



Indian Institute of Science Bangalore - 560 012

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### Tender Pre-bid clarification meeting held on 04/07/2022 and Corrigendum 1

Please refer to Notice Inviting Tender dated 27.06.2022 from IRDA-approved Insurance companies for Group Medclaim (Family Floater) Insurance policy for IISc Employees/ Pensioners and their dependent family members.

The pre-bid was held on 04.07.2022 at 2.30 pm in CCE Lecture Hall 9 and also through the Teams platform. The following queries were raised by the participant companies regarding the tender clauses.

| S No | QUERY  | RESPONSE   |
|------|--|--|
| 1    | <b><u>Annexure III of Page 20 (Financial Bid)</u></b>  | <p>The words “Premium amount per staff without GST” may be read as “<b><u>Premium amount without GST</u></b>”</p> <p>The words “Premium amount per staff with GST” may be read as “<b><u>Premium amount with GST</u></b>”</p>  |
| 2    | Under Point No 11 on Page No 10, Clarification was raised with respect to Dental treatment in case of an accident or necessitated due to disease.  | It may be read as “Dental treatment to be covered in case of an accident “   |
| 3    | Under point no 15 on page no 10, clarification was raised with respect to Expenses incurred on hospitalization under AYUSH systems of medicine that can be covered without sub-limits.   | No change. (Last year, there was a ceiling of 20% of the sum insured. However, only three claims amounting to Rs. 1.39 Lakhs).   |
| 4    | <b><u>Clause 19 of General Terms and Conditions</u></b><br>One of the companies has requested whether IISc will consider revising the clauses related to COVID treatments to restrict the coverage/reimbursement to any Govt or other agency approved rates. | No. All COVID related treatments shall be covered without any limits as per existing terms and conditions in the tender document.  |
| 5    | <b><u>Clause 20(y) of General Terms and Conditions</u></b><br>Whether IISc will agree to restrict the claims for all Modern treatment methods and advancements in technologies as per IRDA norms.  | Not agreed. As and when IRDA approves any treatment for any disease with Modern treatment methods and advancements in technologies, the claims shall be allowed for treatments without any limits as per clause 20(x).   |
| 6    | <b><u>Clause 27 of General Terms and Conditions</u></b><br>The prospective bidders requested for a clarity on Clause 27 of Page no 12.   | <p><b><u>Clause 27 of the General Terms and Conditions is amended as follows;</u></b></p> <p>“27(a) All day care treatments permitted by IRDA shall be covered.</p> <p>(b) All admissions to the hospital for less than 24 hours, if such admission is made in emergency, on the prescription of the treating Doctor, shall be</p> |

|                                  |  |  |                   |     |                                  |      |            |      |                          |      |       |      |
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|                                  |  | reimbursable in full."   |                   |     |                                  |      |            |      |                          |      |       |      |
| 7                                | <p><b>Clause 1(c) of General Terms and Conditions</b><br/>The prospective bidders requested for a clarity on Clause 1(c) of Page no 8.</p>   | <p><b>Clause 1(c) of the General Terms and Conditions is amended as follows.</b></p> <p>"In cases where the employee dies while in service, the dependents of the deceased will have to be covered as dependents in the policy. Further, when the pensioner dies during the currency of the policy, the dependents already enrolled in the policy will continue to be covered till currency of the policy."</p>  |                   |     |                                  |      |            |      |                          |      |       |      |
| 8                                | <p>Clause 12 of the General Terms and Conditions of the Tender says that "Psychiatric and wellness treatment is capped at Rs 1,00,000/-"</p> <p>Clause 20(g) of the General Terms and Conditions of the Tender says that "Psychiatric Ailments to be capped at Rs. 30,000/-"</p> <p>Needs clarity.</p> | <p>Clause 20(g) of the General Terms and Conditions of the Tender which says that "Psychiatric Ailments to be capped at Rs. 30,000/-" stands deleted.</p> <p>Clause 12 may be read as "<b>Psychiatric Ailments and wellness treatment is capped at Rs 1,00,000/-</b>"</p>  |                   |     |                                  |      |            |      |                          |      |       |      |
| 9                                | <p>In page No 8, the details of the staff/ retirees covered is as below</p> <p><b>Serving Employees: 861</b><br/><b>Dependents for Serving Employees: 1550</b><br/><b>Pensioners: 1488</b><br/><b>Dependents for Pensioner (Spouse): 1023</b><br/><b>Total 4922</b></p>                                | <p>The details of the staff to be covered under the policy(tentative) is as below.</p> <table border="1"> <tr> <td>Serving Employees</td> <td>847</td> </tr> <tr> <td>Dependents for Serving Employees</td> <td>1943</td> </tr> <tr> <td>Pensioners</td> <td>1524</td> </tr> <tr> <td>Dependents for Pensioner</td> <td>1070</td> </tr> <tr> <td>Total</td> <td>5384</td> </tr> </table> <p>The above data is subject to revision and the final data will be shared with the successful bidder within one month from the start date of the policy.</p>   | Serving Employees | 847 | Dependents for Serving Employees | 1943 | Pensioners | 1524 | Dependents for Pensioner | 1070 | Total | 5384 |
| Serving Employees                | 847  |  |                   |     |                                  |      |            |      |                          |      |       |      |
| Dependents for Serving Employees | 1943   |  |                   |     |                                  |      |            |      |                          |      |       |      |
| Pensioners                       | 1524   |  |                   |     |                                  |      |            |      |                          |      |       |      |
| Dependents for Pensioner         | 1070   |  |                   |     |                                  |      |            |      |                          |      |       |      |
| Total                            | 5384   |  |                   |     |                                  |      |            |      |                          |      |       |      |
| 10                               | <p>Clause 3 of the General terms and Conditions.</p>   | <p>The following clause is inserted above the clause of "<b>Top-up</b>"</p> <p>The bidders must share the per family premium rater and also per person premium rater in PDF and upload along with the Annexure IVA. The premium quoted by the successful bidder will be re-calculated as per family premium rater on sharing of final data to them. All new employees along with their dependents shall be added to the policy(No time limit for intimation) as per family premium rater.</p> <p>The new additions to Policy due to newborn and spouse of the newly married employee will be considered as part of the family and no additional premium will be paid.</p> <p>There is possibility that IISc may need to add up to 200 new additions other than the new married spouse and the newborn. The Insurance company shall accept the requests on payment of per person premium rater for these additions other than the newborn and newly married spouse.</p> |                   |     |                                  |      |            |      |                          |      |       |      |
| 11                               | <p><b>Clause 24 of the General Terms and Conditions on page 12</b></p>   | <p>The following text is added below the clause.</p> <p>"The newborn and the newly married spouse of the</p>   |                   |     |                                  |      |            |      |                          |      |       |      |

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|----|--|--|
|    |  | <p>employees who became dependents during the currency of the policy, shall be covered from the date of intimation to the Insurance Company. All new employees along with their dependents shall be added to the policy(No time limit for intimation) as per family premium rater.</p> <p>The new additions to Policy due to newborn and spouse of the newly married employee will be considered as part of the family and no additional premium will be paid.</p> <p>Further there is possibility that IISc may need to add up to 200 new additions other than the new married spouse and the newborn. The Insurance company shall accept the requests on payment of per person premium rater for these additions other than the newborn and newly married spouse.”</p> |
| 12 | Bidders have requested for sharing the Claim Dump analysis document, Active list of members. | IISc considers the ailment history of its employees and dependents as sensitive information and the same will not be kept on public domain. However the Bidders can send an email request to <a href="mailto:vasanthan@iisc.ac.in">vasanthan@iisc.ac.in</a> to share this information through email duly masking the personal details.   |
| 13 | Number of staff covered during Inception   | As on 01.08.2021 - 5524  |
| 14 | Number of staff covered as on date   | As on date - 5384. This mainly due to data cleansing. We have removed all duplicate records.   |
| 15 | No of the staff availed Psychiatric reimbursement for the current policy                     | 2  |
| 16 | Audited annual turnover of past three Financial years.                                       | In case the accounts for the financial year 2021-22 are under preparation, a certificate from the Chartered Accountant showing the tentative turnover for the year 2021-22 shall be enclosed.  |

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