DOC - 4

NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL

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TENDER DOCUMENT

Tender Notification No: 003/NITK-GMIS/TEND/2024-25/A10 Date: 03/10/2024

Name of Service	GMIS (Group Medical Insurance Scheme) for NITK Serving Employees / Pensioners and their dependent family members
Time for Supply of Service	01 Month
Bid Document Download Start Date	07-10-2024 @ 5:00 PM
Clarification Start Date	07-10-2024 @ 5:00 PM
Clarification End Date	15-10-2024 @ 5:00 PM
Date, Time & Venue of Pre-Bid Conference (if necessary)	17-10-2024 @ 11:00 AM, CCMT Hall, First Floor, Main Building, NITK
Online Bid Submission Start Date	07-10-2024 @ 5:00 PM
Online Bid Submission End Date	26-10-2024 @ 5:00 PM
Address for Submission of Tender	https://eprocure.gov.in/
Date of opening technical bid	28-10 -2024 @ 9:00 AM
Contact Details of Buyer	DR. M.L. Balabhaskar, Medical Officer NITK Surathkal, Mangalore - 575025, Karnataka, Phone No: 0824 2473068, Email: hcc@nitk.edu.in, rmohealth@nitk.ac.in
Purchase officer Name and Contact (Related to purchase inquiry)	Sri. Pritam Bansod, Asst. Registrar (Purchase) NITK Surathkal, Mangalore - 575025, Karnataka, Phone No: 0824-247-3096, Email: pritambansod@nitk.edu.in

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NOTICE INVITING e-TENDER (e-NIT)

National Institute of Technology Karnataka, Surathkal (in short - NITK, Surathkal) is an Institute of National Importance under Ministry of Education, Govt of India imparting Technical Education and engaged in Research Activities.

Online Tenders(https://eprocure.gov.in/) are invited for the following items in **two cover systems** (i.e., Technical bid and financial bid) subject to the following terms and conditions, from the reputed medical Insurance providers, so as to reach this office on or before scheduled date and time. The tender (Technical bid) will be opened online on the due date as mentioned. Bidders can verify their bid status through the online portal https://eprocure.gov.in/. The financial bid of only such bidders whose technical bid is accepted shall be opened on the same day or later pre-informed date.

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Purchase officer Name and Contact (Related to purchase inquiry)	Sri. Pritam Bansod, Asst. Registrar (Purchase) NITK Surathkal, Mangalore - 575025, Karnataka, Phone No: 0824-247-3096, Email: pritambansod@nitk.edu.in

Sd/-
Registrar

SECTION 1 A: Instructions for Online Bid Submission

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 submit their bids online on the CPP Portal.

More information useful for submitting online bids on the CPP Portal may be obtained at: https://eprocure.gov.in/eprocure/app.

REGISTRATION

1) Bidders are required to enrol on the e-Procurement module of the Central Public Procurement Portal (URL: https://eprocure.gov.in/eprocure/app) by clicking on the link "**Online bidder Enrolment**" on the CPP Portal which 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 addresses and mobile numbers as part of the registration process.

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 / 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 DSC's to others which may lead to misuse.

6) Bidder then logs in to the site through the secured log-in by entering their user ID/password and the password of the DSC / e-Token.

SEARCHING FOR TENDER DOCUMENTS

1) There is various search options built-in 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 / email 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 documents that need to be submitted. Any deviations from these may lead to the 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/JPG formats. Bid documents may be scanned with 100 dpi with the black and white option which helps in reducing the size of the scanned document.

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 the "My Space" or ''Other Important Documents'' 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 the bid submission process.

Note: My Documents space is only a repository given to the Bidders to ease the uploading process. If Bidder has uploaded his Documents in the My Documents space, this does not automatically ensure these Documents being part of the Technical Bid.

SUBMISSION OF BIDS

1. Bidder should log into the site well in advance for bid submission so that they can upload the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay due to 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 "online" to pay the tender fee / EMD as applicable and enter details of the instrument.

4. Bidders are requested to note that they should necessarily submit their financial bids in the format provided and no other format is acceptable. If the price bid has been given as a standard BoQ format with the tender document, then the same is to be downloaded and to be filled by all the bidders. 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 the 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.

5. 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, the opening of bids, etc. The bidders should follow this time during bid submission.

6. 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. Any bid document that is uploaded to the server is subjected to symmetric encryption using a system-generated symmetric key. Further, this key is subjected to asymmetric encryption using buyers/bid openers' public keys. Overall, the uploaded tender documents become readable only after the tender opening by the authorized bid openers.

7. The uploaded tender documents become readable only after the tender opening by the authorized bid openers.

8. Upon the successful and timely submission of bids (i.e. after Clicking "Freeze Bid Submission" in the portal), 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.

9. The bid summary has to be printed and kept as an acknowledgment of the submission of the bid. This acknowledgment may be used as an entry pass for any bid opening meetings.

10. The off-line tender shall not be accepted and no request in this regard shall be entertained whatsoever.

11. All entries in the tender should be entered in online Technical & Commercial Formats without any ambiguity.

12. Any order resulting from this e-tender shall be governed by the terms and conditions mentioned therein.

13. No deviation from the technical and commercial terms & conditions are allowed.

14. The tender inviting authority has the right to cancel this e-tender or extend the due date of receipt of the bid(s).

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.

*****Disclaimer: ***** *Bidders are advised to exercise caution and not respond to any unknown calls, emails, or embedded links requesting payment for participating in the tender or for any other purpose. Please note that NITK Surathkal never asks for any tender fee for participation in tenders or bids.*

SECTION 1B: INSTRUCTION TO BIDDER (ITB)

(A) **Minimum Eligibility Criteria: -**

1. Bidders must be approved for Medical Insurance business from Insurance Regulatory and Development Authority (IRDA) and its registration should be valid for the insurance period.
2. The bidders must have at least three years of experience in the Health Insurance business with annual turnover in terms of Premium earned of Rs. Fifty Crores or more in each of the past three financial years (viz. 2021-22, 2022-23 and 2023-24) in the Health Insurance sector only.
3. Bidders must have at least three years' experience in catering to Health Insurance of 500 or more insured families under one group Health Scheme in each of the last three financial years (viz. 2021-22, 2022-23 and 2023-24) for reputed organizations.
4. Quotes have to be submitted only through CPP Online portal by those Insurance Companies having Office (Regional/Division/Branch/Zonal) at Mangalore (Karnataka, India).

(B) **Terms & Conditions for submission of bids: -**

1. The tender document can be downloaded from the Institute web site: https://www.nitk.ac.in/ or CPP portal https://eprocure.gov.in/ . It may be noted that all subsequent notifications, changes and amendments on the project/document would be posted only on the same website.
2. Interested Companies/ Firms/ Agencies may upload copies of the technical bid along with documents mentioned in Annexure V, in the CPP portal on or before the deadline indicated in this tender document. ***Any Financial Rate / Quotes shall not be indicated in Technical bids***.
3. Bids sent by Fax or e-mail, or any other mode will not be considered.
4. Commencement: The Group Medical Policy will be effective from November 2024 or any other date informed/communicated by NITK-Surathkal

C. GENERAL INSTRUCTIONS FOR BIDDERS -BIDDING PROCESS

1. The bids are invited under two bid systems i.e. Technical Bid and Commercial Bid, along with and documents are to be uploaded in the CPP portal as given in Annexure V.
2. All Bidders shall provide the required information accurately and enough as per details in Eligibility Criteria. The bidder should upload the copy of the technical bids and documents in the CPP portal and further documents as mentioned in the Annexure V on or before the last date of submission of tender
3. The Tenderer shall upload the valid certificate copies of certificates as mentioned in Annexure V failing which the tender will be rejected. If necessary, the bidder shall produce all the original documents for verification.
4. Blacklisted contractors in State / Central Govt. Departments, Central / State PSUs, Autonomous Organizations/ Boards etc., are not eligible to quote, if found such tenders will be rejected.
5. The successful Bidder shall execute an SLA within 15 days from the date of Receipt of intimation. The Tender Document and SLA will form part and parcel of the agreement, failing which the tender will deem to be get cancelled.
6. The rates quoted should be as per the financial bid only. The NITK reserves the right to accept / reject any or all the tenders without assigning any reasons.
7. Conditional tenders will not be accepted and are liable for rejection.
8. Bidders who meet the specified minimum qualifying criteria shall be eligible.
9. Even though the Bidders meet the above criteria, they are subject to be disqualified if they have:
    a. Made misleading or false representations in the forms, statements and attachments submitted in proof of the qualification requirements; and/or
    b. Record of poor performance such as abandoning the works, not properly completed the contract, inordinate delays in completion, litigation history, or financial failures etc.
10. The Tender document can be downloaded from Institute web site: https://www.nitk.ac.in/ or e-procurement website: https://eprocure.gov.in/. It may be noted that all subsequent notifications, changes and amendments on the project/document would be posted only on the same website.

11. Content of Tender documents

The bidders should go through the Tender Document and submit online response through e-procurement portal only.

12. Amendment of Tender documents

Before the deadline for submission of tenders, the NITK may modify the tender documents by issuing corrigendum / addendum.

Such corrigendum/ addendum thus issued shall be part of the tender documents and shall be published online in e-Procurement portal and Institute website.

To give prospective Bidders reasonable time in which to take corrigendum/ addendum into account in preparing.

13. Documents comprising the Tender

The Technical Bid submitted by the Bidder shall contain the documents as follows:

a. Technical bid documents and all other documents mentioned in Annexure V.

b. Any other documents / materials required to be completed and submitted by Bidders in accordance with these instructions. The required documents shall be filled in without exception.

The financial bid submitted by the Bidder shall contain the documents as per Annexure III and IVA

14. Tender validity

Tenders shall remain valid for a period not less than 180 days after the deadline date for tender submission. A tender valid for a shorter period shall be rejected by the NITK as non-responsive.

In exceptional circumstances, prior to expiry of the original time limit, the NITK may request that the Bidders may extend the period of validity for a specified additional period. The request and the Bidders' responses shall be made in writing or by email.

15. Format and signing of Tender

Successful Bidder shall sign all the pages of the tender document as a token of acceptance of all the terms and conditions of the contract.

16. Submission of Tenders

Tenders must be submitted on-line in the e-Procurement CPP portal by the Bidder before the notified date and time.

17. Late Tenders

In e-procurement system, Bidder shall not be able to submit the bid after the bid submission time and date as the icon or the task in the e-procurement portal will not be available. NITK will not be liable (or) responsible for any delay due to unavailability of the portal and the Internet link.

18. Modification and Withdrawal of Tenders

Bidder has all the time to modify and correct or upload any relevant document in the CPP portal ONLY, till the last date and time for Bid submission, as published in the e-procurement portal.

The Bidder may withdraw his tender before the notified last date and time of tender submission. No Tender may be modified after the deadline for submission of Tenders.

19. Tender Opening:

The Tender will be opened online through Government e-procurement (CPP) portal as per scheduled date and time. The NITK will evaluate and determine whether each tender meets the minimum qualification eligibility criteria.

20. Process to be confidential

Information relating to the examination, clarification, evaluation, and comparison of Tenders and recommendations for the award of a contract shall not be disclosed to Bidders or any other persons not officially concerned with such process until the award to the successful Bidder has been announced.

21. Clarification of Tenders

The clarification sought shall be through email only and starts from 07-10-2024 @ 5:00 PM to 15-10-2024 @ 5:00 PM. if it is necessary, a pre-bid conference would be on 17-10-2024 @ 11:00 AM as per the schedule.

i. All prospective bidders, who wish to participate (by offline or online) in the pre-bid conference are requested to kindly submit their queries through E-mail to deanpd@nitk.edu.in and cc to rmohealth@nitk.ac.in, hcc@nitk.edu.in & velu_888@nitk.edu.in, pritambansod@nitk.edu.in, so as to reach the buyer, on or before **5.00 p.m**. of **15-10-2024**

ii. A Pre-bid Conference shall be held as indicated in Invitation to Bid. All prospective bidders are requested to kindly attend the Pre-bid Conference. In order to facilitate NITK for the proper conduct of the Pre-bid Conference, all prospective bidders are requested to kindly submit their queries with heading **"Clarification of Tenders"** through E-mail to the indicated mail address (with Tender No. and Date) so as to reach the Buyer as indicated in Invitation to Bid.

iii. NITK shall answer the queries during the pre-bid conference, which would become a part of the proceedings of the Pre-bid Conference. These proceedings will, in turn, become a part of clarifications/amendments to the bidding documents and would become binding on all the prospective bidders. These proceedings would also be hosted on the NITK website www.nitk.ac.in for the benefit of all prospective bidders. Before formulating and submitting their bids, all prospective bidders are advised to surf through the NITK website after the Pre-bid Conference, in order to enable them to take cognizance of the changes made in the bidding document.

iv. Any Statement made at the pre-bid conference shall not modify the terms of the bidding documents unless such statement is made part of clarification in the proceeding of the Pre-Bid Conference

v. Only queries formally submitted in advance, will be answered in the pre-bid conference and will become part of the Corrigendum/Amendment.

Any effort by the Bidder to influence the NITK in the Tender evaluation, or contract award decisions may result in the rejection of the Bidders' Tender.

22. Examination of Tenders and determination of responsiveness

Prior to the detailed evaluation of Tenders, the NITK will determine whether each Tender (a) meets the eligibility criteria (b) is substantially responsive to the requirements of the Tender documents.

A substantially responsive Tender is one which conforms to all the terms, conditions, and specifications of the Tender documents, without material deviation or reservation. A material deviation or reservation is one (a) which affects in any substantial way the scope, quality, or performance of the service; (b) which limits in any substantial way, inconsistent with the Tender documents, the NITK's rights or the Bidder's obligations under the Contract.

If a Tender is not substantially responsive, it will be rejected by the NITK., and may not subsequently be made responsive by correction or withdrawal of the nonconforming deviation or reservation.

23. Evaluation and comparison of Tenders

The opening of the financial bid will be preceded by the evaluation of the Pre-qualifying Offer (Technical bid). The evaluation of the Pre-qualifying Offer will be done by the Committee constituted for this purpose. After evaluation is completed, all the Bidders who are qualified will be notified and will be intimated at the time of opening of the financial bid through CPP portal only.

The NITK will evaluate and compare the Tenders as per comparative statement downloaded from e-procurement portal. Only the commercial bids of technically qualified bidders would be considered.

The evaluation of the L-1 will be as per the prices quoted on the base policy as the successful bidder.

In the case of ties (commercial bids of two or more bidders being equal), bidders having higher average turn-over (in the last 3 financial years) will be offered the contract. By submitting a bid for the tender, the agency implicitly agrees to the above condition

24. Other related General Instructions to bidder with respect to Bidding

1) The bidder is required to enclose photocopies of the necessary documents as listed in Annexure V and upload copies of the Technical Bid along with other documents as mentioned in Annexure V.
2) Bids submitted after the due date shall not be accepted under any circumstances whatsoever. Any conditional bid is liable to be rejected.
3) The bidder shall submit the technical as per the format enclosed in Annexure II and Commercial bids to be submitted online in the portal.
4) Commercial bids of only technically qualified bidders will be opened online on a date & place as per schedule.
5) NITK reserves the right to amend or withdraw any of the terms and conditions contained in the Tender Document or reject any or all tenders without giving notice or assigning any reason. The decision of the Director of NITK, in this regard, shall be final and binding on all.

25. Documents to be attached with the Technical Bid: -

- Proof of IRDA approval /registration and office at Mangalore.
- Proof of having done Annual health Insurance Business of Rs.50 crores or more premium in each of the past three financial years (viz. 2021-22, 2022-23 and 2023-24). Documentary proof in the form of an audited statement of annual accounts is required to be submitted.
- A certificate from a Chartered Accountant indicating the turnover in Health Insurance only, for the last three years has to be furnished, in case the Financial Statements reflect a combined turnover across various businesses.
- Experience certificates showing at least three years' experience in providing Health Insurance cover to 500 families or more under one group Health Scheme in each of the last three financial years (viz. 2021-22, 2022-23 and 2023-24). A certificate from the competent authority of the organization for which the cover was provided has to be enclosed with the technical bid.
- A copy of this tender document duly signed by the competent authority, must be attached with the technical bid confirming that all the contents, terms & conditions of this tender document are acceptable to the bidder. In the absence of a duly signed copy of this tender document with the technical bid, the bid will be treated as non- responsive and hence liable for rejection.
- A draft copy of Group Health Insurance policy with detailed terms and conditions

D. **Details of the Insurance Scheme**

01. Number of persons to be covered (numbers are tentative and may increase or decrease):

Sl. No.	Particulars	No. of Persons to be Insured (Approximate)
1	Serving Employees	**409**
2.	Pensioners & Family Pensioners	**234**
3.	Dependents (for Sl. No. 1)	**1155**
4	Dependents and family pensioners (for Sl. No. 2)	**157**
	Total	**1955**

The above numbers are tentative. The final numbers will be shared after pre-bid clarification. However, the NITK has the discretion to make corrections to these numbers for up to one month after the tender is finalized.

E. General Terms and Conditions related to policy

1) The Group Mediclaim policy is for the Employees/Pensioner and dependents of Employees/ Pensioners. The definition dependent will be decided by the NITK as per Govt of India/Institute norms. The term 'family' for the purpose of Group Medical Insurance Scheme shall mean the same as that mentioned in the Central Services (Medical Attendance) Rules 1944.

   "Family" shall mean spouse of the employee and parents, children/adopted children, stepchildren, sisters, widowed sisters, widowed daughters, brothers, Divorced/separated daughters and stepmother wholly dependent on the member of staff. For the purpose of determining dependency, the following will be the criteria:-

   1) Son- Till he starts earning or attains the age of 25 years whichever is earlier.
   2) Son suffering from any permanent disability of any kind (physical or mental)- Irrespective of age-limit.
   3) Daughter -Till she starts earning or gets married whichever is earlier irrespective of the age limit.
   4) Parents- whose income from all sources including pension does not exceed Rs. 9,000/- p.m. plus DA, as applicable from time to time.
   5) Minor brother(s) - Up to the age of becoming a Major or starts earning or gets married, whichever is earlier.
   6) A female employee can choose either her parents or her parents-in-laws to claim medical facilities.
   7) 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.
   8) 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 must be produced from the employer.
   9) The pensioner's, spouse of the pensioner only.
   10) In cases where the employee dies while in service, the dependents of the deceased will have to be covered as dependents in the policy. Further, when the pensioner dies during the currency of the policy, the dependents already enrolled in the policy will continue to be covered till currency of the policy."
   11) The decision of the Institute is final in deciding the dependents of the employees/pensioners.
   12) The Spouse of the Employee/Pensioner who is employed/earning, will be still dependent on the employee/pensioner provided the spouse of the employee is not claiming the insurance for a specific disability.

2) **Age bracket**: `0' months and above.

3) **Basic Sum Insured/Corporate Buffer Sum Insured/Top Up: The Quote should be submitted in the Performa in Annexure III /IV(A).**

   a) Basic Floater sum to be insured per family:

   The Bidders have to provide quotes for Rs. 5,00,000/- (Rs. Five Lakhs) as per the eligibility given in Annexure I

   b) Extra Corporate Buffer Sum Insured: Rs. 35,00,000/- (Rs. Thirty-Five lakhs)
   The amount from the buffer shall be released based on the recommendation of the NITK Health Care Centre or an authorized person for this purpose and approval of the Director.

c) **Top Up:** Some of the employees and pensioners would like to "Top up" the basic sum insurance provided by the Institute for additional coverage. The Insurance companies are required to submit premium for such "Top up" in multiples of One Lakh and age band wise (if the same is applicable). Separate Top up quotes should be submitted for each of base coverage. For this, please refer to Annexure IV-A. It may be noted that the selection of bidder (in both the technical bids and financial bids) will be done by NITK and the decision of NITK in this regard will be final and binding. No representation/appeal will be entertained in this regard. The "Top UP" coverage will be mutually discussed and settled upon by NITK and the Successful Bidder.

d) ***The bidders must share the per family premium rates and also per person premium rates in PDF*** and ***upload along with the Annexure IVA***. The premium quoted by the successful bidder will be re-calculated as per family premium rates on sharing of final data to them. All new employees along with their dependents shall be added to the policy (No time limit for intimation) as per family premium rates. The new additions to the Policy due to the new born and spouse of the newly married employee will be considered as part of the family and no additional premium will be paid. There is a possibility that NITK may need to add up to 200 new additions other than the new married spouse and the new born. The Insurance company shall accept the requests on payment of per person premium rates for these additions.

4) The maximum premium value quoted in the matrix (Annexure-IV(A) for top-up insurance coverage with reference to the age group "96 and above" and for a coverage of Rs. 10,00,000/- should not exceed Rs. 60,000/-, for a coverage of Rs. 15,00,000/- shall not exceed Rs. 70,000/- and for a coverage of Rs. 20,00,000/- (Rs. Twenty Lakh) should not exceed Rs. 80,000/-, for a coverage of Rs. 25,00,000/- (Rs. Twenty-Five Lakh) should not exceed Rs. 90,000/-. All other values for the various age bands and premium value should be in proportion to the maximum value already specified. The maximum top up allowed as perthe policy is Rs 25,00,000/-.

5) Deletion of first 30 days exclusion (including for fresh entrants during insurance cover period of both employees and pensioners) after the commencement of the Insurance Scheme.

6) **Room Rent:** Room rent will be 2% of the sum insured i.e. including top-up for normal hospitalization and no cap for ICU.

7) **The use of a corporate floater buffer** is at the discretion of the Institute. The Director will approve the amount of corporate buffer based on the recommendation from the NITK Health Care Committee (HCC), or an authorized person for this purpose.

8) **Inclusion of pre-existing disease** without any waiting period.

9) **Maternity benefit** extension without Nine months waiting period up to Rs. 1,25,000/-for both normal and Caesarean up to 02 children Hospitalization expenses incurred in connection with new-born child right from day one without any limit. Well baby/Baby wellness or any other charges towards new born baby from the hospital shall be admissible in addition to the abovementioned limit.

10) **All day care procedures (which involve less than 24 hours hospitalization) to be covered** Cover expenses for Dialysis, Chemotherapy, Radiotherapy, Cataract, Lithotripsy, Tonsillectomy etc., where the hospitalization is less than 24 hours.

11) **Cataract surgery:** Cataract surgery is capped up to INR 50,000/- per eye. (Pre and post hospitalization expenses shall be reimbursable extra)

12) **Treatment for Refraction Error Correction beyond + or - 6.0 diopter**.

13) Coverage for **pre (30days) and post (60days) hospitalization expenses**.

14) Dental treatment to be covered in case of an accident.

15) Psychiatric and wellness treatment is capped at Rs 1,00,000/-

16) **All internal and external congenital Diseases** - Covered.

17) Treatment for infertility is covered up to maternity limit.

18) Expenses incurred on hospitalization under AYUSH systems of medicine can be covered without sub limits

19) Treatment of Chronic liver disease.

20) Dietary supplements and substances including Vitamins, Minerals and other organic substances as part of the treatment are required to be reimbursed.

21) **In case of COVID treatment**,

i. All COVID related treatments including Home Isolation shall be covered without any limits. The cost of PPE kits and other protective gear equipment's shall be allowed without any limits.

ii. COVID-19 (RT.PCR) to be covered if the test is prescribed by any medical authority even if the result turns out to be Negative.

iii. Home isolation expenses like Hospital kit for COVID patients, Medicines, Teleconsultation, Oxygen and diagnostic tests are to be covered. **No additional information or monitoring charts shall be mandated for reimbursement.**

22) <u>The following treatments are also to be covered</u>:

a. Oral Chemotherapies/Cyber knife therapy.

b. Hormonal Therapies.

c. Intra Vitreal Injections.

d. D&C (Both Therapeutic &Diagnostic).

e. Anti-Rabies Vaccinations with Immunoglobulin's.

f. Vaccinations for Comorbid conditions like COPD etc.

g. Psychiatric Ailments to be capped at Rs. 100,000/-

h. Broncho Scopy.

i. Merena insertion.

j. Yag Laser

k. Any biopsy for diagnostic and therapeutic purpose.

l. All cancer related treatment, chemotherapy drugs/injections including immunotherapy.

m. Stem cells therapy.

n. Biological treatments/medicines for rheumatoid arthritis/Dermatology conditions.

o. Circumcision without restriction

p. Newly approved therapies recognized by DGCA.

q. Holep including equipment and machine charges.

r. Cystoscopy

s. Intra articular visco supplements for OA

t. Endoscopy both therapeutic and diagnostic

u. TAVI

v. Sleep apnea and its complications

w. Liver and Renal Transplantations

x. Any other treatments, apart from the above, are permitted by IRDA from time to time without any limits. Once the treatment is allowed by IRDA, the cost of treatment shall be allowed without any limits.

y. All the Old and Modern treatment methods and advancements in technologies to be covered. As and when IRDA approves any treatment for any disease with Modern treatment methods and advancements in technologies, the claims shall be allowed for treatments without any limits as per clause 22(x).

23) Hospital Service Charges (like insurance processing charges) - covered.

24) All other expenses arising out of the Hospitalization and payable to Hospital except for Food and Telephone charges shall be covered.

25) No proportionate reduction of other expenses, as per admissible room rent per day, even if the patient is admitted in a higher ward. Electricity charges should be covered as part of the room rent even if the electricity charges are shown separately in the bill.

26) Hospitalization/Injury arising out of acts of God and all kinds of risks including terrorism, accidents in laboratories and other accidents etc. should be covered.

27) Reimbursement for Ayurvedic Treatment if the treatment is taken in a government hospital or any institute/hospital recognized by the government, excluding health rejuvenation procedures.

28) Ambulance services - 1% of the sum insured or actual whichever is less shall be reimbursable.

29) Cover for new entrants into the scheme, for both employee and pensioners and their dependents from date of intimation to the insurance company. There shall be no time limit for the additions to be informed to the Insurance company. All employees/dependents/pensioners added to the list of insured persons shall be covered from the date of intimation. "The newborn/adoption and the newly married spouse of the employees who became dependents during the currency of the policy, shall be covered from the date of intimation to the Insurance Company. All new employees along with their dependents shall be added to the policy (No time limit for intimation) as per family premium rates. The new additions to the Policy due to the newborn/adoption and spouse of the newly married employee will be considered as part of the family and no additional premium will be paid. Further there is possibility that NITK may need to add up to 200 new additions other than the new married spouse and the newborn/adoption. The Insurance company shall accept the requests on payment of per person premium rates for these additions other than the newborn/adoption and newly married spouse."

30) No other disease-wise capping. No other ailment wise capping. Expenses relating to Surgeon Charges, Anesthetic Charges, O.T Charges, Consultant/Specialist charges, Diagnostic charges, drugs, Blood, X-ray Etc. will be considered in full and not in proportion to the room rent.

31) Co-payment option is not acceptable.

32) All surgical/medical expenses, even if admission is below the period of 24 hours has to be reimbursed. Expenses related to medical treatment undertaken on general or local anesthesia in the hospital in less than 24 hours also must be reimbursed. All day care treatments permitted by IRDA shall be covered. All admission to the hospital for less than 24 hours, if such admission is made in emergency, on the prescription of the Doctor of the Hospital where the patient obtained the treatment, shall be reimbursable in full.

33) Addition and deletion of employees/pensioners on pro-rata basis during the period of insurance.

34) The quotation should mention premium calculation for each age group of employees/pensioners to facilitate the inclusion/deletion from time to time.

35) Cashless facility needs to be extended in all network hospitals of the insurer.

36) The insurer should cover all medical consumables/diagnostic procedures without any exclusion.

37) Any other facilities that would be extended for the policy without additional premium may also be stated.

38) Hospital discount, if any allowed by the Hospital to the Insurance Company shall be passed on to the Insured person in reimbursement.

39) Health Cards for availing Cashless facility by all the employees, pensioners and dependents to be provided within one month of the start of the insurance cover. The download of the Identity card also to be provided. The 5% of the policy value agreed upon would be retained till the SLA is signed and Identity cards are provided.

40) Periodic meeting to be held in Institute campus at least once in a month between NITK and the TPA/Insurance company for review of cases/settlement of grievances of the employees.

41) Return of original documents: In some cases, after the claims are submitted along with the original documents for reimbursement, where the patient is in need of getting back the original documents after the verifications are over by the TPA/Insurer, the same should be returned on furnishing a request towards the same by the concerned employee.

42) Midterm addition: Midterm additions should be included by the Insurer throughout the year of the policy without any time limits at the discretion of the Institute on payment of proportionate premium.

43) Reimbursement claims reporting/submitting period: 60 days from date of discharge.

44) Third Party Administrator (TPA) - Selection of TPA is at the discretion of NITK, Surathkal. However, the insurance agency may give references/recommendations for at least three TPAs, who are dependable for better services. In the case of an in-house claim settlement process, the Insurer is required to assign his exclusive staff who will be placed in NITK and handle all the claims and service issues pertaining to Insurance.

F. General Terms and Conditions: -

1. The annual **premium quoted should be inclusive of all applicable taxes and duties** for all the items. **Only GST would be payable extra**, and the GST should be mentioned in the column provided in the financial bid document. Other taxes/cess, if any, would have to be included in the premium. It is also clarified that any change in the GST (increase/decrease) would be dealt with at actual.
2. **By signing this tender document, the bidder (Insurer) confirms that they are agreeing to the terms and conditions contained in this document and liable for penalties for violation. Further the Group Mediclaim Policy issued by the Insurer on award of contract shall be adhered to this document. If any clauses are contrary to this tender document in the Mediclaim Policy issued by the INSURER, the conditions mentioned herein are only applicable and binding on the Insurance company. (A declaration in this regard on stamp paper worth Rs. 500/- shall be submitted by the lowest bidder, before declaring them as L-1 and award of contract)**
3. Any claim for an increase **in premium rates during the policy period** on account of any reason whatsoever **will not be entertained**.
4. There is **no provision for foreclosure in the policy**.
5. The policy will have a free look out period of 15 days from the date of issuance.
6. Third Party Administrator (TPA) - NITK prefers that the policy will be handled by the Insurance company directly. However, in case the Insurance is not able to provide services and suggest the TPA, the selection of TPA is at the discretion of NITK, Surathkal. However, the insurance agency may give references/recommendations for at least three TPAs, who are dependable for better services.
7. There should be a dedicated helpline (24x7) from the TPA/Insurance company available and the contact details should be furnished after the finalization of the policy. The login ID for review of the claim to be made available immediately to the Institute. ***The portal with login id should have access to all the claim, rejection status and reasons of the rejections for every patient with a clear dashboard***. The claim form is to be provisioned for reimbursement.
8. If there is **any reimbursement to the employees** by the TPA/Insurance Company, the same should be **paid to Staff/Pensioner within 15 days**.
9. The response time by the TPA at the time of admission should be a maximum of six hours.
10. The monthly meetings with the Institute shall be attended by the higher management at the Zonal level along with their medical team.
11. Reports including the claims of individuals and the details of settlement are to be furnished to the Institute on a monthly basis.
12. The policy is for a period of **ONE YEAR** initially which can be extended on mutual agreement for further period of two years. We expect that the policy holder should continue to get the benefits of the policy for the entire duration of the policy from the date of enrolment of the employees even if the employee leaves the Institute in-between.
13. **Confidentiality:** The Insurance Company shall maintain strict confidentiality of all the tender information and data coming in the possession of the Insurance company as a result of awarding the contract. Also, any oral, written or other information disclosed for evaluation or for any other purposes shall be considered as confidential information passed on to the Insurance company. Any violation of

the same will be liable for action under the law which shall entitle NITK. to claim damages apart from taking action under the appropriate Law.

14. **Usage of data/tender/information:** The agency shall ensure that the tender, data, information etc. is not used or permitted to be used in any manner (directly or indirectly) incompatible or inconsistent with that authorized by NITK. The confidential information should be safeguarded, and the Insurance Company shall take all necessary actions to protect NITK and its employees' interest against misuse, loss, destruction, alterations or deletions thereof. Any violation of the same will be liable for action under the law which shall entitle NITK to claim damages from the Insurance Company apart from taking action under the appropriate Law. This is an irrevocable condition, and it will continue to be in force even after the agreement between the Insurance Company and NITK ceases.

15. Breach of terms and conditions: In the event of any breach or threatened breach of any clause by the Insurance Company and / or individual assigned by the Insurance Company for the Performance of the services, the Insurance Company shall be liable to pay damages as may be quantified by NITK. Apart from the above, NITK. shall have the right to proceed against the Insurance Company and/or its assigned person/sunder appropriate law.

16. Time is the essence of contract: For Processing of claims the Insurance Company shall carry out and provide the services/settle the claims, within reasonable time.

17. ***Conditional Tenders are liable to be rejected.*** NITK reserves the right to either accept or reject any of the quotations or conditions in the quotations submitted by the bidders without assigning any reasons thereof.

18. The successful Bidder, after placement of order, is required to enter into a Service Level Agreement with NITK.

19. The quotations should be valid for a period of 180days from the date of Opening of bids.

20. Interested bidder may attend pre-bid meeting during the fixed schedule. Any kind of query pertaining to the tender will be entertained during this pre-bid meeting only.

21. The decision of NITK regarding evaluation of technical bids and the evaluation of financial bids will be final and binding. Any representation from bidders in this regard will not be entertained.

22. Quote of each Insurance company should comply with all terms and conditions, all documents called for in technical bid should be furnished with the quote. In case of any shortfall in documents the quote will be rejected without any further correspondence in that regard.

23. Only IRDA approved Insurance Companies are eligible to submit the bids. An insurance company can submit only one quote. Quotes have to be submitted only by those Insurance Companies having their Office (Regional/Division/Branch/Zonal) at Mangalore (Karnataka, India).

24. A copy of this tender document must be attached with the technical bid confirming that all the contents and terms & conditions of this tender document are acceptable to the bidder. In the absence

of uploading a duly signed copy of the tender document, the technical bid will be treated as non-responsive and liable for rejection.

25. In case of any dispute, efforts will be made to mutually settle the dispute. In this regard, the decision of the Director, NITK, is final. NITK has the absolute right to accept or reject any bid or offer at any stage.

26. If a bidder has been given an order and later on it is found that its services are not satisfactory, then NITK has the absolute right to cancel/terminate the order and in such case, the bidder has to refund all the premium paid. The decision of NITK in this regard will be final and binding.

27. ***Any query regarding this tender will be entertained during pre-bid meetings only.***

28. Any kind of amendment to this tender will be part of this tender. Amendments, if any, will be published on the website of NITK (www.nitk.ac.in) only.

29. Jurisdiction: All matters pertaining to this shall be subject to the jurisdiction of the courts in Mangalore only

REGISTRAR

ANNEXURE- I

NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL

Definition of Eligible Dependents as per NITK SURATHKAL Norms

Eligible dependents of family in case of both serving employees are defined by NITK SURATHKAL as follows.

(a) SERVING EMPLOYEES:

The term 'family' for the purpose of Group Medical Insurance Scheme shall mean the same as that mentioned in the Central Services (Medical Attendance) Rules 1944.

"Family" shall mean spouse of the employee and parents, children/adopted children, stepchildren, sisters, widowed sisters, widowed daughters, brothers, Divorced/separated daughters and stepmother wholly dependent on the member of staff. For the purpose of determining dependency, the following will be the criteria:-

i. Son- Till he starts earning or attains the age of 25 years whichever is earlier.
ii. Son suffering from any permanent disability of any kind (physical or mental)- Irrespective of age-limit.
iii. Daughter -Till she starts earning or gets married whichever is earlier irrespective of the age limit.
iv. Parents- whose income from all sources including pension does not exceed Rs. 9,000/- p.m. plus DA, as applicable from time to time.
v. Minor brother(s) - Up to the age of becoming a Major or starts earning or gets married, whichever is earlier.
vi. A female employee can choose either her parents or her parents-in-laws to claim medical facilities.
vii. 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.
viii. 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 must be produced from the employer.

ANNEXURE-II

No.: NITK/HCC/Group _Medical _Emp/2024-25 **Date:**

Format for Technical Bid

SL.No.	Particulars	Details
1.	Name of the Insurance company	
2.	Full particulars of the office	
	a) Address	
	b) Telephone No.	
	c) Fax No.	
	d)E-Mail address	
3.	Registration details (attach self-attested copies of certificates/ Registrations/License etc. mandatorily)	
	a) IRDA Reg. No.	
	c) PAN No.	
	c) GST Reg. No.	
4.	Full particulars of the Third-Party Administrators (if any) . If more than one is available all TPAs may be indicated.	
5.	Details of Group Mediclaim policies offered by the Insurance company catering to 500 or more Insured persons under one Group Medical Coverage in the past three financial years. (A certificate from the organization to be enclosed)	
6.	Audited annual turnover of past three financial years. Note: Attach Audit certified copy as proof. A certificate from Chartered Account for turnover under Health the insurance sector should be attached. In case the Accounts for the financial year 2023-24 are under preparation, a certificate from the Charted Accountant showing the tentative turnover for the year 2023-24 shall be enclosed.	**2021-22:** **2022-23:** **2023-24:**

DECLARATION

1. I have carefully read and understood all the terms and conditions of the tender and hereby accept the same.
2. The information/document furnished along with the above application is true and authentic to the best of knowledge and belief.

Date: **Signature of the authorized person**
Place: **Company Seal**

Annexure-III

(on the letter head of the bidder)

No.: NITK/HCC/Group_Medical_Emp/2024-25 **Date:**

Format for Financial Bid (Sum Assured)

Providing group Mediclaim Policy for the period of ONE year, as per the details of Insurance Scheme:

Sum insured per family (Extra floater Buffer sum)	**Premium amount without GST**	**"Premium amount with GST**
Rs. 500000/- (Rs.35lakhs)		

1. We agree with all the details of the Insurance Scheme and the Terms and Condition of Tender.
2. The offer is valid for 60days from the last date of submission of this bid.

Signature with office seal and Date

Note:

1. Break up of premium (age band wise) to be furnished in additional sheets if any.
2. NITK reserves the right to choose any of the above options on opening financial bids.

ANNEXURE -IVA

(on the letter head of the bidder)

No.: NITK/HCC/Group _Medical_ Emp/2024-25 **Date:**

Format for Financial Bid (Top up/Additional Insurance over and above of a base coverage of 5 Lakhs)

Top up/Additional Insurance Offer (to be submitted with the financial bid separately in CPP portal) - BOQ Is required to be filled in Sheet 1 and Sheet 2.

	Rate of premium for Additional Coverage amount in Rs. (Inclusive of GST)												
Age band (if appl)	1 lakh	2 lakhs	3 lakhs	4 lakhs	5 lakhs	6 lakhs	7 lakhs	8 lakhs	9 lakhs	10 lakhs	15 lakhs	20 lakhs	25 lakhs
0-35													
36-45													
46-55													
56-65													
66-75													
76-85													
86-95													
96and above										This cell must not exceed Rs. 60,000/-	(This cell must not exceed Rs. 70,000/-	(This cell must not exceed Rs. 80,000/-	(This cell must not exceed Rs. 90,000/-

Note

i. **The maximum premium value quoted in the matrix (Annexure-IV(A) for top-up insurance coverage with reference to the age group "96 and above" and for a coverage of Rs. 10,00,000 should not exceed Rs. 60,000/-, for a coverage of Rs. 15,00,000/- shall not exceed Rs. 70,000/- and for a coverage of Rs. 20,00,000/- (Rs. Twenty Lakh) should not exceed Rs. 80,000 and for a coverage of Rs. 25,00,000/- (Rs. Twenty-Five Lakh) should not exceed Rs. 90,000. All other values for the various age bands and premium value should be in proportion to the maximum value already specified. The maximum top up allowed as per the policy is Rs 25,00,000/-. All other values for the various age bands and premium value should be in proportion to the maximum value already specified.**

ii. **Annexure-IV(A) should be submitted in CPP portal as BOQ in the financial bid.**

SIGNATURE AND SEAL

ANNEXURE V

Documents to be attached with the Technical Bid: -

- Pan Card and GST certificate of the Organization
- Proof of IRDA approval /registration and office at Mangalore.
- Proof of having done Annual health Insurance Business of Rs.50 crores or more premium in each of the past three financial years (viz., 2021-22, 2022-23 and 2023-24). Documentary proof in the form of an audited statement of annual accounts is required to be submitted.
- A certificate from a Chartered Accountant indicating the turnover in **Health Insurance only**, for the last three years has to be furnished, in case the Financial Statements reflect a combined turnover across various businesses.
- Experience certificates showing at least three years' experience in providing Health Insurance cover to 500 families or more under one group Health Scheme in each of the last three financial years (viz., 2021-22, 2022-23 and 2023-24). A certificate from the competent authority of the organization for which the cover was provided has to be enclosed with the technical bid.
- A copy of this tender document must be attached with the technical bid confirming that all the contents, terms & conditions of this tender document are acceptable to the bidder. ***In the absence of a duly signed copy of this tender document with the technical bid, the bid will be treated as non-responsive and hence liable for rejection.***
- A draft copy of Group Health Insurance policy with detailed terms and conditions
- By signing this tender document, the bidder (Insurer) confirms that they are agreeing to the terms and conditions contained in this document and liable for penalties for violation. Further the Group Mediclaim Policy issued by the Insurer on award of contract shall be adhered to this document. If any clauses are contrary to this tender document in the Mediclaim Policy issued by the INSURER, the conditions mentioned herein are only applicable and binding on the Insurance company. (*A declaration in this regard on stamp paper worth Rs. 500/- shall be submitted by the lowest bidder, before declaring them as L -1 and award of contract*).

***Disclaimer:** Bidders are advised to exercise caution and not respond to any unknown calls, emails, or embedded links requesting payment for participating in the tender or for any other purpose. Please note that NITK Surathkal never asks for any tender fee for participation in tenders or bids.*

Signature Not Verified

Digitally signed by RAKESH KUMAR
Date: 2024.10.07 15:03:19 IST
Location: eProcure-EPROC