



NATIONAL HEALTH MISSION

General Hospital Jn. Thiruvananthapuram - 695035

TENDER DOCUMENT

FOR

NHM - INSURANCE SCHEME

(No. NHM/8634/ADMIN6/2022/SPMSU dated /02/2023)

TENDER DOCUMENT FOR NHM - INSURANCE SCHEME

National Health Mission (NHM) invites competitive offers for implementing Group Mediclaim policy for Employees and their Dependents, from Public/Private Sector Insurance Companies through their Regional Office or Divisional Office in the State of Kerala either directly or through Insurance Brokers having their Registered Office in the State of Kerala, for a period of one year with effect from date of payment of premium as per the terms and conditions attached with this notification. Interested eligible Bidders may obtain further information from the Head Office of National Health Mission, Thiruvananthapuram.

- The benefits such as Hospitalization cover, critical illness cares etc. are to be included in the Group Medical Insurance Policy.
- The details of the benefits under the policy, which we would propose for the ensuing year, are given below for your ready reference.
- Period of Insurance: For a period of one year from start date
- **Approximate No.** of insured: **(6429 employees + 14193 dependents)**. The total number of employees may increase or decrease based on the interest shown by them at the time of their joining in the scheme.

AGE WISE GROUPING OF EMPLOYEES AND DEPENDENTS

NHM - Kerala				
Age Band	Self	Spouse	Children	Total
0-1			817	817
2 to 10			4848	4848
11 to 18			1904	1904
19 to 25	517	88	873	1478
26 to 30	1337	503	109	1949
31 to 35	1766	1216	19	3001
36 to 40	1409	1437	3	2849
41 to 45	658	1058		1716
46 to 50	381	632		1013
51 to 55	269	401	3	673
56 to 60	75	195		270
61 to 65	16	73		89
66 to 70	1	13		14
71 to 75		1		
Total	6429	5617	8576	20621

CATEGORY WISE GROUPING

Sl.No	Family Group	No of EMP
1	1+0 (Emp only)	664
2	1+1 (Emp + One dependent)	768
3	1+2 (Emp+ Two Dependents)	2121
4	1+3(Emp + Three Dependents)	2522
5	1+4 (Emp + Four Dependents)	350
6	1+5 (Emp + Five Dependents)	4
	Total	6429

TERMS AND CONDITIONS

Terms and Conditions for NHM Group Mediclaim Policy		
Family Floater Sum Insured	5,00,000	
Family Unit May contain	Employee, Spouse + 3 Dependent Children up to 25yrs (Maximum age of entry for children is 25 years, otherwise can consider only when child is unmarried / divorced daughter or differently abled son or daughter solely dependent on employee without age limit)	
Entry Age	0-70 yrs	
Pre-existing diseases / conditions exclusion	Waived for all, no exclusion of diseases, no exclusions/limit for pre-existing diseases other than specified.	
30 days Waiting period	Waived off	
One / Two/Four Year exclusions and / or any time bound exclusions for specified diseases	Waived off	
Room rent / Boarding Expenses (including nursing charges)	Room rent limit	Room rent per day restricted to 1% of the sum insured for normal
	ICU rent limit	ICU rent per day restricted to 2% of the sum insured
Pre-Hospitalisation and Post Hospitalisation	Pre hospitalization 30 days and Post hospitalization 60 days	
Proportionate payment for higher room category	Proportionate clause not applicable	
Maternity	Metro - Normal - Rs.40000 / C-Section - Rs.50,000/- Non Metro - Normal - Rs.25000 / C-Section - Rs.40000 (maternity benefit applicable only for employee & dependent spouse) for first two children (3rd delivery allowed if any one delivery is a twin delivery).Maternity related complications covered up to Sum Insured.	
9 months waiting period	Waived off	
Baby day one cover	New born babies need to be covered from day one with full floater sum assured	

AYUSH Hospitalization expenses (Ayurveda, Homeopathy, Unani)	AYUSH Treatments covered up to Sum insured in hospitals .Reimbursement for in-patient Ayurvedic treatment (other than Sukha Chikitsa) at Govt. recognised Ayurvedic hospitals or NABH accredited hospitals only.
All day care procedures covered	covered
Actuals to be paid	Surgeon, Anaesthesia, medical practitioner, consultant specialist fees, if it is not part of final bill to be paid as per actuals.
Cataract	Limit for Cataract – 35,000/- per eye
Dental Treatment	Not covered under the policy unless arising from accident which requires hospitalization. Tooth Extraction, Root Canal, Cosmetic dental treatments are not covered.
Corporate Buffer	An Overall limit of Rs.50 lakhs with a maximum capping of 2 Lakh per Family and the same should be released based on the approval from NHM
Congenital Internal & External Disease	Waived for all
Ambulance expenses	Ambulance charges up to 1% or Rs.2000/- whichever is less per person per year. Ambulance charges will be applicable for transferring patient to hospital or between hospitals in the hospital ambulance or in an ambulance provided by any ambulance service provider only.
Co-payment	Waived off
Psychiatric & Psychosomatic treatment	Covered
Infertility Treatment	Not covered
Other benefits	Cochlear Implant covered, Oral chemotherapy and all treatments related to chemotherapy covered, Terrorism & pandemics like COVID 19 related hospitalisation covered
Guidelines from Standardization of Exclusions as per IRDA circular dated 27th Sep 2019	As per IRDA list
Continuity post retirement & Superannuation	Facility to extend the insurance coverage by which the insurance holder on paying the premium on his/her own on the same terms & conditions. In such cases the policy should be treated as a continuing one in all respect for both insured and their dependents.
Addition and deletion of members	on pro-rata basis
Illness wise Sub Limits or any other sublimit	No illness wise sublimit or any other sublimit other than maternity and cataract
Non cancelation of Policy in Mid term	Yes
Reimbursement Claim Submission Time Line	Reimbursement claim submission time line should be 45 days from the date of discharge. Should give waiver of Intimation for Reimbursement Claims.

Coverage in Non-network hospitals having more than 15 bed on a reimbursement basis for all claims should be allowed and it should be without any co-payment

Essential Documents & Eligibility Criteria

1. The Insurance Company / Insurance Broker shall attach copies of the renewal of the IRDA license (previous two years) as a proof of its registration.
2. The undertaking by the bidder regarding agreement to all the terms and conditions (Annexure 1) of NHM as provided in this tender.
3. Quote submitted from Insurance Company either directly or through Insurance Broker should be through Regional Office or Divisional Office in the State of Kerala and should be in Annexure 2 format.
4. Insurance Broker Registration Certificate (ROC Certification from Kerala) Copy to be attached
5. Broker should have an experience of more than 5 years.
6. 3 Years previous experience of Broker in handling Health Insurance of more than 6000 Lives (Copy of Policy to be attached).

The offer for implementation of Group Health Insurance Policy for NHM employees, covering the benefits as indicated above with premium rates in the format attached (Annexure-2) and other terms and conditions should reach this office **on or before 11 am on 16.03.2023.**

The quotations received before the last date and time shall be opened **at 3pm on . on 16.03.2023** in the presence of those who wish to be present at the time of opening. Further discussions on the offers received will be held after going through the offers. For any clarification in this regard, please contact NATIONAL HEALTH MISSION OFFICE. (Phone-0471 - 2301181)

State Mission Director reserves the right to accept or reject any or all the offers without assigning any reason.

STATE MISSION DIRECTOR

Approval Valid

Digitally Approved By

Mrunmai Joshi IAS

Date: 23.02.2023

Reason: Approved

The document is digitally approved. Hence signature is not needed.

ANNEXURE-1

ACCEPTANCE OF TERMS AND CONDITIONS IN LETTERHEAD OF COMPANY

I/We hereby agree to the terms and conditions given above.

Authorized Signatory: (Name & Designation)

Address of the Insurance Company with Telephone No.:

Place:

Date :

To
**The State Mission Director (NHM),
NHM Building, General Hospital Jn., Thiruvananthapuram.**

Sir,

As per your Notification NHM/8634/ADMIN6/2022/SPMSU dated, published in the www.aogyakeralam.gov.in on /02/2022 and the terms and conditions published on your website

dated /01/2023 we,.....(Name of Insurance Company with Division or Branch / Name of Broker) quote I below our Premium Rates ofInsurance Company Ltd. for renewal of the Group Health Insurance Policy for the period from One Year

Quotation for providing Group Health Insurance Coverage to NHM .

Premium rates for covering employees(Employee, Spouse and Dependent Children)

SI Num	Sum Insured	Per Family - Premium with All Tax and Charges
Option	5 Lakhs Floater	

SI Num	Sum Insured	Per Family - Premium with All Tax and Charges
Corporate Buffer	An Overall limit of Rs.50 lakhs should be released based on the approval from client	

We agree to the terms and conditions stipulated in your Notification and we attach herewith a duly signed copy of the terms and conditions in token of acceptance of the same.

Authorized Signatory: (Name & Designation)

Address of the Insurance Company with Telephone No.:

Place:

Date:

