Annexure E on office letter head with seal and signature.	Duly completed Annexure A, Annexure B, & Annexure E on office letter head with seal and signature & Annexure C on Stamp Paper of Rs. 100 (Rupees Hundred only).
20.	3.4.4 No Clause for maternity	Maternity Charges to be covered upto INR 30,000/- for Normal Delivery and INR 50,000/- for C-Section Delivery.
21.	4.2 (g) The agency should hold valid/active IRDA Accreditation certificate.	The non-life insurance companies should hold valid/active Insurance Regulatory and Development Authority (IRDAI) Accreditation certificate as on bid-due date.

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Annexure G

Table G.1 Details of Employees

Employee Details		
Sr No.	Age Group	Count
1	21-25	21
2	26-30	100
3	31-35	116
4	36-40	119
5	41-45	143
6	46-50	205
7	51-55	273
8	56-60	257
9	61-65	76
10	66-70	8
11	71-75	1
Grand Total		1,319

Table G.2 Details of Spouse of the Employees

Spouse/Husband		
Sr No.	Age Group	Count
1	11-15	-
2	16-20	3
3	21-25	72
4	26-30	05
5	31-35	21
6	36-40	97
7	41-45	139
8	46-50	157
9	51-55	165
10	56-60	94
11	61-65	55
12	66-70	28
13	71-75	-
14	76-80	-
15	81-85	-
16	86-90	-
17	91-95	-
18	Not Available	283
Grand Total		1,319



Replies to Pre-bid-Queries: Request for Proposal for Selection of Agency for "Providing Group Health Insurance Policy for Regular Employees and Corporators of Raipur Municipal Corporation" NIT No: 646/GAD/RMC/2020

Table G.3 Details of First Child of the Employees

First Child		
Sr No.	Age Group	Count
1	01-05	78
2	06-10	79
3	11-15	94
4	16-20	133
5	21-25	178
6	26-30	193
7	31-35	157
8	36-40	75
9	41-45	23
10	46-50	3
11	51-55	6
12	56-60	1
13	61-65	1
14	66-70	1
15	Not Available	295
16	Wrong DOB	2
	Grand Total	1,319

Table G.4 Details of Second Child of the Employees

Second Child		
Sr No.	Age Group	Count
1	00-05	53
2	06-10	70
3	11-15	78
4	16-20	116
5	21-25	142
6	26-30	149
7	31-35	67
8	36-40	27
9	41-45	8
10	46-50	1
11	56-60	2
12	61-65	1
13	81-85	2
14	Not Available	603
	Grand Total	1,319



Replies to Pre-bid-Queries: Request for Proposal for Selection of Agency for "Providing Group Health Insurance Policy for Regular Employees and Corporators of Raipur Municipal Corporation" NIT No: 646/GAD/RMC/2020 Annexure 3

4.5 Modern Treatment Methods & Advancement in Technologies

In case of an admissible claim under section 4.1, expenses incurred on the following procedures (wherever medically indicated) either as in-patient or as part of day care treatment in a hospital, shall be covered. The claim shall be subject to additional sub-limits indicated against them in the table below:

Sr. No.	Modern Treatment Methods & Advancement in Technology	Limits per Surgery
1	Uterine Artery Embolization & High Intensity Focussed Ultrasound (HIFU)	Up to 40% of Sum Insured per policy period for claims involving Uterine Artery Embolization & HIFU
2	Balloon Sinuplasty	Up to 30% of Sum Insured per policy period for claims involving Balloon Sinuplasty
3	Deep Brain Stimulation	Up to 70% of Sum Insured per policy period for claims involving Deep Brain Stimulation
4	Oral Chemotherapy	Up to 20% of Sum Insured per policy period for claims involving Oral Chemotherapy
5	Immunotherapy- Monoclonal Antibody to be given as injection	Up to 40% of Sum Insured per policy period
6	Intra vitreal Injections	Up to 50% of Sum Insured per policy period
7	Robotic Surgeries (Including Robotic Assisted Surgeries)	<ul style="list-style-type: none"> • Up to 75% of Sum Insured per policy period for claims involving Robotic Surgeries for (i) the treatment of any disease involving Central Nervous System irrespective of aetiology; (ii) Malignancies • Up to 50% of Sum Insured per policy period for claims involving Robotic Surgeries for other diseases
8	Stereotactic Radio Surgeries	Up to 50% of Sum Insured per policy period for claims involving Stereotactic Radio Surgeries
9	Bronchial Thermoplasty	Up to 40% of Sum Insured per policy period for claims involving Bronchial Thermoplasty.
10	Vaporisation of the Prostate (Green laser treatment for holmium laser treatment)	Up to 40% of Sum Insured per policy period.
11	Intra Operative Neuro Monitoring (IONM)	Up to 30% of Sum Insured per policy period for claims involving Intra Operative Neuro Monitoring per policy period.
12	Stem Cell Therapy: Hematopoietic Stem Cells for bone marrow transplant for haematological conditions to be covered only	No additional sub-limit

Note: If, for a given admissible claim, limits as listed in the Table above AND limits mentioned in Clause 4.1.2 are applicable simultaneously, then the lower of the two limits shall apply.



General Insurance Council

"Royal Insurance Building", 5th Floor, 14, J. Tata Road,
Churchgate, Mumbai - 400 020. (INDIA)
Tel. : 91-22-2281 7511-12, Fax : 91-22-2281 7515
Email: gicouncil@gicouncil.in
Website : www.gicouncil.in



Promoting General
Insurance in India

June 7, 2011.

To
Chief Executive Officers of all Non-life Insurance Companies:


Subject:- Tenders for insurance being floated by Central/State Government
Depts./Organizations and other parties

As will be recalled, the matter relating to Tenders for insurance being floated by Central/State Government Depts./Organizations and other Entities, was discussed at the 43rd Executive Committee meeting of the Council held on 6.10.2007. It was decided that while responding to such tenders, none of the non-life insurers will comply with requirements like Security Deposit / Earnest Money Deposit / Tender Document Fee / Profit Sharing, etc. as Insurance is a service industry and that it is the duty of all prospective Insureds to furnish on their own full, material and detailed information pertaining to the risk proposed for insurance at their own cost. This consensus decision was subsequently upheld and reiterated at 52nd and 59th EC meetings held on 14.8.2008 and 17.7.2009.

All the Non-life Insurance Companies operating in India have been granted license by the Insurance Regulatory and Development Authority (IRDA) after looking into the credentials of every company. Further, these are Insurance contracts, which are annual in nature and get renewed every year strengthening the relationship between the two parties to the contract. Hence, the purpose of Earnest Money / Security Deposit / Bid Security / Bank Guarantee/ Performance guarantee / Tender Fee / Profit Sharing is not understood.

We hereby once again call upon our member-Companies not to comply with requirements like Security Deposit / Earnest Money Deposit / Tender Fee / Profit Sharing, etc., while responding to Tenders for Insurance Protection.

Regards,


S.L. Mohan
Secretary General