



जवाहरलाल नेहरू एल्युमीनियम अनुसंधान विकास एवं अभिकल्प केन्द्र नागपुर
JNARDDC
JAWAHARLAL NEHRU ALUMINIUM RESEARCH DEVELOPMENT & DESIGN CENTRE, NAGPUR
Autonomous Body, Ministry of Mines, Govt of India

Amravati Road, Wadi, Nagpur 440023, INDIA | Phone: 91-7104-220701, 220017, 220476, 220763
FAX: 91-7104-220942 | Email: aao@jnarddc.gov.in | Website: www.jnarddc.gov.in



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संख्या : 48 /जे.एन.ए.आर.डी.डी.सी/S&P/2022-23 / I-14

दिनांक : 06.03.2023

Sub: Invitation of Quotation for Group Medical Cover (GMC) in 2 bid system (QCBS)

Dear Sir,

JNARDDC is interested in obtaining an Annual comprehensive Group Medical Cover (GMC) hospitalization insurance policy for it's employees (serving and superannuated) and dependents.

In this regard you are requested to submit the best your best **offer** for providing GMC **in a sealed envelope duly superscribed on top of the envelope as "Quotation for GMC" to the office of the undersigned latest by 13/03/2023. (1600 Hrs) in 2 separate envelopes**

Envelope -1 containing the following details with supporting documents.

Table (1)	To be filled by the Firm
a. Registration certificate with IRDA & authorization letter of Firm (if quoting on behalf of the insurance company)	
b. No. of Network hospitals in Nagpur	
c. No. of Network hospitals in India	
d. Average claim settlement ratio of last 2 financial years	2021-22 : % 2020-21 : %
e. Annexure-1 (Scope of work) to be signed as a token of acceptance of all the terms and conditions	Yes / No

Envelope - 2 containing the following price bid

SN	Table (2)	Amount (Rs.)
1	Group Medical Coverage (Hospitalization) for 62 employees @ Rs. 5 Lakhs (Family floater). Total size of group =195	Annual premium Mention GST separately

The detailed terms & conditions and the persons to be covered are enclosed in Annexure-1,2 & 3. The tender will be based on Quality and Cost Based Selection (QCBS) system under which 50% weightage shall be assigned to the quality parameters specified in table-1 and 50% weightage to the price quoted in table-2. The work order will be awarded to the Firm who scores the overall highest weightage in Table-1 + Table-2. **Authorization letter is mandatory if some other agency is quoting on behalf of the insurance company.**

Sd/---

(Lalit Mohan)

Sr Purchase cum Stores Asst.



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Annexure-1

Scope of the GMC Hospitalization policy

SN	Items
1.	Family Floater (Employee, Spouse, Children, Parents, Dependents) – Rs. 5 Lakhs (Rupees five lakhs only)
2.	Complete coverage with no exclusions 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 notified by JNARDDC). Copy of rule and Group Details enclosed.
4.	Room Rent limit shall include Boarding and Nursing Charges
5.	Room rent : Minimum 1% of sum assured (Rs. 5,000) Room rent for ICU- 2% of sum assured (Rs. 10,000)
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. Restricted to Sum insured + upto additional 5 Lakhs per family. Viz upto Rs. 10 Lakhs.
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 – Rs. 50,000 for Caesarean & Rs. 40,000 for normal delivery. Cataract – Rs. 40,000 per eye
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.	Direct claim settlement will be preferred over TPA
12.	Treatment in network hospital will be encouraged and will be on cashless basis. However, treatment in non-network hospitals shall also be entertained on reimbursement basis upon submission of bills along with required documents to the local office of the firm. The claim should be settled within 30 days of submission of bills. The Firm shall not reject any claim in non-network hospitals on the basis on non-emergency or accidental case. Even normal hospitalization cases in non-network hospitals have to be reimbursed as per the admissible norms of the Firm.
13.	All Day Care Procedures should be covered.
14.	Free Tele-consultations
15.	Firms should issue laminated ID cards in respect of all the covered persons
16.	Group size = 195 heads. All to be covered mandatorily. (Annexure-2)
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 with revised premium depending on varying size of the persons assured or till any such period as decided by the Director, JNARDDC.



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ANNEXURE-2

Employees	62
Spouse	53
Children	56
Parents	24
Others	0
TOTAL Heads	195

MEDICAL ATTENDANCE RULES		197
4. Concessions for Family		
1. Definition.— ‘Family’ means employee’s—		
(i) <i>Husband/Wife</i> including more than one wife and also judicially separated wife.		
(ii) <i>Parents and Stepmother.</i>		
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) <i>Children</i> 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) <i>Widowed daughters and dependent divorced/separated daughters.</i> — irrespective of age-limit.		
(v) <i>Sisters including unmarried/divorced/abandoned or separated from husband/widowed sisters.</i> — irrespective of age-limit.		
(vi) <i>Minor brothers</i>		
(vii) <i>Permanently disabled dependent brother</i>	... 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.		

The policy shall cover all employees who retired at the age of 60 years from JNARDDC and their spouse. Serving employees and their dependents as per above definition. The detail list of 195 persons along with date of birth and age as on 16th March 2023 shall be provided on request by party on email to the following email id.

purchasejnarddcnagpur@gmail.com or aao@jnarddc.gov.in

Previous claim details :-

This is the 2nd time JNARDDC will be opting for such a Group Medical Coverage.

Amount of Premium Paid Last year for 192 Heads was Rs. 13,10,419 + GST

Renewal Date : 16th March 2023

Claims paid till date in existing policy : Rs. 10.60 Lakhs. Approx.



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ANNEXURE – 3

TECHNICAL / QUALITY EVALUATION CRITERIA

Table (1)	Data	Weightage / Score
a. Registration certificate with IRDA & authorization letter of Firm (if quoting on behalf of the insurance company)	If yes	05
b. No. of Network hospitals in Nagpur	upto 75	05
	76 to 100	10
	> 100	15
c. No. of Network hospitals in India	upto 7500	05
	7501 to 10000	10
	> 10,000	15
d. Average claim settlement ratio of last 2 financial years viz 2020-21 & 2021-22	85% to 90%	05
	90% to 95%	10
	Above 95%	15

The maximum score for an ideal firm is (05 + 15 + 15 + 15) = 50 marks

The score obtained in Table-1 by each firm shall be evaluated out of 50.

Similarly, the Firm quoting the lowest price shall be assigned a weightage of 50 and the relative scores of L-2 and L-3 firms shall be calculated accordingly with L-1 as the base.

The work order shall be awarded to the Firm securing the highest score in Table (1+2)