



Tender Pre-bid clarification meeting held on 15-02-2024 and Corrigendum 2

Tender Notification No: 002/NITK-GMIS/TEND/2023-24/A10, Date:06/02/2024

Name of Service: GMIS (Group Medical Insurance Scheme) for Serving Employees of NITK, Surathkal

The pre-bid meeting was held on 15-02-2024 at 11.00 am in CCMT Hall, NITK, Surathkal and also interaction through the offline and online platform by various insurance companies.

The following queries were raised by the participant insurance companies regarding the tender clauses and the responses are as tabled below:

SI No	QUERY	RESPONSE
1	Clarification was raised for the Clause No. Annexure – A, (1.0) SI. No. (i), Page No. 17 We need to seek clarification whether TPA is mandatory	No. Kindly refer Page No.17 of Clause No. Annexure – A, (1.0) SI. No. (i)
2	Clarification was raised for the Clause No. Annexure – A , (1.0) SI. No.(g), Page No. 17 We need to seek relaxation on claim ratio from 90% to 80%	No change
3	Clarification was raised for the Clause No. Section – 1B SI. No. (11), Page No. 7 It is mentioned in page no.7 that 'The Successful bidder has to provide a Performance Security of 3 % of contract value in the form of Bank Guarantee as per ANNEXURE-F	No change
4	Clarification was raised for the Clause No. Section – 1B SI. No. (20), Page No. 8 Kindly examine the Liquidated damages clause given in page no. 8 of the tender document	No Change
5	Clarification was raised for the Clause No. 1.1 (XLII), Page No. 24 Also refer page no.24 where it is mentioned 'Hospital discount if any allowed by the Hospital to the Insurance company shall be passed on the Insured person in reimbursement	No Change
6	Clarification was raised for the Section – 4 (E1 & E2), Page No. 12, 13 and Annexure C, Page No. 28 No of emp as per page 12 is 409 and no of dep as per page 13 is 1564. But as per annexure C (Page28) No of lives are 360 emp + 1038 Dep =1398 lives.	Kindly refer enclosed Annexure - C
7	Clarification was raised for the Section – 4 (E1), Page No. 12 and Annexure C, Page No. 28 Pls confirm the correct data to be taken	Kindly refer enclosed Revised Annexure - C and Newly inserted Annexure - G

8	<p>General Clarification raised Relationship wise summary not provided , we need to know the no of lives in each relation (spouse, children and parents)</p>	Kindly refer enclosed Newly inserted Annexure G
9	<p>Clarification was raised for the Clause No 3. (iii), Page No. 25 The period of insurance contract will be for two years from the effective date of award of contract which may further be extended for a period up-to three years on the discretion and review of the Institute (Page 25) - Cannot be agreed</p>	<p>The Clause No 3. (iii), Page No. 25 shall be read as follows: The duration of contract is for one year, extendable for further period of two years mutually agreed terms & conditions and with approval from the competent authority of NITK, Surathkal subject to satisfactory service.</p>
10	<p>Clarification was raised for the Clause No. 1.1 (b) Sl. No. (iv), Page No. 21 Even if the corporate buffer amount is completely exhausted in a specific insured period, the Insurance Company will still evaluate the expenditure and calculate the amount to be reimbursed as per its norms. The Insurance Company can quote a transaction fee for evaluating these expenditure bills and preparing the claim beyond the buffer amount (Page 21) - Cannot be offered</p>	Page No. 21, Clause No. 1.1 (b) Sl. No. (iv) is Deleted
11	<p>Clarification was raised for the Clause No. (xxxiv), Page No. 23 The number of serving employees may change over time and thus the quotation must clearly indicate the premium for different age groups (Page 23) - Any deviation in no of lives >5% will warrant rework on per life premium.</p>	No Change
12	<p>General Clarification raised Request you to kindly share excel sheet of data for families with DOB to process Quotation in our systems (Separately for Severing Employee + Serving employee + dependent family members + Ex service employee + Dependent)</p>	<p>Kindly refer Annexure – G, is the brief summary of the age band of the employees and the dependents (spouse, children, parents etc.,). The name and all required details of the serving employees and their dependents would be shared to the successful bidder only.</p>
13	<p>General Clarification raised Kindly confirm any ongoing policy of Medclaim has been issued by any Insurance company for NIT Surathkal</p>	This is the first time NITK Surathkal is initiating Group Medical Insurance for its employees and their dependents, hence there is no ongoing Medical insurance Policy.
14	<p>General Clarification raised Top Up policy will be issued separate with Base as 5 lak rs per family. Institute will decide what is the sum insured they required</p>	We wish to have only one policy and which should contain the base family floater policy of Rs. 5 Lakhs, Corporate buffer and any top-up required in the middle during the currency of the Insurance policy
15	<p>General Clarification raised Kindly share the existing policy + Claim dump (In PDF & Excel sheet) towards preparing our Quotation</p>	This is the first time NITK Surathkal is initiating Group Medical Insurance for its employees and their dependents, hence there is no ongoing Medical insurance Policy and claim dump.
16	<p>General Clarification raised No separate policy will be issued for corporate buffer – Converge for the same will be in build in base policy itself</p>	We wish to have only one policy and which should contain the base family floater policy of Rs. 5 Lakhs, Corporate buffer and any top-up required in the middle during the currency of the Insurance policy

17	<p>General Clarification raised</p> <p>1) E1 serving employees 2) E2 serving employees + dependents 3) Institute have asked Corporate buffer premium in step of 10 lak –but in BOQ no option to put premium for of 45 lak 55 lak made available.</p>	<p>1) E1 breakup of age band premium should be uploaded separately in pdf of financial cover 2) E2 breakup of age band premium should be uploaded separately in pdf of financial cover 3) E4 Revised breakup of the Corporate buffer as per Page No.15, E4 Revised should be uploaded separately in pdf of financial cover.</p>
18	<p>Clarification raised for the Annexure – D (b) SI No. 9, Page No. 30</p> <p>Annual Health Check up Package</p>	<p>Annual Health Check up is a part of the coverage in the sum insured family floater policy of Rs. 5 lakhs for Serving Employees.</p> <p>(The test details of Annual checkup is as per Annexure - H)</p>
19	<p>Clarification raised for the Annexure – D (b) SI No. 14, Page No. 30</p> <p>Top-Up of Sum Insured in steps of 1 Lakh upto total amount of Rs. 10Lakh over the base insurance of Rs. 2 Lakh and P. No. 14, E3 PREMIUM PER PERSON FOR TOP UP ABOVE BASE INSURANCE OF RS. 2 LAKHS IN STEPS OF Rs. 1 LAKH</p>	<p>Annexure – D (b) SI No. 14, Page No. 30 Amended as follows:</p> <p>Top-Up of Sum Insured in steps of 1 Lakh upto total amount of Rs. 10Lakh over the base insurance of Rs. 5 Lakhs</p> <p>and P. No. 14 E3 PREMIUM PER PERSON FOR TOP UP ABOVE BASE INSURANCE OF RS. 5 LAKHS IN STEPS OF Rs. 1 LAKH</p> <p>1. Quote is mandatory for top up as per E3, but it'll not be considered for evaluation of bid. 2. Top up is also the integrated part of the insurance policy and would be paid to the Insurance company by the Institute</p>
20	<p>Clarification raised for the Annexure – D (b) SI No. 15, Page No. 30</p> <p>Corporate Buffer of Rs. 35 Lakhs and above is provided</p>	<p>Annexure – D is a check list for compliance</p> <p style="text-align: center;">No Change</p>
21	<p>Clarification raised for the Annexure – D (b) SI No. 16, Page No. 30</p> <p>Coverage of Non-dependents with additional premium module paid by the employee</p>	<p>Page No. 30, Annexure – D (b) SI No. 16 is Deleted</p>
22	<p>Clarification raised for the Annexure – D (b) SI No. 17, Page No. 30</p> <p>Acceptance of the condition to prepare claims for NITK, Surathkal reimbursement even when the insured limit is exhausted</p>	<p>Page No. 30, Annexure – D (b) SI No. 17 is Deleted</p>
23	<p>Clarification raised for the Annexure – D (a) SI No. 06, Page No. 29</p> <p>The Insurance Company must be in the Medical / Health Insurance business in India at least for five years as on last date of bid submission. The turnover in the medical insurance business during each of the last three financial years (FY 2016-17 to FY 2018-19) must have been Rs. 15 crore or higher</p>	<p>Annexure – D (a) SI No. 06, Page No. 29 Amended as follows:</p> <p>The Insurance Company must be in the Medical / Health Insurance business in India at least for five years as on last date of bid submission. The turnover in the medical insurance business during each of the last three financial years (FY 2020-21 to FY 2022-23) must have been Rs. 15 crore or higher</p>

24	<p>Clarification raised for the E4, Page No. 15 The L-1 Evaluation will be done on the basis of Total of (E1+ E2 + E4 for Rs. 50 Lakhs) and Clause No. A (1), Page No. 20 The evaluation of financial bids shall be done on L-1 basis, which is evaluated as total of (E1+E2 +E4 for 50 Lakhs for In-patient) among all the companies that qualify the technical bid. Rates to be quoted are to be inclusive of GST. GST applicable shall be as per the prevailing rates.</p>	<p>Revised E4, Page No. 15 Amended as follows: The L-1 Evaluation will be done on the basis of Total of E1+ E2 + Revised E4 (Corporate Buffer of Rs.55 Lakhs). For evaluation purpose only corporate Buffer of Rs.55 lakhs would be considered, further it is the discretion of the Institute to decide the corporate buffer amount based on the decision of Institute requirement and budget.</p> <p>and Clause No. A (1), Page No. 20 The evaluation of financial bids shall be done on L-1 basis, which is evaluated as total of E1+ E2 + Revised E4 (Corporate Buffer of Rs.55 Lakhs), among all the companies that qualify the technical bid. Rates to be quoted are to be inclusive of GST. GST applicable shall be as per the prevailing rates.</p>
25	<p>Clarification raised for the Point No. 1.1 (a-i), Page No. 21 The Policy shall cover Part 1 IPD treatment at Hospitals already recognized for treatment by NITK, Surathkal and network hospitals of company throughout India with cashless facility for both Serving Employees and their dependent family members of NITK, Surathkal.</p>	<p>Point No. 1.1 (a-i), Page No. 21 Amended as follows: The Policy shall cover IPD treatment at Hospitals mentioned in clause (o) and network hospitals of insurance company throughout India with cashless everywhere for both Serving Employees and their dependent family members of NITK, Surathkal.</p>
26	<p>Clarification raised for the Point No. 1.1(b-iii), Page No. 21 The employees can pay additional premium for inclusion of family members who are not included in the family as per Annexure - B in the family floater base insurance as per item (i) and (ii).</p>	<p>Page No. 21, Point No. 1.1(b-iii) is Deleted</p>
27	<p>Clarification raised for the Point No. 3.0(iv), Page No. 25 Premium shall be paid on quarterly basis. Insurance company must raise an invoice for every quarter in advance and NITK-SURATHKAL would make the payment within 30 days of raising of the invoice. This invoice must be accompanied by an electronic list (soft copy) of all the insured with their roll number as well as age. Adjustments to the premium for the previous quarter due to additions/deletions must be invoiced separately. Reconciliation of the premium paid to the insurance company would be carried out at the end of the contract period.</p>	<p>Point No. 3.0(iv), Page No. 25 Amended as follows: Premium shall be paid annually. Insurance company must raise an invoice and NITK-SURATHKAL would make the payment within 30 days of raising of the invoice. This invoice must be accompanied by an electronic list (soft copy) of all the insured with their roll number as well as age. Adjustments to the premium due to additions/deletions must be invoiced separately. Reconciliation of the premium paid to the insurance company would be carried out at the end of the contract period.</p>

28	<p>Clarification raised for the Annexure – C (a-iii), Page No. 28</p> <p>Inclusion of more Non-dependent parents by means of additional premium borne by the employee. Quote the Premium considering this aspect of increasing number of persons.</p>	Page No. 28, Annexure – C (a-iii) is Deleted								
29	<p>Clarification raised for the Clause No. 1.2 (c), Page No. 24</p> <p>The Bidder to whom the contract is finally awarded, shall have to furnish a non judicial stamp paper of 100 rupees value in its name and cost for preparing and signing of the contract agreement.</p>	<p>Clause No. 1.2 (c), Page No. 24 Amended as follows:</p> <p>The Bidder to whom the contract is finally awarded, shall have to furnish a non-judicial stamp paper of 500 rupees value in its name and cost for preparing and signing of the contract agreement.</p>								
30	<p>General Clarification in BOQ Template</p> <p>1. Column Number 4 of SI.No 1</p> <p>2. Column Number 4 of SI.No 3</p> <p>3. Column Number 4 of SI.No 5</p> <p>4. Column Number 4 of SI.No 7</p>	<p>Amended as follows:</p> <p>1. The bidder shall enter the total of all premiums of age bands as per E1 and breakup of the E1 shall be uploaded in the financial cover in PDF format.</p> <p>2. The bidder shall enter the total of all premiums of age bands as per E2 and breakup of the E2 shall be uploaded in the financial cover in PDF format.</p> <p>3. The bidder shall enter the premium for Rs. 55 Lakhs corporate buffer and the breakup of the E4 REVISED shall be uploaded in the financial cover in PDF format.</p> <p>4. The bidder shall enter the total of Rs.2.0 Lakhs topup premium only and the breakup of the E3 shall be uploaded in the financial cover in PDF format.</p>								
31	<p>Clarification for Bid Submission Date and Technical Bid Opening Date</p> <table border="1" data-bbox="233 1460 785 1747"> <tr> <td data-bbox="233 1460 462 1603">Online Bid Submission End Date</td> <td data-bbox="462 1460 785 1603">23-02-2024 @ 5:00 PM</td> </tr> <tr> <td data-bbox="233 1603 462 1747">Date of opening technical bid</td> <td data-bbox="462 1603 785 1747">26-02-2024 @ 5:30 PM</td> </tr> </table>	Online Bid Submission End Date	23-02-2024 @ 5:00 PM	Date of opening technical bid	26-02-2024 @ 5:30 PM	<p>Bid Submission Date and Technical Bid Opening Date is RE-SCHEDULED as follows:</p> <table border="1" data-bbox="858 1460 1471 1742"> <tr> <td data-bbox="858 1460 1088 1603">Online Bid Submission End Date</td> <td data-bbox="1088 1460 1471 1603">15-03-2024 @ 5:00 PM</td> </tr> <tr> <td data-bbox="858 1603 1088 1742">Date of opening technical bid</td> <td data-bbox="1088 1603 1471 1742">18-03-2024 @ 5:30 PM</td> </tr> </table>	Online Bid Submission End Date	15-03-2024 @ 5:00 PM	Date of opening technical bid	18-03-2024 @ 5:30 PM
Online Bid Submission End Date	23-02-2024 @ 5:00 PM									
Date of opening technical bid	26-02-2024 @ 5:30 PM									
Online Bid Submission End Date	15-03-2024 @ 5:00 PM									
Date of opening technical bid	18-03-2024 @ 5:30 PM									

The above clarifications and amendments are considered as the part and partial of the tender document and shall be binding on all the parties.

Sd/-
Chairman, GMIS
Dean (P&D)

(VII) PREMIUM FOR CORPORATE BUFFER FROM Rs. 35 LAKHS IN STEPS OF Rs. 10 LAKHS (E4) FOR IN PATEINT

Corporate Buffer Amount	Rs. 35 Lakhs	Rs. 45 Lakhs	Rs. 55 Lakhs	Rs.65 Lakhs	Rs. 75 Lakhs	Rs. 85 Lakhs	Buffer Amount (to be finalised by NITK Surathkal)
	A	B	C	D	E	F	(G)
Premium (E4) (Inclusive of GST and other charges)							

Note :

1	The bidders shall quote the buffer amount premium (A,B,C,D,E and F) as per E4 (revised).
2	The L-1 Evaluation will be as follows : L1 = E1+ E2 + Rs. 55 lakhs Corporate Buffer premium amount . The institute may decide any one corporate buffer premium amount (A or B or C or D or E or F) based on its requirements and the budget.
3	Contract / work order would be placed to ONLY ONE PREMIUM POLICY consisting of E1+ E2 + Corporate Buffer premium amount as decided by the Institute based on its requirements and the budget.
4	It is mandatory to quote topup premium amount as per E3 and upload in PDF format in the financial cover ,but it'll not be considered for evaluation of bid. The successful bidder shall submit the tax invoice of Topup premium amount and this would be paid by the institute.

PAN No. :

GST Registration

No. :

Seal and Signature:

Name & Business Address:

Place:

Date:

Sd/-
Chairman, GMIS
Dean (P&D)

REVISED AGE PROFILE OF SERVING EMPLOYEES AND THEIR DEPENDENTS**Note :**

- (a) The Number of Persons given in the table below is subject to variation due to the following factors:
- (i) Variations in Number of Employees
 - (ii) Changes in the dependent persons in the family
- (b) As and when employee join Institute, medical facility will have to be provided

Age Band	Number of Serving Employees	Number of Dependents of Serving Employees	Total Number of Persons in the Age Band
0-25 Years	10	437	447
26-35 Years	50	90	140
36-45 Years	142	133	275
46-55 Years	130	135	265
56-60 Years	60	62	122
61-65 Years	17	57	74
66-70 Years	0	92	92
71-75 Years	0	72	72
76-80 Years	0	43	43
Above 80 Years	0	34	34
Grand Total	409	1155	1564

Sd/-
Chairman, GMIS
Dean (P&D)

DETAIL OF AGE GROUP *

AGE Band	Serving Employee	DEPENDENTS											Total Number of Dependents	Total Number of persons in the Age Band
		Spouse	Child 1	Child 2	Father / Father-in-Law	Mother / Mother-in-Law	Widowed / Divorced /separated daughter 1	Widowed / Divorced /separated daughter 2	Step Mother	Unmarried / Widowed Sister 1	Unmarried / Widowed Sister 2	Minor Brother		
0-25 Years	10	7	267	149						10	1	3	437	447
26-35 Years	50	70	10	3						6		1	90	140
36-45 Years	142	129				2				2			133	275
46-55 Years	130	91			6	29			1	6	2		135	265
56-60 Years	60	26			12	23				1			62	122
61-65 Years	17	4			14	37				2			57	74
66-70 Years	0	4			36	51			1				92	92
71-75 Years	0				32	40							72	72
76-80 Years	0				26	17							43	43
Above 80 Years	0				18	16							34	34
Total	409	331	277	152	144	215	0	0	2	27	3	4	1155	1564

* Tentative Data

Sd/-
Chairman, GMIS
Dean (P&D)

ANNUAL HEALTH CHECK UP LIST (FOR SERVING EMPLOYEES)

- Complete Blood Count
- Fasting Blood Sugar
- Glycosylated Hb
- Lipid Profile
- Thyroid Profile (T3 T4 TSH)
- Calcium
- Liver Function Test
- Uric acid
- Blood Urea
- Creatinine - Serum
- Urine Complete Analysis
- X Ray -
Chest
- Ultrasound Abdomen
- ECG
- TMT or Echo
- Physician Consultation
- Dental Consultation
- Ophthalmology Consultation

Sd/-
Chairman, GMIS
Dean (P&D)