

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" 2nd Call NIT No: 646/GAD/RMC/2020

Sr. No.	Clause No.	Query/ Suggestions	Replies by Raipur Municipal Corporation
1.	-	As per payment schedule, 100% 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. Requested to modify the same as "100% payment shall be released before risk assumption by the Insurer", since it is not permitted to assume any risk without advance receipt of premium, as per Sec 64 VB of Insurance Act	Refer to Annexure 1 of this document.
2.	-	In last tender corrigendum, the EMD requirement was exempted. Now, the same is again included.	Refer to Annexure 1 of this document.
3.	-	Also, the corrigendum has specified certain changes like limits for ambulance charges, cover for maternity extension etc.. which are not included in the present tender. Hence, the applicability of various points in the last corrigendum for the current tender to be confirmed.	Refer to 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.	3.5 Payment Schedule 2. 100% 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.	3.5 Payment Schedule 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.
2.	3.4.5.(c) There should be a dedicated helpline (24 x 7) from of Insurance Company and the contact details should be furnished in the tender.	3.4.5.(c) 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 available in RMC once a week on pre-determined date/day for any assistance and training to the employees of RMC.
3.	3.4.4 (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.
4.	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 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.
5.	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.

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#	Existing Clause of RFP	Rectified/Revised Clause
6.	3.4.5. (b) Claims should be processed through In-house claim settlement. The Insurer must agree to work only with the TPA/s approved by RMC.	Claims should be processed through In-house TPA only for claim settlement.
7.	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.
8.	2.1.11 (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".
9.	3.4.4.(g) COVID-19 or any other such Pandemic induced Diseases shall be covered on IPD basis	COVID-19 or any other such Pandemic induced Diseases shall be covered on IPD basis. Home Isolation treatment charges shall also be covered.
10.	3.4.4.(f) Domiciliary hospitalization benefit is covered.	Domiciliary hospitalization benefit is covered with a limit of upto 20% of the Sum Insured.
11.	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.
12.	3.4.4.(l) Registration charges levied by hospital or any other charges similar in nature would be payable under the policy.	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.
13.	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.
14.	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.
15.	3.4.4 (o)	Charges for special nurse covered for insured persons irrespective of age

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#	Existing Clause of RFP	Rectified/Revised Clause
	Charges for special nurse covered for insured persons irrespective of age during the hospitalization.	during the hospitalization with a limit of 1% of Sum Insured for maximum 15 days for one treatment.
16.	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.
17.	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.
18.	3.4.5. (b) Claims should be processed through In-house claim settlement. The Insurer must agree to work only with the TPA/s approved by RMC.	Claims should be processed through In-house TPA only for claim settlement.
19.	3.6 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	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. 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.
20.	5.4- I – (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).
21.	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.
22.	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.