CORRIGENDUM-2

Please refer Notice Inviting Tender from IRDA approved Insurance companies for Group Mediclaim (Family Floater) Insurance policy for IISc Employees/ Pensioners and their dependent family members.

The pre-bid was held on 08.07.2021 at 4.00pm through Teams platform. The following queries raised by the participant companies regarding the tender clauses.

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| 1.    | No of employees/pensioners as on the date commencement of existing policy and as on date | 01.08.2020 – 5475  
As on date - 5522                                                                                                                                                                                  |
| 2.    | Whether corporate buffer is a part of the previous policy, if yes buffer utilisation. | Corporate buffer of Rs. 35 Lakhs is there in the present policy expiring 31.07.2021. The buffer utilised as on date is Rs. 10.31 Lakhs.  
It is further clarified that the buffer utilisation is the at the discretion of the Institute as approved by the Dean (A&F),on recommendation from the Officer-in-charge of the Health Centre.  
The limits mentioned in the tender document in clause 6 on page 5, may be treated as withdrawn |
| 3.    | COVID Treatment(Clause 14 in Page 6)                                  | Normaly, IISc Health Centre is conducting RT-PCR tests for the community with the support from BBMP at free of cost. Only minimum number beneficiaries may go for tests outside health centre. During the current policy only 8 such claims were preferred with insurer. |
| 3.1   | Admissibility of cost of RT-PCR tests where the result is negative and no further treatment is suggested |  
Normally, IISc Health Centre is conducting RT-PCR tests for the community with the support from BBMP at free of cost. Only minimum number beneficiaries may go for tests outside health centre. During the current policy only 8 such claims were preferred with insurer. |
| 3.2   | Vaccination                                                          | Clause 14.iii of the tender document is revised as follows.                                                                                                                                              |
The bidders may submit two financial quotes as follows;

1. With COVID-19 Vaccine Expenses of Rs.1000/- per each beneficiary.
2. Without COVID vaccine expenses.

Institute have the option to accept either of the options at its discretion.

| 3.3 | Home Isolation Expenses | Covered in full as mentioned in clause 14.iv of the tender document, if the treatment is based on the prescription by a registered medical practitioner. |
| 4. | Clause 6 – Maternity benefit | The clause may be read as follows. Maternity benefit extension without Nine months waiting period up to Rs. 1,00,000/- for normal and Rs. 1,25,000 for Caesarean up to 02 children. Hospitalization expenses incurred in connection with new-born child right from day one without any limit. |
| 5. | Claims data. | As against the total premium paid of Rs. 5,07,56,443/- (Excluding GST) to the insurer for the existing policy, claims admitted as on date is Rs. 5,43,94,913/- No of COVID claims as per the tentative data is 116, out of total claims of 436 |
| 6. | Admissibility of non-medical expenses | All hospital expenses for inpatient treatment, including hospital registration and processing charges incurred by the beneficiaries and excluding Telephone charges and Food expenses shall be covered under the policy. The ailments for which a limit is prescribed in the policy all expenses |
1. The financial bid document in Annexure -III is revised and attached herewith for bidders to submit two quotes i.e. with vaccine charges and without vaccine charges.

2. The Annexure IV-A may be read as Annexure-IV. The bidders need to submit only one quote in Annexure-IV.

Registrar