



भारतीय प्रौद्योगिकी संस्थान मद्रास, चेन्नै 600 036
INDIAN INSTITUTE OF TECHNOLOGY MADRAS, Chennai 600 036
Insurance Cell / Administration III
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सं.एफ.प्रशासनIII/बीमा/ जी.एम.आई.एस.19-20/2018/145
No.F.Admn.III/Ins/GMIS19-20/2018/145

दिनांक/Dated : 31.10.2018

सेवा में / To

(Address List Enclosed)

महोदय / महोदया,
Sir/Madam,

विषय / Sub : Request for Quotations for Group Mediclaim Insurance Scheme
2019-20 for regular and retired staff members – Reg.

Sealed Quotations are invited for providing Group Medical Insurance coverage for employees and their dependants, Pensioners and their spouse and Family Pensioners of this Institute for the period from **01.02.2019 to 31.01.2020**.

The details regarding number of persons to be covered and the amount of coverage are given below:

Sl. No.	Category	No. of persons to be covered (Apprx.)	Sum insured per family (floater) (Basic Coverage) (Rs)	Additional Coverage on payment of addl. premium by individual staff / pensioner / Family Pensioner (Rs)	Special Contingency Cover (Buffer) (Rs)
1.	Employees & their dependants	4534 (1282 + 3252)	1,50,000/-	2,00,000/- 4,00,000/-	Option - A) 30,00,000/- (Subject to a limit of Rs.4 lakh/ family for conditions listed in Annexure-I (a)) on first cum first served basis for Employees and their dependants & Pensioners and their spouse & Family Pensioners)
2.	Pensioners & their spouse	1955 (1052 + 903)			Option - B) 50,00,000/- Subject to a maximum limit of - Rs.4 lakh/ family for conditions listed in Annexure-I (a)) - Rs.20 lakh/ family for conditions listed in Annexure-I (b)) On first cum first served basis for Employees and their dependants & Pensioners and their spouse & Family Pensioners.
3.	Family Pensioners	499			
	TOTAL	6988			

Sealed Quotations invited as below:

- 1) The features of GMI and other terms and conditions for the Group Medical Insurance (GMI) are given in Annexure – I & II, which shall form part of the quotation (**Annexure IV**). Deviations if any have to be justified.
- 2) Quotation for a Personal Accident Policy coverage of Rs. 5 Lakhs only for employees (1282 Lives approx.) through part C of **Annexure IV**.

Additional information regarding claims paid under current policy (2018-2019) and additional coverage availed are given in Annexure – III which may be taken into account while quoting the premium. However, the premium will be on actual employee / pensioner / family pensioner basis for both GMI and Personal Accident Coverage. For addition/deletion during the insurance period, additional premium amount will be given / withdrawn on prorata basis.

M/s. MD India Health Care Services (TPA) Private Limited will be the Third Party Administrator for the Group Medical Insurance Policy for 2019 – 2020.

Kindly submit the quotations in the prescribed format (Annexure IV) in a sealed envelope along with a copy of the IRDA certificate mentioning clearly the validity of the IRDA approval on or before 22.11.2018, 03.00 pm at the Registrar's Office, 1st Floor, Administration Building, IIT Madras, Chennai-600 036. The sealed quotations are to be submitted either in person or by ordinary post only on or before the due date. The tenders received will be opened on the same day at 03.30 pm in the presence of Tenderer's at the Conference Room, 2nd floor, Admin Building. Quotations received after the due date will be summarily rejected.

The Enquiry No. & Due date are to be superscripted on the top of the envelope and addressed to the Registrar, IIT Madras, Chennai 600 036. The Address of the Office (with email, Fax & Telephone Nos.) located at Chennai to be given, with contact person Name, e-mail id and Mobile Nos.

For further clarifications, if any, please contact Deputy Registrar (Admn.), Phone No.: 2257 8112 / 8120.



कुलसचिव
Registrar

अनु. / Encl: As above

प्रति / Copy to: Dean (Admn) – For kind information

Conditions for Group Mediclaim Insurance Scheme

Group Mediclaim Cover

- Rs.1,50,000/- Floater amongst employee and their dependants/Pensioners and their Spouse/Family Pensioners.

Buffer Comprehensive Medical Cover

- Rs.30,00,000/- Floater amongst employees and their dependants, Pensioners and their spouse & Family Pensioner with an individual ceiling of Rs.4,00,000/- per family.

Claim procedure for buffer (comprehensive medical cover) utilization:

- The Third Party Administrator (TPA) – M/s. MD India Healthcare Services Pvt. Ltd., if the treatment comes under critical illness which are covered for buffer utilization, subject to recommendation by CMO, through Insurance Section (Admin III).

a) Illness covered for buffer utilization- A (Rs.30,00,000/-)

- Major Surgeries include cardiac surgeries, Neuro Surgeries, Brain tumor, pace maker implantation, cancer and cancer surgeries, hip, knee, joint replacement surgeries, organ transplant.
- Any debilitating illness that may lead to cancer (or) a permanent disability.
- Diseases of the Head & Neck, limbs, Thorax and abdomen where surgeries are indicated for near normal function of life.
- Renal failure.
- Stroke.
- Multiple Sclerosis.
- Major transplants.
- Major accident claims involving RTA / burns / Lab Accidents *where expenditure may incur more than the Sum Insured.*
- Complication arising out of surgery performed during the policy period.
- CVA and complications.
- Any Life threatening medical conditions necessitating lifesaving critical care interventions (Not more than 5 claims during the policy period - subject to the approval of CMO IITM)

b) Illness covered for buffer utilization- B (Rs.50,00,000/-)

- All Cancers excludes the following:
 - (a) Carcinoma in situ including of the cervix
 - (b) Ductal Carcinoma in situ of the breast
 - (c) Papillary Carcinoma of the bladder and Stage 1 Prostate Cancer
 - (d) All skin cancers except malignant melanoma
 - (e) Stage I Hodgkin's disease
 - (f) Tumors manifesting as complications of Acquired Immune Deficiency Syndrome.
 - (g) Stage one malignancy
- Kidney Failure
- Fulminant Viral Hepatitis
- Major Organ Transplant, such as for:
 - (a) Kidney
 - (b) Lung(s)
 - (c) Liver
 - (d) Heart
 - (e) Bone marrow
- AIDS
- Terminal Illness

Sublimits

Maternity:

I. Normal Delivery claims:

- For Normal Coverage –Rs.50,000/- (For basic coverage-SI).
- Rs.75,000/- for more than the basic coverage –irrespective of enhanced coverage.

II. Caesarean Delivery claims:

- For Normal Coverage – Rs.75,000/- (For basic coverage-SI)
- Rs.1,00,000/- for more than the basic coverage –irrespective of enhanced coverage

Cataract claims:

- For Normal Coverage – Rs.35,000/- (For basic coverage-SI)
- Rs.45,000 for more than the basic coverage –irrespective of enhanced coverage

Room Rent:

- Room, Boarding and Nursing expenses as provided by the Hospital/Nursing Home not exceeding 2% of overall sum insured (Basic + Additional coverage) per day or the actual expenses whichever is less.

ICU/IMCU:

- Intensive Care unit expenses not exceeding 4% of overall SI (Basic + Additional coverage) per day or the actual expenses whichever is less.

Note: RMO/DMO service charges are covered additional to the room rent / ICU charges but not exceeding the limit of Rs.500 per day irrespective of sum insured.

Ambulance charges covered up to Rs.2000/-

Conditions

- Type of Cover – Family Floater Policy.
- Family Definition – Self + Spouse + Dependents i.e., Employees & their dependents.
- Pre-existing disease covered.
- Waiting period for the first 30 days waived off.
- 1,2,3,4 years waiting period waived off.
- Maternity covered with 9 months waiting period waiver.
- Baby day-one cover benefit within the floater SI.
- Pre-post-natal coverage within the maternity limit.
- Day care treatment covered up to the Basic Coverage of SI.
- Pre-Post hospitalization coverage of 30/60 days respectively.
- Entitled room category clause waived off/ No proportionate clause applicable.
- Ayurvedic / Homeopathic /Unani hospitalization expenses are admissible up to Rs.25,000/- only when the treatment is taken as in patient in a Government hospital / medical college hospital.
- In case of bilateral knee/hip surgery done during the same hospitalization, reimbursement to be made up to twice ceiling of overall sum insured – Maximum to the limit Rs.2 Lakh per Knee/Hip (The maximum limit of Rs.2 lakh refers to the surgery of per Knee/Hip, irrespective of the enhanced coverage by the employee).
- Both congenital and Psychiatric disorder treatments are payable.
- Dental treatment or surgery due to accidents are payable.
- Corporate buffer will not be applicable for maternity claims and cases of complication of maternity ailments.
- Claim intimation is not mandatory.
- 10% Co-payment will be applicable for each and every claim treated in non PPN hospitals. (This condition need not be insisted for treatments in cities where PPN hospitals are not available.)
- All other conditions and terms shall be as per Standard Group Mediclaim policy.
- Domiciliary Hospitalization is not covered.

Exclusions

- Lasik Surgery, Septoplasty, Infertility and related ailment including male sterility, treatment on trial / experimental basis, admin/ registration / Miscellaneous/Service charges, expenses on fitting of external prosthesis, Any device/instrument/machine contributing / replacing the function of an organ, Holter monitoring / Sleep study are outside the scope of the policy.
- Outpatient treatment is not payable
- Any disease/complication caused due to alcohol intake.
- Any disease/injury caused by war/Nuclear weapons/Radiations/breach of criminal law.
- Circumcision, cosmetic or plastic surgery unless necessitated by an accident or as part of any disease/illness.
- All health check-ups, routine eye examinations, and cost of glasses and contact lenses.
- Naturopathy treatment.
- All other conditions and terms shall be as per Standard Group Mediclaim policy

Hospitalization Period:

Expenses on hospitalization are admissible only if hospitalization is for a minimum period of 24 hrs. However, this time limit of 24 hours will not apply to following specific treatments taken in the Network Hospital/Nursing Home/Specialty Centres irrespective of the bed strength where the insured is discharged on the same day. Such treatment will be considered to have been taken under Hospitalization Benefit.

- Haemo Dialysis,
- Parenteral Chemotherapy,
- Parenteral Immunotherapy,
- Radiotherapy,
- Lithotripsy (Kidney Stone removal),
- Surgery of Eye,
- Surgery of Nose,
- Surgery of Throat,
- Tonsillectomy,
- Bronchoscopic therapeutic procedures,
- Surgery of Hernia,
- Surgery of Hydrocele,
- Surgery of Prostate,
- Gastrointestinal Surgery,
- Genital Surgery,
- Hysterectomy,
- D&C, MTP,
- Dental surgery following an accident,
- Coronary Angioplasty,
- Coronary Angiography,
- Orthopaedic procedures including POP applications,
- Laproscopic and Endoscopic therapeutic procedures,
- Minor surgical procedures under General Anaesthesia,
- Laser Surgical Procedure under local Anaesthesia
- EECF
- OR any other treatments agreed by TPA/Company which require less than 24 hrs. Hospitalization due to advancement in Medical Technology.

Time limit for preferring claim

Whenever treatment is taken for the employees/dependants covered under the scheme in any of the non-network hospital of the TPA, and the employee pays the hospital bills, the Insurance claim should be sent in the prescribed claim form along with all supporting documents, such as Discharge Summary, prescription and Pharmacy bills, Lab / investigation reports in original, ECS form & cancelled cheque (or) First page of Bank Passbook copy within 30 days direct to the TPA.

Other Terms & Conditions:

- I. Preference will be given for Cashless facility.
- I. In no event cashless treatment in listed hospitals can be withdrawn unilaterally /stopped / delayed / terminated by the Third Party Administrator or hospitals involved. A penalty clause will be included in the Agreement in this regard.
- II. Voluntary Health Services, Adyar, Child Trust Hospital, Nungambakkam, St. Isabels Hospital, Mylapore and Sundaram Medical Foundation are to be included in the list of hospitals for cashless treatment.
- III. Period of validity for your quotation may be indicated. The premium quoted should be valid for not less than 90 days.
- IV. **During the policy period there will be no revision in the premium amount.**
- V. For additional coverage on co-payment basis, please specify the minimum number of persons to be accommodated, if any.
- VI. The selected company should furnish monthly statement of claims including buffer claim to the **Deputy Registrar (Admn.)** with a copy to the **Institute Hospital** of this Institute before 10th of the following month.
- VII. In addition to the above, the firms may also indicate any other options/schemes with them with appropriate documents (optional).
- VIII. Coverage should be provided to the newly appointed employees also from the date of their joining the Institute. The Institute will pay the necessary pro-rata premium to your company, on demand.
- IX. Identity Cards are to be issued to all the persons covered under the policy as early as possible, but not later than 30 days from the date of payment of premium. Till then the IITM ID card of the employees has to be honoured in all the listed hospitals.
- X. In case the Institute decides to extend the period of coverage for subsequent years under the same terms and conditions, with provision to modify any of them depending on the development in Healthcare, please indicate the discounts that may be offered on the premium for such periods (2 to 5 years) that may be decided prior to finalizing the contract.
- XI. The Institute reserves its right to consider part or full of the offer or reject the offer without assigning any reasons, whatsoever.

The claims settled by the TPA during the current policy period (from 01.02.2018 to 31.01.2019) as on 03.09.2018 are furnished below for your information:

SI Band	No of claims	Claim amount Rs.
1.50 Lakh	174	8010401
2.50 Lakh	32	1345861
3.50 Lakh	37	3076478
4.50 Lakh	17	878409
5.50 Lakh	75	4845772
Grand Total	335	18156921

Coverage wise summary			
Particulars	Sum insured (Rs.)	Total no. of Emp/FP/Pen	Total paid amount (Rs.)
Employee	1,50,000	96	4164200
	2,50,000	19	620345
	3,50,000	19	2005108
	4,50,000	4	303316
	5,50,000	28	1646653
Total		166	8739622
Pensioner	1,50,000	72	3674074
	2,50,000	12	666178
	3,50,000	18	1071370
	4,50,000	13	575093
	5,50,000	46	3174119
Total		161	9160834
Family Pensioner	1,50,000	6	172127
	2,50,000	1	59338
	3,50,000	0	0
	4,50,000	0	0
	5,50,000	1	25000
Total		8	256465
Grand Total		335	18156921

Quotation Form

Annexure IV

Please quote the premium per annum for Basic & Additional coverage separately in prescribed format as indicated below:

A. Premium for Basic Coverage :

Coverage	Rs. 1,50,000/- (With Buffer Option – A)	Rs. 1,50,000/- (With Buffer Option – B)
Total Premium for Basic Coverage (with PPN Claims) for all employees / pensioners / family pensioners including dependants and spouses as stated above (Please quote in lump sum inclusive of GST)		

B. Premium for Additional Coverage:

Coverage Details	Sum Insured	Premium (With PPN) (Inclusive of GST)	
		Per Employee	Per Pensioner / Family Pensioner
	Rs. 2,00,000		
	Rs. 4,00,000		

Note: 10% co-payment will be deducted for each claims treated in non PPN hospitals.

C. Premium for Personal Accident Coverage (only for employees: 1282 lives approx.):

Coverage Details	Sum Insured	Premium Per Employee (With PPN) (Inclusive of GST)
	Rs. 5,00,000	

Payment Liability as per the table below to be considered while quoting the premium.

Permanent Total Disablement:

For Death	100% of Sum insured
Loss of sight of both the eyes	100% of Sum insured
Loss of two entire hands or two entire feet	100% of Sum insured
Loss of one entire hands or one entire foot	100% of Sum insured
Complete loss of hearing of both eyes and complete loss of speech	100% of Sum insured
Complete loss of hearing of both eyes and complete loss of speech and loss of one limb or loss of sight of one eye	100% of Sum insured

Permanent Partial Disablement:

Body part	Liability Part	Percentage of Sum Insured (%)
Toe	Loss of Toes - All	20
	Great – both phalanges	5
	Great – one phalanx	2
	Other than great, if more than one toe lost each	1
Ear	Loss of Hearing – Both Ears	50
	Loss of hearing – One Ear	15
Finger	Loss of Four fingers and thumb of one hand	40
	Loss of Four Fingers	35
	Loss of thumb – both phalanges	25
	Loss of thumb – one phalanx	10
	Loss of Index Finger – three phalanges	10
	Loss of Index Finger – two phalanges	8
	Loss of Index Finger – one phalanx	4
	Loss of Middle Finger - three phalanges	6
	Loss of Middle Finger – two phalanges	4
	Loss of Middle Finger - one phalanx	2
	Loss of Ring Finger - three phalanges	5
	Loss of Ring Finger – two phalanges	4
	Loss of Ring Finger - one phalanx	2
	Loss of Little Finger - three phalanges	4
	Loss of Little Finger – two phalanges	3
	Loss of Little Finger - one phalanx	2
	Loss of Metacarples – First or Second (additional)	3
	Loss of Metacarples – Third, Fourth or Fifth (additional)	2
Shoulder/Elbow	An arm at the shoulder joint	50
	An arm above the elbow joint	50
	An arm beneath the elbow joint	50
	A hand at the Wrist	50
	A thumb	10
Leg	A leg above mid-thigh`	50
	A leg up to mid-thigh	50
	A leg up to beneath the knee	50
	A leg up to mid-calf	40
	A foot at the ankle	40
Eye	Loss of sight of one eye	50
Others	Sense of Smell	10
	Sense of taste	5

**Signature & Name of Authorized
Signatory / Representative
(Affix the office seal)**