



NATIONAL HEALTH MISSION
General Hospital Jn. Thiruvananthapuram - 695035

TENDER DOCUMENT
FOR
NHM - INSURANCE SCHEME

(No. NHM/4513/ADMIN6/2021/SPMSU dated 06/12/2021)

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National Health Mission (NHM) invite competitive offers for implementing Group Mediciam policy for Employees and their Dependence, 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 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: **(2373 employees + 7355 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
0-1	0	0	263
2 to 10	0	0	2769
11 to 18	0	0	1614
19 to 25	29	36	630
26 to 30	392	252	0
31 to 35	596	397	0
36 to 40	634	444	0
41 to 45	314	420	0
46 to 50	194	239	0
51 to 55	129	157	0
56 to 60	56	89	0
61 to 65	24	33	0
66 to 70	5	12	0
Total	2373	2079	5276

CATEGORY WISE GROUPING

No	Family Group	Approx No. of employees
1	1+0 (Employee only)	167
2	1+1 (Employee+ One dependent)	327
3	1+2 (Employee+ Two Dependents)	720
4	1+3(Employee + Three Dependents)	935
5	1+4 (Employee + Four Dependents)	224
Total		2373

TERMS AND CONDITIONS

Terms and Conditions for NHM Group Mediclaim Policy		
Family Floater Sum Insured	Option I: Rs.2 lakhs ,Option II: 3 lakhs, Option III: 4 Lakhs , Option IV: 5 Lakhs	
Family Unit May contain	Employee, Spouse + 3 Dependent Children up to 25yrs	
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.50000 Non Metro - Normal - Rs.25000 / C-Section - Rs.40000 (maternity benefit applicable only for employee & dependent spouse) for first two children (3 rd delivery allowed if any one delivery is a twin delivery). Maternity related complications covered upto 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 upto 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.
Congenital Internal & External Disease	Waived for all
Ambulance expenses	Ambulance charges upto 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	
<u>Essential Documents & Eligibility Criteria</u>	
<ol style="list-style-type: none"> 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). 	
<p>We request you to submit your 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, so as to reach this office on or before 11 am on 15.12.2021</p>	
<p>The quotations received before the last date and time shall be opened at 15:00 Hrs. on 15.12.2021 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)</p> <p>State Mission Director reserves the right to accept or reject any or all the offers without assigning any reason.</p>	
<p><i>Sd/-</i></p> <p>STATE MISSION DIRECTOR</p>	