

# भारतीय प्रौद्योगिकी संस्थान पटना INDIAN INSTITUTE OF TECHNOLOGY PATNA

बिहटा, पटना-801 106, बिहार, भारत  
Bihta, Patna – 801 106, Bihar, INDIA

## **Notice Inviting Quotations (NIO) for Empanelment under STUDENT'S MEDICAL INSURANCE SCHEME**

Enquiry No.: IITP/Acad/Insurance/2023/02

Date: 10.07.2023

Sealed Tender is invited from group health Insurance companies (Licensed and Registered with IRDAI) dealing with Health Insurance for implementation of “**Indian Institute of Technology Patna Students' Medical Insurance Scheme**” on pan India basis.

Technical and Financial Bid documents can be downloaded from website of the institute ([www.iitp.ac.in](http://www.iitp.ac.in)).

**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.**

The Technical bids will be evaluated by the Technical Bid Evaluation Committee duly constituted by IIT Patna. Financial bids of only the technically accepted offers shall be opened before the successful bidders. Following schedule will be observed in this regard:

1.	Start date for submission of bid documents	10.07.2023 (15:00 hrs.)
2.	Last date of submission of bids	19.07.2023 (15:00 hrs.)
3.	Date of opening of technical bids	19.07.2023 (15:30 hrs.)
4.	Date of evaluation of Financial Bids*	To be announced

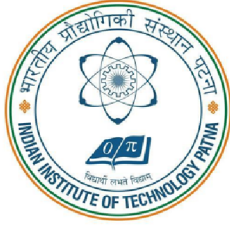
\*Date will be declared later on the IITP website. No separate intimation will be given.

Complete tender documents should be submitted at the address mentioned below not later than **15:00 hrs. on 19.07.2023**. Bids received later than the prescribed date and time will not be considered for evaluation.

The Registrar,  
IIT Patna, Bihta  
Patna (Bihar) – 801 106  
Contact No.: 06115-233697  
Email: [aracademic@iitp.ac.in](mailto:aracademic@iitp.ac.in)

Note: All correspondence/communication on the scheme should be made at the above address only.

Sd./-  
Asst. Registrar (Academics)



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बिहटा, पटना-801 106, बिहार, भारत  
Bihta, Patna – 801 106, Bihar, INDIA

## **BID DOCUMENTS FOR INDIAN INSTITUTE OF TECHNOLOGY PATNA** **STUDENTS' 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 shall be submitted by the bidder, must be received by/deposited/delivered to the officials at our Corporate Office mentioned below.

**The Registrar,  
Indian Institute of Technology Patna,  
Bihta, Patna (Bihar) 801106.**

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 already mentioned in the cover note. 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.

**PART-I (Technical Bid)** – This should contain documents establishing the requirement of Unpriced Technical bid. Along with this unconditional acceptance of the General Terms & Conditions as per enclosed **Annexure-I** is to be submitted by the tenderer.

**PART-II (Financial Bid)** – This should contain financial bid for the type of policies detailed in the Tender 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 (Technical Bid).

Both **Parts-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 60 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, IIT Patna may, for any reason modify the Bidding documents, by amendment.
- The amendment will be notified in the website and amendments will be binding.
- 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 financial bids in the specified Performa.

**Note:**

- 1. Incomplete technical bids and financial bids are liable to be disqualified.**
- 2. IIT Patna reserves the right to amend the terms before entering into the contract.**

**Enclosures:**

1. General Terms & Conditions [**Annexure-I**].
2. Salient features and coverage of the Group Medical Policy [**Annexure-II**].
3. Scope of Insurance Coverage and submission of rate [**Annexure-III**].
4. Age profile of students and his/her spouse who have opted for medical insurance [**Annexure-III(A)**]
5. List of documents to be submitted with Technical/Financial bid [**Annexure-IV**].
6. Declaration Sheet [**Annexure-V**].
7. Certificate of declaration for confirmation of IRDAI guidelines [**Annexure-VI**].
8. Checklist of Essential Conditions [**Annexure-VII**].
9. Criteria for Technical Evaluation [**Annexure-VIII**].
10. Financial Bid [**Annexure-IX**].

**Part-I (Un-priced Technical Bid)**

Format for submitting technical bid.

**Part- II (Financial Bid)**

Format for submitting financial bid.

**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 IRDAI (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 IRDAI/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 IIT PATNA.

**Insurance Brokers are also allowed to quote on behalf of Insurance Companies.**

- 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 2019-20 to FY 2021-22) should have been Rs. **15 Crore** or higher.
- 1.3 **The Insurance Company should be having Medical insurance participation in a minimum of three major companies/institutions/ organizations etc. Major Institutions here implies at least 1500 insured students or more.** (Documentary evidence to be furnished).
- 1.4 Tenderer has to submit declaration along with unpriced 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. Moreover, no restraint order has been passed by the competent court of law.
2. Offers shall be submitted with proper documentary evidence to substantiate fulfilment of the qualifying requirements as specified above.
3. Notwithstanding anything stated above, IIT Patna 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 IIT Patna. 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. The Institute shall have absolute right to consider or not consider any of the offered / Insurance Company.
- 5. Technical and Financial Bids**
- 5.1 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.

- 5.2 One copy shall be submitted in a separate sealed cover subscribing the Tender No., description of tender clearly indicating Part-II (Financial bid) and containing the filled forms as specified in Part-II along with any required supporting documents.
- 5.3 This is a two-part tender. On the date and time specified in the tender, Part-I (Unpriced 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 shortlisted bidders.
- 5.4 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.
- 5.5 Incomplete offers would be summarily rejected.
- 5.6 No extension of time shall be permitted for the collection of Tender Documents and/or Tender opening date.
- 5.7 Any cutting or overwriting should be attested by the tenderer with full signature and seal.
- 5.8 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.
- 5.9 Any request for clarification received after the stipulated date and time will not be considered. IIT Patna will issue clarification in writing only if deemed fit.
- 5.10 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; IIT Patna will bear no financial implication on this account.
- 5.11 IIT Patna 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.
- 5.12 IIT Patna 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 IIT Patna 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 IIT Patna, even though IIT Patna may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.
- 5.13 **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 benefit of free and open competition;

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

IIT Patna 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.

5.14 Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.

5.15 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.

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 IIT Patna 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 IIT PATNA 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 which may further be extended by one more year on the discretion and review of the Institute. In case the insurance company wants to modify the premium for the extended period i.e., beyond one year, it has to give a notice of at least 4 months prior to the expiry of the current contract period. The terms and conditions regarding the premium may be reviewed in parlance with the norms applicable and enforced by IRDAI and regulatory bodies.
9. Premium shall be paid on quarterly basis. Insurance company should raise an invoice for every quarter in advance and IIT PATNA 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 roll number 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 student and his/her spouse as defined by IIT PATNA whose membership has been approved by IIT PATNA.
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, IIT PATNA 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** IIT PATNA may opt for any or none of the policy based on the premium quotes received. The evaluation of financial bids shall be done on L1 basis among all the companies that qualify the technical bid. Rates to be quoted are exclusive of the service tax. GST applicable shall be as per the prevailing rates. In case of two companies with same premium rates the company which provides higher Insurance Coverage will be selected.

**L1 will be decided based on financial bid parameters only as mentioned in the Financial Bid of the tender. However, the other firms would be provided an opportunity to match with the L1 and would be displayed to the student community from the list of empanelled insurance providers.**

**12.3** Technical bids would be evaluated by a committee constituted for this purpose. The bidder should satisfy the qualifying requirements as per tender. Whether a bidder qualifies or not would also depend on the following factors:

- i. Panel of recognized hospitals in Patna including all major specialties.
- ii. All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/ private hospitals etc. across India shall also be eligible for reimbursement/ settlement.
- 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. Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment and ceiling if any.
- ix. Any other terms & conditions not included in the factors listed above but look significant to the committee once technical bids are opened.

**12.4** IIT PATNA retains the right to seek clarification after the technical bids are opened. 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. **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 IIT PATNA and IIT PATNA reserves full right to reject any or all tenders without assigning any reason what so ever.

**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-fulfilment 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, and / or any matter connected therewith the decision of IIT PATNA 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 Patna Courts only.

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

Finally, all disputes or difference arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through arbitration. The Director of Institute or his nominee shall be sole arbitrator who will decide the dispute as per the provision of The Arbitrator & Conciliation Act 1996.

**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 IIT PATNA and shall include their executors, administrators, and successors and permitted assignees.

**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 IIT PATNA information/documents to be ensured at all times.

**18.** The company must provide a nodal person with their Mobile Number and email address, so that students can be in touch in case of any need.



**SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY**

1. The Policy shall cover students of IIT PATNA and his/her spouse. However, the Institute will keep the discretionary power to decide the amount of insurance coverage to be taken.
2. For financial bid it is mandatory for the companies that they must submit the bifurcated quotation for **Rs. 1.00 Lakh, Rs. 1.50 lakh and Rs. 2.00 Lakh for primary members and his/her spouse.**
3. Policy further envisages a **corporate buffer of Rs 40 Lakh.** The Insurance Company shall also quote the transaction charges for top-up buffer of Rs. 10 Lakh / Rs. 20 Lakh / Rs. 30 Lakh when the corporate buffer is fully exhausted.

In addition to the above, the student studying in IIT PATNA and their parents/legal guardian should also be covered under accidental insurance scheme to the tune of Rs. 5.00 lakhs.

4. 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. The day care procedures treatment such as Dialysis, Radiotherapy, K wire fixation, etc. should be covered under this policy.
5. 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.
6. The list of Hospitals in Patna must be annexed with the technical bid. Apart from the preferred hospitals of Patna, Insurance coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement.
7. Financial and technical bid should include information on which of these are empanelled by the Insurance company. The Bills of Hospitals already recognized for treatment by IIT PATNA in Patna shall be eligible for reimbursement/settlement by the Insurer. All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc across India shall also be eligible for reimbursement/settlement.
8. Any expenditure incurred in the **IPD/OPD of IIT PATNA Health Centre** shall also be eligible for settlement under the policy. In case, any student is referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for re-imburement under this policy. **OPD facility outside IIT PATNA Health Center and outside Patna should also be covered.**

**9. The OPD limit is 10% of sum assured.**

**10. No capping on room rent.**

11. The scheme has to necessarily cover in case of following:
  - i. **all pre-existing illnesses of the insured students and his/her spouse from day first.**
  - ii. **death of insured students.**
  - iii. **fee waiver in case of death of earning parent/s.**
  - iv. **Coverage of OPD and IPD both.**
  - v. **Valid ID Card issued by IIT Patna along with insurance number/ digital insurance card should be accepted to avail medical facility.**

12. There will be no age limit on the insured covered by this scheme.
13. The policy shall cover all the students of the Institute. The number of students and his/her spouse along with their age profiles are given as enclosed in **Annexure-III(A)**.
14. The number of students and his/her spouse may change over time and thus the quotation should clearly indicate the premium for different age groups.
15. For the new students 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. The students leaving before completing an academic year shall also enjoy the insurance coverage for the entire academic year.
16. In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.
17. For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the student within 45 days 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 has to be paid by Insurance Company to the Student for any delay in reimbursement.
18. **No claim shall be** lodged for bills less than Rs. 250/-.
19. The insurance company shall arrange to issue membership card to each insured person/spouse directly at their cost. The insurance company needs to ensure that any student with their valid identity card issued by IIT PATNA should get treatment for all emergency cases at various network hospitals without any difficulty.
20. Exclusions: Exclusions, if any, should be clearly specified by the insurance company as part of the technical bid.

**SCOPE OF INSURANCE COVERAGE**

**Although IIT Patna is having insurance coverage of its students at present but the scope of coverage has been reviewed and revised by incorporating cashless coverage for both the IPD & OPD services for ever increasing Student community. So, the data related to previous insurance coverage is redundant and may not be relevant. Hence, the prospective bidders are requested to treat this EoI as fresh bid for empanelment as group insurance service provider.**

<b>Sl. No.</b>	<b>The quotations are to be submitted for the</b>
1.	Insurance Coverage of, i) Approximately 3150 numbers of students <sup>1</sup> during 01 <sup>st</sup> Aug 2023 to 31 <sup>st</sup> July 2024 and ii) Approximately additional 250 numbers of students for the period from 01 <sup>st</sup> January 2024 to 31 <sup>st</sup> Dec 2024, iii) Few International students visiting for short period, are to be provided for the events/incidents as detailed below.

<sup>1</sup>A list comprising the Name, Roll Number, Email, Contact No., Blood Group, Age, and Date of Birth of students for both the categories mentioned at (i), (ii), (iii) above will be sent to the Insurer electronically (as an attached file over email) in batches as and when the registration of a group of students are completed and their fee is received in the Institute. The Insurer MUST start the coverage from the date the payment received or intimated by the Institute.

(\*) 1. Insurance Company may offer other additional benefits; however, it will not be considered for evaluation of technical & commercial bids.

<b>Sl. No.</b>	<b>Terms and conditions relating to the Insurance Coverage for the Event / Incidents detailed in Sl. Nos. 01 to 05 above of Annexure-III.</b>	<b>Acceptance / Comments of the Bidders</b>
2.	A list comprising the Name, Roll Number, Email, Contact No., Blood Group, Age, and Date of Birth of the students will be sent to the Insurer electronically (as an attached file over email) in batches as and when the registration of a group of students is completed and the fee is received in the Institute. The Insurer MUST start the coverage on the day the Email is received by the Insurer for that particular group of students whose list and payment have been received or intimated by the Institute.	
3.	No exclusion of claims on grounds of PRE-Existing / 1 <sup>st</sup> 30 days of Policy /1 <sup>st</sup> Year Exclusion/ Congenital Diseases, Infectious, etc. Covid 19 vaccine, Test, Temperature & Pulse Oximetry charges are payable if recommended by the consultant Doctors.	
4.	There should not be any type of capping/deduction of claim amount on items such as bed charges, doctors' fees, MRI charges, registration fee, charges for X-Ray, Sonography for short-duration treatments for investigation. Treatment for orthopedic and dental should also be included. Doctors' fees and diagnostic charges should be payable even if there is no hospitalization and no disease is detected.	
5.	Cashless admission and treatment are to be provided throughout the country in approved, reputed corporate hospitals including Appolo, Fortis, CMC Vellore etc / Medical Research	

	Institutes/Centers/Nursing homes, in every case with the student's Identity Card issued by IIT Patna or the membership number issued by the TPA.	
6.	The Medical Costs, Investigation/ Tests, Room Charges & Doctor's fees for Outdoor / Indoor patients (Students only) of the Institute Health Centre should also be reimbursed from the Student Insurance Company to the Institute.	
7.	All the admissible claims recommended by the Institute through TPA, irrespective of Outdoor/ Indoor treatment should be paid. The claims with Ambulance/ Care Ambulance/ Private car/ Taxi charge, in case of hospitalization recommended by the medical authority in an exigency, are to be reimbursed.	
8.	All claims are required to be settled within 15 days from the date of receiving the claims from the Institute from the insurer's end. Payment for reimbursement should be made in the students account directly through bank transfer. Necessary bank details will be provided along with the claim documents without presentation of any cancelled cheque. No claims shall be rejected on the ground of Late submission/no intimation.	

Sl. No.	Terms and conditions relating to the Insurance Coverage for the Event / Incidents detailed in Sl. Nos. 01 to 05 above of Annexure-III	Acceptance / Comments of the Bidders
9.	Claims on original/certified photocopy of prescription/ investigation report from authorised / Registered Medical Officer / Practitioner / Labs from anywhere in India, have to be made when undergone the treatment / and is required to be continued. No deduction for student death claims during hospitalization and a time limit of 24 hrs hospitalization is not required in case of death.	
10.	Maternity Cover of female students for Normal and C-section delivery should be paid. Pre/Post Natal Expenses Pre and Post Natal expenses will be covered under OPD.	

- 11.. Name of the person who has claim settling power and up to what limit (Rs.) :
12. Details of the location from where the claim is to be settled :
13. Details of the person who will release the payment :
14. Item-wise details of the documents that will be required to be submitted by the students for the purpose of settling their respective claims :
15. Mention the Name of TPA with contact Mobile phone number, email (Letter from them committing to the agreement made by the Insurance Company must be enclosed) :

**16. Further information relating to the above:**

While submitting the quotation against this Tender Notice, the prospective Insurance providers will have to intimate the Institute Authority of following without any ambiguity whatsoever:

- i. Name, address, mobile phone number, e-mail address of the person(s) with clear mention of their financial power to settle the claim amount
- ii. Name, address, mobile phone number, e-mail address of the person(s) with clear mention of their financial power to release the claim amount
- iii. The event/incident wise list (s) of document (s) as would be required to be submitted by the claimants to get payment/reimbursement of the insurance coverage amount for the events/incidents detailed at para 1 of Annexure-III.

I/We have gone through all the contents as available in this Annexure and agree to abide by the terms, conditions, and content as stipulated herein.

Date: \_\_\_\_\_ Signature of the authorised person of the Insurance Company

Office Seal:

Name of the Insurance Company Submitting this Tender paper: a) Such persons' complete address for postal communication b) E-mail ID c) Landline Phone and Mobile Number for official contact	: : : :	
Name of the person(s) authorised by the Company with whom the Institute may make contact to get all required clarifications in the matter: a) Such persons' complete address for postal communication b) E-mail ID c) Landline Phone and Mobile Number for official contact	: : : :	

Bidders must list the papers/documents enclosed with the technical bid (such as PAN, list of approved Hospital/Nursing Home with proper agreement copy and other relevant documents sought in tender document).

**AGE PROFILE OF STUDENTS' AND HIS/HER SPOUSE WHO HAVE OPTED FOR MEDICAL INSURANCE BY \_\_\_\_\_(Date)**

Age Group	Students (In Nos.)			
	B. Tech.	M. Sc.	M. Tech.	PhD
0-18 Years	139	0	0	0
>18 & ≤19 Years	382	0	0	0
>19 & ≤20 Years	490	0	0	0
>20 & ≤35 Years	451	83	191	650
>35 & ≤45 Years	0	0	2	44
>45 & ≤55 Years	0	0	0	1
>55 & ≤60 Years	0	0	0	1
>60 & ≤65 Years	0	0	0	1
>65 & ≤80 Years	0	0	0	0
>80 Years	0	0	0	0
<b>Total</b>	<b>1462</b>	<b>83</b>	<b>193</b>	<b>697</b>

Gender Distribution of Students (In Nos.)							
B. Tech.		M. Sc.		M. Tech.		PhD	
Male	Female	Male	Female	Male	Female	Male	Female
1195	267	58	25	170	23	519	178

Total No. of Students = 2435			
Total No. of Male Students	1942	% of Male Students	79.75
Total No. of Female Students	493	% of Female Male Students	20.246
Total No. PhD female students	178	% of Female PhD Students	7.31

The spouse and maternity cases are mostly in PhD Programme, the % of which is indicated above. The female % who are prone for maternity cases is 7.31% as per current student strength.

The above number will change after admission of B. Tech., M. Tech., M. Sc. & PhD program in July 2023. The expected admission in July 2023 is 1250 and in January, 2024 is 250; thus, making the total ~ 3500 students.

**INDIAN INSTITUTE OF TECHNOLOGY PATNA**  
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**ANNEXURE-IV**

**List of documents to be submitted with Technical/Financial bid**

**Part-I (Un-priced Technical Bid)**

The technical bid must consist of the following:

1. Documents in support of requirement as mentioned in General Terms & Conditions and Salient features and coverage of the Group Medical Policy [**Annexure-I & II**].
2. Duly filled and signed following Annexures along with supporting document, if any:
  - a Scope of Insurance Coverage and submission of rate [**Annexure-III**].
  - b Declaration Sheet [**Annexure-V**].
  - c Certificate of declaration for confirmation of IRDAI guidelines [**Annexure-VI**].
  - d Checklist of Essential Conditions [**Annexure-VII**].
  - e Criteria for Technical Evaluation [**Annexure-VIII**].
3. Any other document as sought in Tender.

**Part-II (Commercial Bid)**

Duly filled and signed Financial Bid along with other details as advised in Financial bid [**Annexure-IX**]

# INDIAN INSTITUTE OF TECHNOLOGY PATNA

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ANNEXURE-V

## 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/is having Medical Insurance participation in minimum three major companies/ institutions/ organizations etc. in the last five years as per tender document.

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.

**(Signature of the Tenderer)**



**INDIAN INSTITUTE OF TECHNOLOGY PATNA**  
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**ANNEXURE-VI**

**CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDAI GUIDELINES**

I, \_\_\_\_\_, hereby certify that our offer no. \_\_\_\_\_ dated \_\_\_\_\_ against tender specification No. \_\_\_\_\_ does not amount to any breach of IRDAI guidelines. I further confirm that in the event of disclosure at a later stage that the same are not in line with IRDAI Guidelines and IIT PATNA 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 onus.

I, further certify that I am the duly authorized representative of the Insurer and competent to agree as above.

(Signature of the Tenderer)

### Checklist of Essential Conditions

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

Sl. No.	Item	Check
1	Coverage for pre-existing diseases/conditions without 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 IIT PATNA reimbursement even when the buffer is exhausted	
8	Coverage of OPD and IPD both.	
9	Valid ID Card issued by IIT Patna along with insurance number/ digital insurance card should be accepted to avail medical facility.	

(Signature of the Tenderer)

### 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 13.3, Annexure I). Either supply separate annexures to your technical bid document or specifically indicate which section of your tender document explicitly addresses these.

Sl. No.	Item	Reference
1	Panel of recognized hospitals in Patna including all major specialties	
2	All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement.	
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 care 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 Lakh of Rupees).	
	Incremental cover amounts (figure in Lakh of Rupees).	
9	Treatment of chronic diseases/lifestyle covered under the policy	YES/ NO
	If yes, provide list of diseases	
10	Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment.	
11	Are the following ailments covered under the policy	
	(a) Sports injuries, bites and sting cases	
	(b) Bronchial Asthma cases	
	(c) COPD patients and COPD patients on ventilator cases	
	(d) Pregnancy under medical condition cases	
	(e) Investigation for cancer like PET scan cases	
	(f) Chemotherapy and radiotherapy in long term treatment (day care procedure)	

<b>Sl. No.</b>	<b>Item</b>	<b>Reference</b>
	(g) Gamma Knife treatment for brain tumour cases	
	(h) Trauma for all injury cases	
	(i) Oncology care cases	
12	Facilities such as ventilator and other life support services covered in ICU/CCU/NICU	
13	Maximum age of coverage given in the bid	
14	Are extraneous charges made by hospitals like nursing charges, diet fees etc. covered	
15	Are domiciliary expenses covered	
16	Does alternate referral during the course of action covered	
17	Are psychiatric disorders covered	
18	Will the Insurance Company send their representatives at least once in a week to IIT Patna for collection of claims and timely settlement?	
17	Other terms & conditions not included in the factors listed above.	

(Signature of the Tenderer)

**Part-II - Financial Bid****FINANCIAL BID FOR INDIAN INSTITUTE OF TECHNOLOGY PATNA STUDENTS  
(INCLUDING HIS/HER SPOUSE) MEDICAL INSURANCE SCHEME**

1. Name of the Insurance Company submitting this Tender paper a) Complete Address for Postal communication b) E-mail ID c) Landline Phone and Mobile Number for official contact	:	:	:	:
2. Name of the person(s) authorised by the Company with whom the Institute may make contact to get all required Clarifications in the matter a) Such persons' complete address for postal communication b) E-mail ID c) Landline Phone and Mobile Number for official contact	:	:	:	:

3. The all-inclusive Premium Amount (in Rupees) for Insurance Coverage for one year per student as mentioned in Annexure-III for three categories:

(A) Insurance Coverage (in INR)	Premium (in INR)
1 Lakh	
1.50 Lakh	
2 Lakhs	

(B) Group Personal Accident (GPA) (in INR)	Premium (in INR)
1 Lakh	
1.50 Lakh	
2 Lakhs	

(C) Corporate Buffer Amount (in INR)	Premium (in INR)
40 Lakhs	
50 Lakhs	
60 Lakhs	

- \* Total premium to be quoted to exclude GST. GST at prevailing rates would be added to this amount. Any confusion arising in terms of amount in figure and word, the amount in words will be treated as final.
- \* Price evaluation will be made based on the rate given in 3(a) above.

**L1 will be decided based on financial bid parameters only as mentioned in the Financial Bid of the tender. However, the other firms would be provided an opportunity to match with the L1 and would be displayed to the student community from the list of empanelled insurance providers.**

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 IIT Patna (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 of individual insurance coverage.
3. Separately attach a bid for premium beyond the contract period i.e. for extension period.
4. Separately attach a bid for top up of Rs. 10 Lakhs/20 Lakhs/30 Lakhs for corporate buffer.
5. Separately attach proposal for single package of 2 years/ 4 years/ 5 years with financial bid.

#### **Declaration**

This is to declare once again that we have gone through all the contents as available in the Tender. This is to declare further that we agree to abide by the contents in the Tender Document.

Date:

Signature of the authorised person of the Insurance Company

Office Seal: