

## Notice Inviting Quotation (E-Procurement mode)

INDIAN INSTITUTE OF TECHNOLOGY DELHI  
HAUZ KHAS, NEW DELHI-110016

Dated:17/06/2019

**Open Tender Notice No.IITD/HOSP(SP-2378)/2019**

Indian Institute of Technology Delhi is in the process of purchasing following item(s) as per details as given as under.

<b>Details of the item</b>	<b>INDIAN INSTITUTE OF TECHNOLOGY DELHI EMPLOYEES (Serving/Retired) HEALTH INSURANCE SCHEME 2019-20</b>
<b>Earnest Money Deposit to be submitted</b>	<b>NIL</b>

Tender Documents may be downloaded from Central Public Procurement Portal <http://eprocure.gov.in/eprocure/app>. Aspiring Bidders who have not enrolled / registered in e-procurement should enroll / register before participating through the website <http://eprocure.gov.in/eprocure/app>. The portal enrolment is free of cost. Bidders are advised to go through instructions provided at 'Instructions for online Bid Submission'.

Tenderers can access tender documents on the website (For searching in the NIC site, kindly go to Tender Search option and type 'IIT'. Thereafter, Click on "GO" button to view all IIT Delhi tenders). Select the appropriate tender and fill them with all relevant information and submit the completed tender document online on the website <http://eprocure.gov.in/eprocure/app> as per the schedule given in the next page.

No manual bids will be accepted. All quotation (both Technical and Financial) should be submitted in the E-procurement portals.

**Schedule**

Name of the Organization	Indian Institute of Technology Delhi
Tender Type (Open/Limited/EOI/Auction/Single)	Open
Tender Category (Services/Goods/works)	Services
Type/Form of Contract (Work/Supply/Auction/Service/Buy/Empanelment/ Sell)	Services
Product Category (Civil Works/Electrical Works/Fleet Management/ Computer Systems)	Health Insurance Scheme of IIT Delhi
Source of Fund (Institute/Project)	Institute
Is Multi Currency Allowed	No (INR)
Date of Issue/Publishing	17/06/2019 (16:00Hrs)
Document Download/Sale Start Date	17/06/2019 (16:00Hrs)
Document Download/Sale End Date	08/07/2019 (15:00 Hrs)
Date for Pre-Bid Conference	24/06/2019 (11:00 Hrs)
Venue of Pre-Bid Conference	Board Room, I Floor, Main Building, IIT Delhi, Hauz Khas, New Delhi-110016
Last Date and Time for Uploading of Bids	08/07/2019 (15:00 Hrs)
Date and Time of Opening of Technical Bids	09/07/2019 (15:00 Hrs)
Tender Fee	Nil
EMD	Nil
No. of Covers (1/2/3/4)	02
Bid Validity days (180/120/90/60/30)	60 days (From date of opening of tender)
Address for Communication	Mr. N. Bhaskar, Deputy Registrar (Health), Health Unit, IIT Delhi, Hauz Khas, New Delhi-110016
Contact No.	011-2659-1739,1701
Email Address	arhealth@admin.iitd.ac.in

**Chairman Purchase Committee, (Buyer Member)**

## **Instructions for Online Bid Submission:**

As per the directives of Department of Expenditure, this tender document has been published on the Central Public Procurement Portal ([URL: http://eprocure.gov.in/eprocure/app](http://eprocure.gov.in/eprocure/app)). The bidders are required to submit soft copies of their bids electronically on the CPP Portal, using valid Digital Signature Certificates. The instructions given below are meant to assist the bidders in registering on the CPP Portal, prepare their bids in accordance with the requirements and submitting their bids online on the CPP Portal.

More information for submitting online bids on the CPP Portal may be obtained at:

<http://eprocure.gov.in/eprocure/app>

## **REGISTRATION**

- 1) Bidders are required to enroll on the e-Procurement module of the Central Public Procurement Portal ([URL: http://eprocure.gov.in/eprocure/app](http://eprocure.gov.in/eprocure/app)) by clicking on the link “Click here to Enroll”. Enrolment on the CPP Portal is free of charge.
- 2) As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their accounts.
- 3) Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.
- 4) Upon enrolment, the bidders will be required to register their valid Digital Signature Certificate (Class II or Class III Certificates with signing key usage) issued by any Certifying Authority recognized by CCA India (e.g. Sify / TCS / nCode / eMudhra etc.), with their profile.
- 5) Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSCs to others which may lead to misuse.
- 6) Bidder then logs in to the site through the secured log-in by entering their userID / password and the password of the DSC / eToken.

## **SEARCHING FOR TENDER DOCUMENTS**

- 1) There are various search options built in the CPP Portal, to facilitate bidders to search active tenders by several parameters. These parameters could include Tender ID, organization name, location, date, value, etc. There is also an option of advanced search for tenders, wherein the bidders may combine a number of search parameters such as organization name, form of contract, location, date, other keywords etc. to search for a tender published on the CPP Portal.
- 2) Once the bidders have selected the tenders they are interested in, they may download the required documents / tender schedules. These tenders can be moved to the respective ‘My Tenders’ folder. This would enable the CPP Portal to intimate the bidders through SMS / e-mail in case there is any corrigendum issued to the tender document.

- 3) The bidder should make a note of the unique Tender ID assigned to each tender, in case they want to obtain any clarification / help from the Helpdesk.

### **PREPARATION OF BIDS**

- 1) Bidder should take into account any corrigendum published on the tender document before submitting their bids.
- 2) Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the document that need to be submitted. Any deviations from these may lead to rejection of the bid.
- 3) Bidder, in advance, should get ready the bid documents to be submitted as indicated in the tender document / schedule and generally, they can be in PDF / XLS / RAR / DWF formats. Bid documents may be scanned with 100 dpi with black and white option.
- 4) To avoid the time and effort required in uploading the same set of standard documents which are required to be submitted as a part of every bid, a provision of uploading such standard documents (e.g. PAN card copy, annual reports, auditor certificates etc.) has been provided to the bidders. Bidders can use “My Space” area available to them to upload such documents. These documents may be directly submitted from the “My Space” area while submitting a bid, and need not be uploaded again and again. This will lead to a reduction in the time required for bid submission process.

### **SUBMISSION OF BIDS**

- 1) Bidder should log into the site well in advance for bid submission so that he/she upload the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay due to any other issues.
- 2) The bidder has to digitally sign and upload the required bid documents one by one as indicated in the tender document.
- 3) Bidder has to select the payment option as “on-line” to pay the tender fee / EMD as applicable and enter details of the instrument. Whenever, EMD / Tender fees is sought, bidders need to pay the tender fee and EMD separately on-line through RTGS (Refer to Schedule, Page No.2).
- 4) A standard BoQ format has been provided with the tender document to be filled by all the bidders. Bidders are requested to note that they should necessarily submit their financial
- 5) Bidders are required to download the BoQ file, open it and complete the white colored (unprotected) cells with their respective financial quotes and other details (such as name of the bidder). No other cells should be changed. Once the details have been completed, the bidder should save it and submit it online, without changing the filename. If the BoQ file is found to be modified by the bidder, the bid will be rejected. Only bids in the format provided and no other format is acceptable.

- 6) The server time (which is displayed on the bidders' dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the bidders, opening of bids etc. The bidders should follow this time during bid submission.
- 7) All the documents being submitted by the bidders would be encrypted using PKI encryption techniques to ensure the secrecy of the data. The data entered cannot be viewed by unauthorized persons until the time of bid opening. The confidentiality of the bids is maintained using the secured Socket Layer 128 bit encryption technology. Data storage encryption of sensitive fields is done.
- 8) The uploaded tender documents become readable only after the tender opening by the authorized bid openers.
- 9) Upon the successful and timely submission of bids, the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.
- 10) Kindly add scanned PDF of all relevant documents in a single PDF file of compliance sheet.

### **ASSISTANCE TO BIDDERS**

- 1) Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.
- 2) Any queries relating to the process of online bid submission or queries relating to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk. The contact number for the helpdesk is 1800 233 7315.

### **General Instructions to the Bidders**

- 1) The tenders will be received online through portal <http://eprocure.gov.in/eprocure/app> . In the Technical Bids, the bidders are required to upload all the documents in .pdf format.
- 2) Possession of a Valid Class II/III Digital Signature Certificate (DSC) in the form of smart card/e-token in the company's name is a prerequisite for registration and participating in the bid submission activities through <https://eprocure.gov.in/eprocure/app>. Digital Signature Certificates can be obtained from the authorized certifying agencies, details of which are available in the web site <https://eprocure.gov.in/eprocure/app> under the link "Information about DSC".
- 3) Tenderer are advised to follow the instructions provided in the 'Instructions to the Tenderer for the e-submission of the bids online through the Central Public Procurement Portal for e Procurement at <https://eprocure.gov.in/eprocure/app>.

**IIT Delhi Hospital  
Indian Institute of Technology  
Hauz Khas, New Delhi-110 016**

**NOTICE INVITING QUOTATIONS**

Dated:17/06/2019

Subject: Appointment of General Health Insurance Company for **INDIAN INSTITUTE OF TECHNOLOGY DELHI EMPLOYEES (Serving/Retired) HEALTH INSURANCE SCHEME 2019-20.**

**Invitation for Tender Offers**

Indian Institute of Technology Delhi invites online Bids (Technical bid and Commercial bid) from eligible and experienced **General Insurance Companies (Licensed and Registered with IRDA) dealing with Health Insurance for implementation of Indian Institute of Technology Delhi Employee's (Serving/Retired) Health Insurance Scheme on Pan India basis.** As per terms & conditions specified in the tender document, which is available on CPP Portal <http://eprocure.gov.in/eprocure/app>

A complete set of tender documents may be downloaded by prospective bidder free of cost from the website <http://eprocure.gov.in/eprocure/app>.

**GENERAL TERMS AND CONDITIONS**

- A1. Qualifying Requirements for the Insurance Companies
- A1.1 The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis. Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by IITD.
- A1.2 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 2016-17 to FY 2018-19) should have been Rs. 15 Crores or higher.
- A1.3 The bidder should have underwritten Medical Insurance in minimum of three Indian Public Sector Undertakings (in catering to Health Insurance of 1500 or more families under one group) in the last five years. (Documentary evidence to be furnished).
- A1.4 No brokerage/agency/consultancy charges are allowed as this will be a direct transaction between the Insurer and the IIT Delhi.
- A1.5 The bidder has to submit declaration along with un-priced technical bid (PART-I) 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. Should provide copies/details of adverse judgments by a consumer court against the bidder (if any). Suppression of information may lead to cancellation of the contract.
- A2. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
- A3. Notwithstanding anything stated above, IIT Delhi 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 Delhi. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.
- A4. Technical and Financial Bids
- A4.1 If the bidder desires to be present at the time of opening, they shall depute their representatives (not more than two persons) with due authorization for participating in the on-line tender opening.
- A4.2 Incomplete offers would be summarily rejected.
- A4.3 Any cutting or overwriting should be attested by the authorized person of the bidder with full signature and seal.
- A4.4 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 stating that they have

- submitted their bid as a single entity only and have not formed a consortium for the scheme.
- A4.5 Any request for clarification received after the stipulated date and time will not be considered. IIT Delhi will issue clarification in writing only if deemed fit.
- A4.6 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 Delhi will bear no financial implication on this account.
- A4.7 IIT Delhi takes no responsibility for delays, loss or non-receipt of tender documents and also reserve the right to reject any offer in part or full without assigning any reasons thereof.
- A4.8 IIT Delhi 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 Delhi 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 Delhi, even though IIT Delhi may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.
- A4.9 **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 Delhi will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.  
IIT Delhi 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.
- A4.10 Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
- A4.11 Each paper of Bid Document must be signed by the Competent Authority of the Bidder. Any document/ sheet not digitally signed shall tantamount to rejection of Bid.
- A5. The salient features of policy are as per Annexure-B enclosed.
- A6. The Premium quoted should include the cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company. No additional charges shall be entertained in this regard.



- A7. The TPA discount offered by the hospitals must be mentioned in the final bill(s) and the same amount must be credited to IIT Delhi in case of cashless adjustment. In case of reimbursement claims by the patients, the TPA must claim the discount amount from the respective hospital(s) and show the same as unspent assured amount or as an addition to the corporate floater.
- A8. During the validity of the current policy, no revision in premium shall be considered by IIT Delhi on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
- A9. The period of insurance contract will be for one year from the effective date of award of contract. In addition, the insurance company *must* in their Technical Bid, indicate their terms for renewal of the contract for a second and third year, based on the Incurred Claim Ratio (ICR), as a percentage figure. This is further discussed in Annexure B.
- A10. Premium should be quoted on a on pro-rata basis in the table provided in the Financial Bid BoQ: For employees who are deleted from the roll, the associated premium will be stopped on pro-rata basis in the subsequent quarter payment. IIT Delhi will delete the names as when and when the insured person(s) became ineligible for insurance coverage or deceased. IIT Delhi will add names of employees and his/her dependents into the database as and when they join the Institute during the policy year. The insurance company should authorize the IIT Delhi official to add/delete names.
- A11. The insurance company will have no right to reject membership of a serving or retired employee and his/her dependents as defined by IIT DELHI whose membership has been approved by IIT DELHI.
- A12. Premium shall be paid on quarterly basis. Insurance company should raise an invoice for every quarter in advance and IIT DELHI would make the payment within 30 days of raising of the invoice. This invoice should be accompanied by an electronic list (soft copy) of all the insured with their employee code 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 policy contract period.
- A13. Once assigned the health 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 two months as per the terms of this agreement, IIT DELHI reserves the right to levy a penalty of 100% on all premiums paid.
- A14. Bid Evaluation Process
- A14.1 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.
- A14.2 IIT DELHI may opt for any or none of the policy based on the premium quotes received. The evaluation of financial bids shall be done on L-1 basis among all the companies that qualify the technical bid. (Evaluation of L-1 is further defined in Annexure B). Rates to be quoted are exclusive of the service tax. Service tax applicable shall be as per the prevailing rates.
- A14.3 Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend on the following ten factors:

- i. Panel of recognized hospitals in NCR including all major specialties (All the hospitals in Annexure-G are in the preferred list).
- ii. All India coverage in terms of recognized hospitals.
- iii. Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.
- iv. Coverage of ailments/surgeries etc. requiring one day or more of hospitalization. What is not covered under standard treatment protocols should be specified.
- 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 looks significant to the committee once technical bids are opened.

A14.4 IIT DELHI retains the right to seek clarification after the technical bids are opened. A pre-bid conference is scheduled to clarify the tender document clauses. The bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked “acceptable” or “unacceptable” for each of the above mentioned factors (item 12.3). Only those bids that score “acceptable” on all the factors would be considered to have passed the technical screening. The decision of the evaluation committee in this regard would be final.

A14.5 **Notwithstanding anything contained in this document, the acceptance of tender will rest with IIT DELHI and it reserves full right to reject any or all tenders without assigning any reason whatsoever.**

A14.6 The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.

A14.7 Currency for financial bids and payments shall be made in Indian Rupees only.

A15. Action against the bidder

Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

A16. Disputes

In respect of all tender conditions, the decision of Director, IIT DELHI 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 Delhi Courts only.

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

A17. General

- A17.1 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.
- A17.2 Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with IIT DELHI and shall include their executors, administrators, and successors and permitted assignees.
- A17.3 It may be noted that no advisor/broker is involved in the tender.
- A18. TPA services being offered by the Insurance Co. should be able to provide a 24x7 telephone facility to cater to all the members.
- A19. Confidentiality of all IIT DELHI information/documents to be ensured at all times.
- A20. IIT Delhi reserves the right to select the TPA from the list of such companies submitted by the successful bidder, including the present TPA acting on behalf of the insurance company.

**SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY FOR THE YEAR  
2019-2020**

B1. The Policy shall cover both Serving & retired-employees of IIT DELHI. Assured Coverage of the policy in respect of serving as well as retired employees and their dependents (defined as per Annexure C) is **Rs. 3.00 Lakh per annum per family, as per the conditions described below.**

*B2. The definition of the family shall include the employee and his / her spouse (if listed as dependent of the employee), two eligible children, either the dependent parents or the parents in-laws. (i.e. One set of parents or the parents in-law)*

B3. For those employees, who wish to include more than two eligible children as beneficiary in the family, the insurance company shall quote additional premium per child. **This premium shall be payable, in full, by the employee, in addition to the contribution of the premium as determined by IIT Delhi.** A suitable mechanism shall be worked out to recover this additional premium from those employees who wish to add more children as beneficiary in this policy.

B4. In case of a single treatment, if the cost of the treatment exceeds Rs3.0 Lakh, the chosen TPA **shall seek approval** of IIT Delhi (through the designated officer for this purpose) and extend cashless facility to the beneficiary at the TPA determined rates up to a total ceiling of Rs 5.0 Lakh or as approved by IIT Delhi. **For cash less settlement in excess of Rs 3.0 Lakh, IIT Delhi shall take a corporate floater of Rs 70 Lakh (Rs Seventy Lakh only).**The insurance company must consider this corporate floater while quoting the premium.

B5. In case of hospitalization, the room charges shall be capped at Rs7500 (Rs Seven Thousand and Five Hundred) per day Rs 15000 (Rs Fifteen Thousand) per day for the admission in ICU.

B6. In case of pre-negotiated packages (for a particular treatment) between the hospital and the insurance company; like the GIPSA packages, if the beneficiary opts for a shared room, the cost will be covered in full up to a limit of Rs3.0 Lakh. The beneficiary shall be charged only for the non-reimbursable consumables. The notional values of the shared room charges mentioned in the negotiated package for a particular treatment will not be applicable in such cases.

B7. Charges for maternity procedure shall be capped at Rs 75000 (Rs Seventy Five Thousand only) for normal delivery and Rs1.0 Lakh (Rs One Lakh only) for C-section delivery. The child shall be covered as part of the family right from the time of birth. Maternity coverage shall be extended for up to two live births.

B8. In case the beneficiary opts for admission in a single room for which the room charges are less than the capped limit of Rs 7500, the TPA shall cover all expenses (except for the non-reimbursable consumables) up to a limit of Rs 3.0 Lakh. In case, the cost of the

treatment exceeds Rs 3.0 Lakh, provisions mentioned in clause B4 above shall be applicable.

B9. In case a beneficiary seeking treatment in the hospital opts for a ***single/private room accommodation costing more than Rs 7500 per day***, he / she shall agree to Co-Pay 10% of the total treatment cost (including room charges) plus the cost of non-reimbursable consumables. The ceiling on the total cost to be borne by the insurance company and / or IIT Delhi shall continue as mentioned in clause B4 above.

This would imply that when the insured opts for a treatment package within which the room rent exceeds the cap of Rs. 7500/- per day and if the treatment cost comes to Rs 4.5 Lakh as per the TPA determined rates and calculation, then the insured beneficiary will contribute Rs45000 and the insurance company shall cover the balance cost up to Rs3.0 Lakh and the remainder sum of Rs 105000 shall be disbursed from the corporate floater; subject to approval of IIT Delhi.

B10. In case of pre negotiated packages, if the beneficiary opts for admission into a single room and the notional value of the room charges in the package is more than Rs 7500, the concept of 10% Co-Pay, as defined above, shall be applicable.

This means that even if the cost of the pre negotiated package for a particular treatment is within Rs 3.0 Lakh, which is the basic sum insured (e.g. Rs 2.5 Lakhs), and the notional value of the room charges in the package is more than Rs 7500, the beneficiary shall pay 10% of the cost of the package(i.e. Rs 25000) plus the cost of the non-reimbursable consumables. The notional values of the room charged mentioned in the negotiated packages will hence not be of relevance in such cases. The balance amount of Rs 2.25 Lakh shall be fully covered by the insurance company

B11. 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.

B12. 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.

B13. The preferred list of Hospitals in NCR prepared by IIT DELHI is included in Annexure-G and technical bid should include information on which of these are empanelled by the Insurance company.

B14. IIT DELHI has a well equipped 20 bed hospital within its campus with 10 doctors and a pharmacy for OPD treatment as well as other minor ailments. All the insured would continue to have free access to this facility for OPD treatment.

B15. The scheme has to necessarily cover all pre-existing illnesses of the insured employees and retired employees.

B16. There will be no age limit on the insured covered by this scheme.

- B17. The policy shall cover both serving and retired employees. The number of serving employees, their dependents and retired-employees and their dependents along with their age profiles are given as enclosed in Annexure-F.
- B18. The number of serving employees and retired employees may change overtime and thus the quotation should clearly indicate the premium for different age groups.
- B19. For the new employees who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved.
- B20. In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be admitted in full.
- B21. For all claims (other than cashless ones like the pre and post hospitalization expenses) the claim would be expected to be submitted to the insurance company / TPA directly by the employee (serving / retired) 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 due to employee (serving / retired) would be payable beyond this period.
- B22. No claim shall be lodged for bills up to Rs 250/-.
- B23. The policy shall cover maternity related medical expenses as well as health insurance of new born babies from zero date.
- B24. All new employees with their dependent family members and all existing insured with their new born and newly wedded spouse are to be considered for midterm inclusion from day one. Such addition shall be informed by the members within two months of the event along with an authorization from IIT DELHI.
- B25. The insurance company shall arrange to issue membership card to each insured person/family directly at their cost. The process can be facilitated by IIT Delhi.
- B26. Exclusions: Exclusions if any should be clearly specified by the insurance company as part of the technical bid.
- B27. All pre existing diseases shall be covered without any exclusion
- B28. There will be no time bar for any treatment.
- B29. IIT Delhi shall be provided with a list of pre negotiated packages and the rates for such procedures.
- B30. Any bonus passed on by the hospitals to the TPA / Insurance agency shall be passed on to IIT Delhi. Amount so received shall be deducted from the total claims made by the IITD group for the purpose of calculating the ICR.

B31. Charges applicable for the services of the TPA shall be borne by the insurance company.

B32. Existing staff members will be allowed to join the group only at the start of the policy year. The new employees will, however, be allowed to join as and when they join the Institute.

B33. List of non-reimbursable items/non-admissible items will be provided.

B34. Detailed information for calculation of the Incurred Claim Ratio (ICR) (PART 1 D) should be provided.

B35. The term of the policy against this tender shall be for a period of one year from the date of initiation of the policy. IIT Delhi, however, will be within its right to extend the policy for a further period of two years (on an annual basis).

The bidders shall therefore also submit the following information in the technical bid:

Both the Bonus and the enhancement in the premium (in terms of the percentage of premium for the first year) for the second and third years depending upon the ICR in the first year. This information is MANDATORY and is part of the L1 evaluation criteria as detailed below.

#### Calculation of Bid Value for L1 Determination:

- Current year total bid amount = [Z] Cr. (From Price Bid table)
- Bonus offered for renewal for subsequent year when  $ICR < 1 = x\%$  ;  
 $B = (Z - (Z * x \%)) = \underline{\hspace{2cm}}$
- Penalty levied for renewal for subsequent year when  $ICR > 1 = y\%$   
 $M = [Z + (Z * y \%)] = \underline{\hspace{2cm}}$
- **Bid value for L1 determination** =  $(B + M) / 2 = [Z']$  Cr.
- Explanation:
- For the option for policy renewal for the subsequent year when the ICR is  $< 1$ , then the proposed declared percentage (Bonus) amount will be SUBTRACTED from the submitted financial bid *for the current year*. And, for the option for policy renewal for the subsequent year when the ICR is  $> 1$ , then the proposed declared percentage (Penalty) amount will be ADDED to the submitted financial bid *for the current year*. L1 will be evaluated by combining the value from both the scenarios and dividing it by 2.

#### As an example:

Current year bid = 4.0 Cr. [From Financial Bid table of pro rata premium rates]

Bonus offered for renewal for subsequent year when  $ICR < 1 = 5\%$  ; Value =  $[4 - (4 * 0.05)] = 3.8$  Cr.

Penalty levied for renewal for subsequent year when  $ICR > 1 = 10\%$  ; Value =  $[4 + (4 * 0.1)] = 4.4$  Cr.

**Bid value for L1 determination** =  $(3.8 + 4.4) / 2 = 4.1$  Cr.

**INDIAN INSTITUTE OF TECHNOLOGY DELHI  
HAUZ KHAS, NEW DELHI-110016**

Definition of Eligible Dependents as per IIT Delhi Norms

I. Eligible dependents in case of serving employees are defined by IIT Delhi as follows.

C1. Eligible Family members:

The term 'Family' shall mean spouse of the employee, parents, two children wholly dependent on the member of staff. For the purposes of determining dependency, the following will be the criteria:-

- (a) Son - Till he starts earning or attains the age of 25 years whichever is earlier.
- (b) Daughter - Till she starts earning or gets married whichever is earlier irrespective of the age limit.
- (c) Parents- Who are residing with the staff member and whose income from all sources including pension does not exceed Rs.3500/- p.m. plus DA as applicable from time to time.

A female employee can choose either her parents or her parents-in-laws to claim medical facilities.

C2. Serving employees where spouse of the employee is also employed:

- (a) When both husband and wife are employed in the Institute, either of them can choose to claim the medical facilities on behalf of self and family, by declaring the fact, through a joint declaration.
- (b) When the spouse of a staff member is employed in a State / Central /Govt./another Autonomous/ Corporate body, he/she can choose to claim the medical facility if it is not available or when it is available for self only. A letter to this effect should be produced from the employer.

II.. Eligible dependents in case of retired employees are defined by IIT Delhi as follows.

Retired Employee, his/her spouse and handicapped children, if any.



**ANNEXURE-D**

The following declaration should be given on the letter-head of the bidder

**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 underwritten Medical Insurance in minimum of three Indian Public Sector Undertakings in the last five years. (Clause A1.3 of Annexure A).

I, further specifically certify that my company has not been Black Listed/De Listed or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years. (Clause A1.5 of Annexure A) and there is no adverse judgments by a consumer court against us.

(Signature of the Authorized Official)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

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**ANNEXURE-E**

The following declaration should be given on the letter head of the bidder

**CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDA  
GUIDELINES**

I, \_\_\_\_\_  
hereby certify that our offer no. \_\_\_\_\_ dated \_\_\_\_\_ against  
tender specification No. \_\_\_\_\_ does not amount to any breach of IRDA  
guidelines. I further confirm that in the event of disclosure at a later stage that the same  
are not in line with IRDA Guidelines and IIT DELHI is put to any disadvantage or face  
cancellation of the Policy or any claim becomes substandard/untenable, the whole  
liabilities arising out of this shall lie squarely on us.

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

(Signature of the Authorized Official)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

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## ANNEXURE- F

**AGE DISTRIBUTION OF EMPLOYEES AND DEPENDENTS FOR INDIAN  
INSTITUTE OF TECHNOLOGY DELHI EMPLOYEES (Serving/Retired)  
HEALTH INSURANCE SCHEME**

Age Band	Serving Employees	Dependents of Serving Employees	Retired Employees	Dependents of Retired Employees
0-10 Yrs	0	463	0	0
11-15 Yrs	0	188	0	0
16-18 Yrs	0	99	0	0
19 Yrs	0	58	0	0
20 Yrs	0	53	0	0
21-25 Yrs	15	253	0	2
26-30 Yrs	69	142	0	2
31-35 Yrs	122	153	0	1
36-40 Yrs	161	124	0	2
41-45 Yrs	136	116	0	8
46-50 Yrs	121	168	1	31
51-55 Yrs	214	192	12	170
56-60 Yrs	201	110	185	255
61-65 Yrs	28	68	339	255
66-70 Yrs	0	74	248	242
71-75 Yrs	0	38	236	162
76-80 Yrs	0	35	166	65
>80 Yrs	0	33	82	19
<b>Total →</b>	<b>1067</b>	<b>2367</b>	<b>1269</b>	<b>1214</b>

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

**[Detailed explanation for L1 evaluation has been provided at B 35.]**

(Signature of the Authorized Official)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

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**LIST OF PREFERED HOSPITALS IN NCR REGION**

- 1 All Government Hospitals in Delhi NCR and Outside.
- 2 Sita Ram Bhartiya Institute of Science & Research, Qutab Institutional Area, New Delhi.
- 3 Mool Chand KR. Hospital, Lajpat Nagar, New Delhi.
- 4 Batra Hospital and Research Centre, MB Road, New Delhi.
- 5 G. M. Modi Hospital, Saket, New Delhi.
- 6 Deepak Memorial Hospital & Medical Research Centre, 5 Institutional Area, Vikas Marg, Delhi.
- 7 Kailash Hospital & Research Centre Ltd., Group of Hospitals in Delhi & NCR.
- 8 Mata Chanan Devi Hospital, Janakpuri, New Delhi.
- 9 Jaipur Golden Hospital, Rohini, New Delhi.
- 10 Sir Ganga Ram Hospital, New Rajinder Nagar, New Delhi.
- 11 Bensups Hospital, Sector 12 Dwarka, New Delhi-110075.
- 12 Medanta Medicity Sector-38, Gurgaon, Haryana 122001.
- 13 Dharmsila Cancer Hospital & Research Centre, Dharmsila Marg, Vasundhara Enclave, Delhi-110096.
- 14 Fortis Group of Hospital in Delhi & NCR.
- 15 Max Group of Hospital in Delhi & NCR.
- 16 National Heart Institute, 49-50, Community Centre, East of Kailash, New Delhi-110065.
- 17 Primus Ortho & Spine Hospital Chandragupt Marg Chanakyapuri, New Delhi-110021.
- 18 Escort Hospital in Delhi & NCR.
- 19 Narender Mohan Hospital Heart Centre, Mohan Nagar, Gaziabad-200117.
- 20 St. Stephen's Hospital, Tis Hazari Delhi.
- 21 Holy Family Hospital, New Delhi.
- 22 Orthonova Hospital (Opposite IIT Main Gate), Hauz Khas, New Delhi-16
- 23 Indrarastha Apollo Hospital, Sarita Vihar, Delhi-Mathura Road, New Delhi.
- 24 Pushpawati Singhanian Research Institute for Liver, Renal & Digestive Diseases, Press Enclave Marg, Sheikh Sarai-11, New Delhi-110017.
- 25 Rockland Hospital, B-33-34, Qutab Institute Area, New Delhi-110016.
- 26 Venu Eye Institute & Research Centre, Okhla, New Delhi.
- 27 Vidya Sagar Institute of Mental Health & Neuro-Science (VIMHANS).
- 28 Rajiv Gandhi Cancer Institute & Research Centre, Rohini, New Delhi.
- 29 RG. Stone Urological Research Institute, Group of Hospitals in Delhi & NCR.
- 30 Indian Spinal Injuries Centre Heart Command & Research Centre, Sector-C Vasant Kunj, New Delhi-110070.
- 31 Lions Kidney Hospital & Urology Research Institute, Opp. B. Block, New Friends Colony, New Delhi.
- 32 Centre for Sight, A-23 Green Park, Aurobindo Marg, New Delhi-110016.
- 33 North Point Hospital, S-375, Panchsheel Park, New Delhi-110017.
- 34 Akash Hospital, 90/43, Malviya Nagar, New Delhi-110017.
- 35 Maharaja Agrasen, Panjabi Bagh

**List of clients and Annual Turnover:**

Srl	Name of the PSU (in catering to Health Insurance of 1500 families or more under one group in the last five years)	Total number of families insured	Name of the contact person with mobile number	Year(s) of operation

**Annual Turnover**

Srl	Year of Assessments	Annual Turnover
	2014-15	
	2015-16	
	2016-17	
	2017-18	
	2018-19	

**(Relevant copies are attached)**

(Signature of the Authorized Official)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

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## **PART-I (Un-Priced Technical Bid)**

Format for submitting technical bid

- PART-I A:** General qualifying criteria as listed in item 1 under “General terms and conditions” of the tender document. Bidder should support documentary evidence to support their claims.
- PART-I B:** This is the checklist of essential conditions to be satisfied as per IIT Delhi requirements.
- PART-I C:** Technical Bid Details (Reference to documentation to evaluate technical bids – Item A14.3 of Annexure-A)
- PART-I D:** Details of Calculating Incurred Claim Ratio (ICR) and Bonus/Penalty terms for renewal

**PART-I B: Checklist of Essential Conditions**

Please ensure acceptance of the following conditions by writing “Yes/No” against each of them

S.No.	Item	Acceptance(Yes/No)
0	Acceptance of all specified provisions and conditions of the required policy as detailed in Annexure B	
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	We are a registered Indian Insurer in accordance with the Insurance Act (registered and licensed by IRDA as Medical / Health Insurer and have a license to carry out Medical Insurance business on a Pan India basis.	

(Signature of the Authorized Official)

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

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Part I (Contd.)

## PART-I C: Criteria for Technical Evaluation

Please ensure acceptance of the following conditions by writing ‘Yes/No’ against each of them

S.No.	Item	Compliance (Yes/No)
1	Panel of recognized hospitals in NCR including all major specialties (All the hospitals in Annexure-G are in the preferred list and they are empanelled by us)	
2	All India coverage in terms of recognized hospitals	
3	Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.	
4	Coverage of ailments/surgeries etc. requiring one day or more of hospitalization	
5	Coverage of other procedures/surgeries/ailments etc that require day come procedures	
6	Exclusions (if any) from the reimbursable expenses (Provide list as an attachment)	
7	Ceilings (if any) within the insured amount under individual expense heads (Provide list as an attachment)	
8	Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment	
9	Other terms & conditions not included in the factors listed above	
10	We are in medical insurance business for more than in India for five and more years. The turnover in the medical insurance business during each of the last three financial years (FY 2016-17 to FY 2018-19) should have been <u>Rs. 15 cores or higher. Relevant documents (Balance sheet, P&amp;L statement is attached)</u>	
11	We have underwritten Medical Insurance in minimum of three Indian Public Sector Undertakings (in catering to Health Insurance of 1500 families or more under one group) in the last five years. (Documentary evidence is attached below this table).	
12	We understand and accept the salient features of the Group Mediclaim policy of the institute as mentioned at Annexure-B	
13	We understand and accept the definition of eligible dependents of IIT Delhi (in reference to Annexure-C)	

(Signature of the Authorized Official)

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Official Seal



**PART-I D: Details of calculating Incurred Claim Ratio (ICR):**

[Bidder to provide complete details for ICR determination including illustrative examples where necessary]

**MANDATORY information for L1 evaluation:**

**Bonus given** for renewal for subsequent year when  $ICR < 1 =$  \_\_\_\_\_% [Enter figure in NUMERALS]  
\_\_\_\_\_ [Enter figure in WORDS]

**Penalty levied** for renewal for subsequent year when  $ICR > 1 =$  \_\_\_\_\_% [Enter figure in NUMERALS]  
\_\_\_\_\_ [Enter figure in WORDS]

(Signature of the Authorized Official)

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Official Seal

## Bid Submission Checklist

### Online Bid Submission:

The Online bids (complete in all respects) must be uploaded online in Two Envelops as explained below:-

<b>Envelope – 1</b> (Following documents to be provided as single PDF file)				
S. No.	Documents	Content	File Types	Write Yes/No
1.		Declaration Statement. (Annexure-D)	.PDF	
2.		Certificate of declaration for confirmation of IRDA guidelines. (Annexure-E)	.PDF	
3.		List of clients and Annual Turnover	.PDF	
4.		Part IB (Checklist of Essential Conditions)	.PDF	
5.		Part IC (Criteria for Technical Evaluation)	.PDF	
<b>Envelope – 2</b>				
Sl. No.	TYPES	Content		
5.	Financial Bid	Price bid should be submitted in .xlsx format as per Annexure-II in the BoQ	.XLSX	