



**Jawaharlal Nehru Aluminium Research
Development & Design Centre**
Autonomous Body Under Ministry of Mines, Government of India



NABL
Accredited
Lab

Ref. No. JNARDDC / S&P / 2022 / 55

Dated 09.02.2022

**EXPRESSION OF INTEREST
(EoI)
for
Group Insurance (Hospitalization)**



**Jawaharlal Nehru Aluminium Research Development and Design Centre, Opposite wadi
police station, Amravati Road, Wadi, Nagpur - 440 023, India**

Expression of Interest (EoI) for Group Insurance (Hospitalization) for JNARDDC, NAGPUR.

1. BRIEF ABOUT JNARDDC, NAGPUR:

JNARDDC is a Central Government Autonomous Body under Ministry of Mines. This “Centre of Excellence” was set up in 1989 with a view to provide major R&D support system for the emerging modern aluminium industry in India.

JNARDDC is an ISO/IEC-17025:2017 NABL accredited lab and is also recognized as a scientific & industrial research organization by the Department of Scientific & Industrial Research, Ministry of Science & Technology, Government of India. It is the only institute of its kind in India pursuing the cause of R&D from bauxite to finished product under one roof.

More details on JNARDDC, NAGPUR can be viewed on www.jnarddc.gov.in

2. OBJECTIVE OF EoI:

JNARDDC is interested in getting a comprehensive medical insurance hospitalization cover for its employees (serving and superannuated) and their dependents as per Govt Rules. The basic requirement of the policy is given in para-3.

Group to be covered :

Employees (serving & superannuated) – 57 @ Rs. 5 Lakhs floating cover per family

Total strength of group = 192

3. Scope of the hospitalization policy :

SN	Requirement of JNARDDC
1.	Family Floater (Employee, Spouse, Children, Parents, Dependents) – Rs. 5 Lakhs (Rupees five lakhs only)
2.	Complete coverage with no exclusion from day-1 (viz) <ul style="list-style-type: none">• Waiver of any waiting period• Cover for Pre Existing Diseases
3.	Family definition (Employee, Spouse, Children, Parents and any other dependents as per Govt Medical rules as applicable and notified by JNARDDC) Copy of rule given below:-
4.	Room Rent limit shall include Boarding and Nursing Charges
5.	Room rent : Minimum 1% of sum assured / better options Room rent for ICU- At actuals
6.	Corporate buffer of Rs. 20,00,000 for entire group Corporate buffer benefit applicable for ailments without any restrictions It shall be used when basic cover of Rs. 5 Lakhs is exhausted.
7.	Additional features : - Coverage of Pre-Hospitalization expenses of last 30 Days prior to hospitalization. Expense from date of commencement of policy shall be considered & Post Hospitalization expenses upto 60 Days from date of discharge
8.	Ambulance Expenses should be covered
9.	Limits for maternity, cataract and other special treatments should be specified

SN	Requirement of JNARDDC
10.	Addition of Employees : - After the inception of the Policy , inclusion of new joinee, fresh dependents of the already insured employee, newly married spouse and new born child should be allowed subject to payment of additional premium on pro rata basis.
11.	Claim Settlement : (Firm should specify – Direct or through TPA) Direct claim settlement will be preferred.
12.	Treatment in network hospital will be encouraged. However, in the case of Medical Emergencies treatment can be taken in other hospitals. In such cases an intimation shall be given to the Call Center of your firm within 24 hours of Hospitalization. The bills shall be submitted along with required documents to the local office of the firm. The claim should be settled as per rules within 30 days of submission of bills.
13.	All Day Care Procedures should be covered.
14.	Free Tele-consultations
15.	Firms should issue ID cards in respect of all the covered persons
16.	The firm has to quote for the entire group of 192 heads.
17.	(*) Maternity coverage for normal & caesarean delivery Child Cover from day-1 for new born baby - atleast 10% of Sum Insured
18.	The contract may be renewed for the next 5 years with revised premium depending on varying size of the persons assured or till any such period as decided by the Director, JNARDDC.

(*) – JNARDDC may obtain separate quotes for WITH or WITHOUT maternity benefit.

4. Criterion for participating in the Expression of Interest (EoI)/ Qualification Criteria:

- i. Firm should be registered with IRDA
- ii. Network hospitals in Nagpur should be above 75
- iii. Network hospitals in India should be above 7,500
- iv. Average claim settlement ratio of 2019-20 & 2020-21 should be above 90%

5. Other Conditions:

- JNARDDC, NAGPUR reserves the right to withdraw this EoI without notifying the reason.
- JNARDDC, NAGPUR shall not be responsible for any expense incurred by the applicants in connection with the preparation and delivery of their applications or any other expenses incurred as regards the subject EoI.
- Mere submission of the proposal/ application does not entitle automatic qualification.

6. Presentation / Submission of EOI proposal:

- i. Interested parties are to submit send a request to the below email for collecting the data w.r.t JNARDDC for preparation of their proposal.
- ii. The parties are requested to give **a brief presentation on 14th & 15th Feb 2022 between 15.30 to 16.30 Hours at JNARDDC aluminium room** and submit **Annexure - 1**
- iii. They concerned official should carry an authorization letter from the bidding firm.
- iv. The draft requirement of JNARDDC is given in clause-3.
- v. Subsequent to the presentation on above dates by interested parties, JNARDDC shall reframe the final bidding document with suitable modifications (if any) and the same shall be floated to the parties who have participated in the EOI.
- vi. These bidders shall submit their final price bid within the stipulated date.
- vii. The techno-commercial bid shall be opened and evaluated by JNARDDC and final work order shall be awarded accordingly.
- viii. Contact Person
Mr. R Srinivasan
Sr Admin Officer
JNARDDC, Opp Wadi Police Station,
Wadi. Nagpur - 440023
E-mail: aao@jnarddc.gov.in : 07104-220701
- ix. JNARDDC, NAGPUR may, in exceptional circumstances and at its discretion, extend the deadline for submission of EoI proposals by issuing an addendum to be made available on JNARDDC website, in which case all rights and obligations of JNARDDC, NAGPUR and the bidders previously subject to the original deadline will thereafter be subject to the deadline as extended.
- x. JNARDDC, NAGPUR reserves the right to complete the evaluation based on the details furnished in the bid without seeking any additional information/ documents.

7. SPECIAL CONDITIONS:

- i. This EoI issued by JNARDDC, Nagpur is intended to finalise the bid documents along with terms & conditions and for shortlisting potential insurance firms interested in providing medical insurance coverage. Director, JNARDDC's decision with regard to the short-listing through this EoI shall be final and binding. JNARDDC, NAGPUR reserves the right to reject any or all the proposals without any liability.
- ii. JNARDDC, NAGPUR reserves the right to withdraw this EoI without any liability for such action if it determines that such action is in the best interest of the organization.
- iii. The details given above are for enabling the proposer(s) to submit their response against the EoI. Timing and sequence of events resulting from this EoI shall ultimately be determined by JNARDDC, NAGPUR.
- iv. Neither the proposer(s) nor any representative shall have any claim whatsoever against JNARDDC, NAGPUR or any of their respective officials, arising out of or relating to this EoI or the procedures thereof.

4. Concessions for Family

1. Definition.— 'Family' means employee's—

- (i) *Husband/Wife* including more than one wife and also judicially separated wife.
- (ii) *Parents and Stepmother.*

In the case of adoption, only the adoptive and not the real parents.

If the adoptive father has more than one wife, the first wife only.

A female employee has a choice to include either her parents or her parents-in-law; option exercised can be changed only once during service.

- (iii) *Children* including legally adopted children, stepchildren and children taken as wards subject to the following conditions:—

Unmarried Son ... Till he starts earning, or attains the age of 25 years, whichever is earlier.

Daughter ... Till she starts earning or gets married, whichever is earlier, irrespective of age-limit.

Son suffering from permanent disability of any kind (physical or mental) ... No age-limit.

- (iv) Widowed daughters and dependent divorced/separated daughters.— irrespective of age-limit.

- (v) Sisters including unmarried/divorced/abandoned or separated from husband/widowed sisters.— irrespective of age-limit.

- (vi) Minor brothers

- (vii) Permanently disabled dependent brother ... No age-limit.

— Section 4, Order 1.

2. Dependency.— The income limit for dependency of the family members (other than spouse) is ₹ 9,000 plus the amount of Dearness Relief admissible on ₹ 9,000 on the date of consideration of the claim.— Section 4, Order 2 (b).

Parents residing with either the Government servant or the rest of the family members in a station other than the employee's headquarters are eligible for reimbursement.

COVERING LETTER

Mr. R Srinivasan
Sr Admin Officer
JNARDDC,
Opp Wadi Police Station, Wadi
Nagpur - 440023
E-mail: aao@jnarddc.gov.in : 07104-220701

Ref.: Expression of interest for providing Group Insurance (Hospitalization) Coverage

Dear Sir,

Having examined the Expression of Interest (EOI) the undersigned, on behalf of our company intend to participate in the above EOI with JNARDDC, Nagpur . We do hereby provide the following data of our company :

Item	Details
Name:	
Company Name:	
Address:	
Phone:	
E Mail:	
Network hospitals in Nagpur (Nos)	
Network hospitals in India (Nos)	
Average claim settlement ratio of 2019-20 & 2020-21 (%)	

I/We confirm that the information contained in this response or any part thereof, including its exhibits and other documents is true, accurate, verifiable and complete. This response includes all information necessary to ensure that the statements therein do not in whole or in part mislead JNARDDC, NAGPUR in its short-listing process. We fully understand and agree to comply that on verification, I/We also understand that incorrect information furnished in this process shall render the bid/ order liable for rejection at any stage of evaluation/ work execution. Our institute agrees for acceptance of all the terms and conditions set out in the EOI documents. It is hereby confirmed that I/We are entitled to act on behalf of our company/ corporation/ firm/ organization and empowered to sign this document as well as such other documents, which may be required in this connection.

(Signature and Seal of Company)

Name of authorized signatory / representative

Date :

Place :.....