



NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL  
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No: 001/NITK/GMIS/NITK/2023-24/A10

Dated: 14-08-2023

**NOTICE**  
(Eol for GMIS)

**Sub:** Expression of Interest (Eol) - Inviting reputed Insurance companies for Presentations on Group Medical Insurance Scheme (GMIS) for regular employees of NITK-Surathkal — Reg.

Presentations from reputed Insurance companies are invited for providing Group Medical Insurance coverage for the Institute regular employees and their eligible dependents for the period of two years plus extendable for three years.

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

Sl. No.	Category	No. of persons to be covered (Approx.)	Sum insured per family floater policy basic coverage(₹)	Special Contingency Cover (Buffer) (₹)
1	Regular Employees & their eligible dependents	358+1000	5,00,000/-	35,00,000/-

1. The requirements of GMIS are given in Annexure — A.
2. The insurance companies or their authorized representatives may attend the meeting for a presentation about the Group Medical Insurance offering in the Institute board room on **23-08-2023 at 10:00 am**.
3. The willingness by the insurance companies to participate for the presentation shall be sent to the email ids: [deanpd@nitk.edu.in](mailto:deanpd@nitk.edu.in) and cc to [velu\\_888@nitk.edu.in](mailto:velu_888@nitk.edu.in), before **10:00 am on 22-08-2023**, requests beyond the scheduled time and date wouldn't be entertained.
4. The participating insurance companies shall submit the following along with their willingness :
  - 1) a copy of the IRDA certificate mentioning clearly the validity of the IRDA approval license to carry out Medical Insurance business on a Pan India basis.
  - 2) the Address of the Office (with email, Fax & Telephone Nos.) located at Mangalore, with contact person Name, e-mail id, and Mobile Nos.

  
Registrar

- Copy to:**
1. The Director - for information
  2. The Dean (F.W)
  3. The Dean (P&D)
  4. The Chairman, CCC –request to publish the document in Institute Web site (Procurement section)



## Requirements for Group Medical Insurance Scheme (GMIS)

### Group Mediclaim Insurance Cover:

Rs.5,00,000/- - 'Family Floater Policy' amongst employee and their dependents. No age limit for the insured with pre-existing diseases covered.

Family Definition for the regular employee: Employee, Spouse, parents, sisters, widowed sisters, widowed daughters, wholly dependent brothers, children, stepchildren divorced/separated daughter and stepmother wholly dependent upon the employee.

Maximum Age: Not Applicable

### Buffer Comprehensive Medical Cover:

Rs.35,00,000/- Floater amongst employees and their dependents.

### Claim procedure for buffer (comprehensive medical cover) utilization:

If the treatment comes under critical illness which is covered for buffer utilization, subject to recommendation by the Institute Medical Officer, through The Registrar, NITK Surathkal. The Insurance company shall facilitate to top-up, when the insured floater policy / buffer is exhausted.

### Illness covered for buffer utilization:

- Major Surgeries include cardiac surgeries, Brain tumor, pacemaker implantation, cancer and cancer surgeries, hip, knee, joint replacement surgeries, organ transplant.
- Any debilitating illness that may lead to permanent disability.
- Diseases of the Head & Neck, Thorax, and abdomen where surgeries are indicated for a near normal life.
- Renal failure. Stroke.
- Multiple Sclerosis.
- Major transplants.
- Major accident claims involving expenditure more than the Sum Insured.
- Complications arising out of surgery performed during the policy period. CVA and complications.
- Any Life-threatening medical conditions necessitating lifesaving critical care - subject to the approval of the Institute Medical Officer, through The Registrar, NITK-Surathkal.

**Conditions:**

- Type of Policy Cover— Family Floater Policy.
- Preference shall be given for Cashless facility.
- No Waiting period
- No Waiting period for the maternity cases
- New born Baby day-one cover benefit
- Pre and postnatal coverage
- OPD, Medicine bills and Day-care treatment
- Pre-Post hospitalization coverage
- Room rent at 2% of sum insured and no capping for ICU treatments.
- Ambulance service charges is 1% of sum insured
- Ayurvedic / Homeopathic /Unani /Naturopathy treatment and hospitalization expenses are admissible
- Both congenital and Psychiatric disorder treatments are payable.
- All types of Dental treatment to be covered
- Accident cases
- Claim intimation is not mandatory.
- No exclusions of any illness/disease
- All health check-ups, routine eye examinations, and cost of glasses and contact lenses.
- **Hospitalization Period:** time limit of 24 hours will not apply to any 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.
- Any treatments which require less than 24 hrs Hospitalization due to advancement in Medical Technology.
- The time limit for preferring claim waived off.
- Reimbursement to actual of the expenses incurred to the insurer, If arises in any of the Network hospitals or non-network hospitals.
- Tie up with NITK-Surathkal recommended hospitals within 15 days from the date of award of contract.
- In no event cashless treatment in listed hospitals can be withdrawn unilaterally /stopped/delayed/terminated by the Insurance company or hospitals involved.
- In addition to the above, the firms may also indicate any other options/schemes with them with appropriate documents (optional).

  
Registrar  
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