



## TENDER DOCUMENT FOR GROUP HEALTH INSURANCE POLICY FOR STUDENTS OF IIM SHILLONG

### e-Procurement

**TENDER NOTICE No.: V1-1601/3/2022-SPO Dated: 31/08/2022**

|   |                                 |
|---|---------------------------------|
| Bid Document Downloading Start Date:                      | 31 AUGUST 2022 AT<br>4:30 PM    |
| Last Date and Time for Submission of Bid Document Online: | 07 SEPTEMBER 2022 BY<br>5:00PM  |
| Date and Time of Opening of Techno -Commercial Bids:      | 08 SEPTEMBER 2022 AT<br>5:00 AM |
| Date and Time of Opening of Financial Bids:               | Date and time will be informed  |

**TENDER NOTICE : No V1-1601/3/2022-SPO**

**Dated: 31/08/2022**

**Indian Institute of Management Shillong**  
**Umsawli, Shillong 793 018**  
**Tel: 0364-2308000**  
**Website: [www.iimshillong.ac.in](http://www.iimshillong.ac.in)**

Indian Institute of Management Shillong (IIM Shillong) in its efforts to provide medical and health service to its students within the overall framework of the Institute invites offers from reputed companies for Group Insurance Plan for its students. The Group Health Insurance Plan could be a way of overcoming financial handicaps, improving access to quality medical care and providing financial protection against high end medical expenses. The Group Health plan for the welfare of IIM Shillong students attempts to address such issues.

In view of this, the Institute invites online tenders from the insurance companies (licensed and registered with IRDA) for providing cover to the students of IIM Shillong.

Online tenders, in two-bid system, are invited by Director, IIM Shillong as per enclosed specification and related terms and conditions.

1. Bidders /Tenderers would be required to register on the Central Public Procurement Portal at [www.eprocure.gov.in](http://www.eprocure.gov.in), using a valid Digital Signature Certificate (DSC) and valid email address to be able to participate in the bidding process. On registration with the Portal they will be provided with a user id and password by the system through which they can submit their bids online.
2. Digital Signature Certificate (DSC) may be obtained from any authorized agencies registered with the Certifying Authority (CA), through National Informatics Center (NIC) in India.
3. Bidders /Tenderers can download the bid document from Central Public Procurement Portal website at [www.eprocure.gov.in](http://www.eprocure.gov.in) Bidders /Tenderers are required to submit the bid online by scanning and uploading all the relevant documents through [www.eprocure.gov.in](http://www.eprocure.gov.in)
4. Tender document can also be downloaded from the Institute's website at [www.iimshillong.ac.in](http://www.iimshillong.ac.in). For further details regarding Amendment /Addendum /Extension please visit website: [www.eprocure.gov.in](http://www.eprocure.gov.in) and [www.iimshillong.ac.in](http://www.iimshillong.ac.in)
5. In the event of the closing/ submission date being declared as a closed holiday for purchaser's office, the due date for submission of bids online and opening of bids online will be the following working day at the appointed time.

6. Bidders/Tenderers need to scan and upload the required documents like GST registration, PAN Number/Card, Certified copy of IRDA accreditation certificate, Details of Third Party Administrators (TPA), A draft copy of Group Health Insurance Policy, valid document regarding the existence and registration of the firm along with the with Techno-commercial bid.
7. The technical bids will be opened online by a committee duly constituted for the purpose at the time and date as specified in the tender document. All statements, documents, certificates etc uploaded by the bidders will be verified and downloaded for technical evaluation and the result of technical bid evaluation will be displayed on [www.eprocure.gov.in](http://www.eprocure.gov.in) in which can be seen by all bidders who participated in the tender.
8. The bidders should download the **BoQ.xls** from CPP Portal and filled in the blank spaces provided for mentioning the name of bidder and rates. Bidders need not modify any other text or background shown in the BOQ template or replace it with any other copy of same **BOQ in .xls format**. IIMS /Central Public Procurement Portal ( [www.eprocure.gov.in](http://www.eprocure.gov.in)) will accept the BOQ template only and hence the rate should not be quoted in any other place except BOQ template.
9. The Financial bid (price bid) i.e. Bill of Quantity (BOQ) of only technically qualified bidders will be opened online by a committee and the result will be displayed on the [www.eprocure.gov.in](http://www.eprocure.gov.in) which can be seen by all bidders who participated in the tender.
10. At any time prior to the date of submission of bid, Director IIM Shillong may, for any reason, modify the bidding documents by an appropriate amendment. All prospective bidders/tenderer who have received the bidding document will be notified of the amendment in writing and the amendment shall be binding on them. In order to provide reasonable time to take the amendment into account in preparing the bid. Director IIM Shillong may at his discretion, extends the date and time for submission of bids.
11. The tendered rates and the validity of bids shall be for a minimum period of one year from the date, as the tender are finalized /awarded.
12. IIM Shillong reserves all rights to make any changes in terms and conditions of the tender and also to reject any or all bids without assigning any reason thereof.

**Key Features:**

Key features for health insurance plan includes:

1. Health Insurance Scheme would be for about 918 students approximately (+- 10%) variation
2. Premium for insurance coverage: IIM Shillong will pay a regular insurance premium for Health Insurance during the coverage period.
3. Direct billing to service providers: The Insurer will ensure direct settlement of bills and claims with hospitals and medical service providers i.e cashless facility
4. Accessibility to health insurance services. The administrative set-up should ensure access to health insurance information and services to all the beneficiary students of IIM Shillong
5. The scheme.-The scheme will include the participation of all public & private sector health service insurance providers licensed and registered with IRDA.
6. All the students of IIM Shillong irrespective of their age shall be eligible to join the scheme. At present, the minimum entry age for IIM Shillong students is 20 years and the maximum age is 45 years.
7. The scheme should have provision for new entry of students. Presently IIM Shillong takes admission of new students during June- July every year.
8. The qualified company service provider shall have at its own cost, comply with the provisions of orders & notifications issued by IRDA and Government, from time to time.
9. The period of contract shall be initially for 1(one) year, extendable further on mutually agreed terms and conditions for another 1(one) year. The contract is also liable to be terminated in case of any unsatisfactory services or lapses of any kind with one month notice.
- 10. If there is any delay in settlement of reimbursement claims / providing final cashless approvals, wherein there is no deficiency of documents, escalated billing amounts or any other reasonable grounds for delay, a penalty @ 0.05% on net premium paid will be imposed to the insurance provider by IIM Shillong.**
- 11. Reimbursement of claims/ cashless facility should be provided to beneficiary students if admitted to any hospital in the country.**
- 12. The Mediclaim ID cards of the students should be issued within 15 days after submission of names by IIM Shillong.**
13. Any dispute or difference which may arise shall be resolved through conciliation and arbitration proceedings, the same shall be referred to the Director IIM Shillong for settlement whose decision shall be final and binding.
14. Any dispute are subject to Shillong court's jurisdiction only.

**Special terms and Conditions**

1. There shall be a dedicated helpline (24 x 7) and a Customer care from the TPA of Insurance Company available and the contact details including the name of contact person, contact numbers and postal/email address, shall be furnished in the tender document.
2. If there is any reimbursement to the students beneficiaries of the scheme, the same should be paid directly to the students within 10 days or receipt bills, the service provider shall be responsible for ensuring the smooth process.
3. The response time by the TPA at the time of admission shall be maximum up to 3 hours.
4. Reports including claim of the students and the details of settlement are to be furnished to the institute on monthly basis or as and when required by the Institute.

**Sd/-****Pradip Pyne  
Chief Administrative Officer  
IIM Shillong**

## Annexure –I

## Eligible Criteria

| Technical Requirement   | Complied  | Supporting Documents enclosed  |
|---|---|--|
| Cashless treatment in at least 3 major hospitals located in Shillong<br>(Name of such hospitals to be provided) | Yes <input type="checkbox"/> No <input type="checkbox"/><br><br><input type="checkbox"/> <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/><br><br><input type="checkbox"/> |
| 24x7 helpline of TPA along with contact details of TPA<br>(Details to be enclosed)                              | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                 |
| A dummy copy of Group Health Insurance Policy.<br>(Copy to be enclosed)   | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                 |
| IRDA Registration Certificate<br>(Details to be enclosed)   | Yes <input type="checkbox"/> No <input type="checkbox"/>  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                 |
|   | <input type="checkbox"/> <input type="checkbox"/>   | <input type="checkbox"/>   |

(Signature with Seal of the Authorized Person)

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Contact/Mobile No: \_\_\_\_\_

**Annexure –II**

(To be printed on office letter head)

To,

The Chief Administrative Officer  
Indian Institute of Management Shillong  
Umsawli  
Shillong- 793018  
Meghalaya  
Phone No- 0364-2308000

Sub:- Notice Inviting e-Tender for implementation of Group Health Insurance cover to Students of IIM Shillong

Dear Sir,

In reference to above, I/we are enclosing our irrevocable tender for Group health Insurance cover to Students of IIM Shillong.

I/we hereby declare that I/we have carefully read and understood the above referred tender document including instructions, terms and conditions and all its contents stated there in and accept the same. Accordingly we are showing our interest for providing the said services.

Thanking you.

Yours sincerely

(Signature and Seal of the Authorised Person)

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Contact/Mobile No: \_\_\_\_\_

## ANNEXURE- III

## Technical Bids for Group Health Insurance Policy for the Students of IIM Shillong

|   |   |
|---|---|
| Group Name  | IIM Shillong  |
| Location  | Shillong  |
| Preferred Commencement date                                       | 15 September 2022   |
| Initial Period  | One year  |
| <b>Insured Group Detail</b>                                       |   |
| Students Strength   | 918 Students approx. (+-10% variation)  |
| Total No. of Lives to insured                                     | As above  |
| Minimum age for coverage  | 20 Years  |
| Maximum age for coverage  | 45 Years  |
| Type of Policy  | Group   |
| Sum insured Bands (proposed)                                      | upto Rs 3 lakhs per individual  |
| <b>Coverage &amp; Benefit Details</b>                             |   |
| Domiciliary hospitalization                                       | Covered (Details of Hospitals that will be covered to be enclosed)  |
| Coverage of pre-existing diseases                                 | Covered (Details of diseases covered to be enclosed)  |
| Exclusions  | Applicable (To be specified)  |
| Policy Cover  | Group Health Insurance  |
| Cashless facility   | Mandatory   |
| 30 days pre and 60 days post hospitalization expenses covered     | Covered   |
| Corporate Buffer  | Upto Rs. 10 Lakh  |
| Limits for disease wise capping in metro and non- metro locations | Applicable (Details to be enclosed)   |
| Limits for room rent capping                                      | Applicable (Details to be enclosed)   |
| Other conditions  | 1. New students shall be included in the policy from the date of joining the institute. After the lapse of the current policy, student leaving the institute shall be deleted from the date of leaving.<br>2. Prorata premium are to be charged refund in case of addition or deletion. |
| TPA (Third Party Administrator)                                   | Applicable (Details to be enclosed)   |
| Service charge on medical bills                                   | Should not be deducted from the claim or charged to the claim.  |

(Signature and Seal of the Authorised Person)



**ANNEXURE-IV****Financial Bid**

1. The bidders should download the BOQ.xls from CPP Portal and fill in the blank spaces provided for mentioning the name of bidder and rates. Bidders need not modify any other text or background shown in the BOQ template or replace it with any other copy of same BOQ in .xls format. The Central Public Procurement Portal ( [www.eprocure.gov.in](http://www.eprocure.gov.in)) will accept the BOQ template only and hence the rate should not be quoted in any other place except BOQ template.
2. The Financial bid (price bid) i.e Bill of Quantity (BOQ) of only technically qualified bidders will be opened online by a committee of members and the result will be displayed on the [www.eprocure.gov.in](http://www.eprocure.gov.in) which can be seen by all bidders who participated in the tender.
3. A sample BOQ is placed herewith in excel sheet format.
4. If any column is not applicable, keep the sheet as it is or quote '0'. The BOQ is in excel sheet, as such only number will be taken calculable.

Signature and Seal of Tenderer \_\_\_\_\_

Name \_\_\_\_\_

Business Address \_\_\_\_\_

Date: \_\_\_\_\_

## Sample Financial Bid for Group Health Insurance for IIM Shillong Students

**Premium coverage Rs. 3 lakh per student**

**Corporate Buffer Upto Rs 10 Lac**

| Tender Inviting Authority: Director IIM Shillong  |  |               |                 |   |   |                   |  |                                 |                               |
|---|--|---------------|-----------------|---|---|-------------------|--|---------------------------------|-------------------------------|
| Name of Work: NOTICE INVITING e-TENDER FOR GROUP HEALTH INSURANCE POLICY FOR STUDENTS OF IIM SHILLONG.  |  |               |                 |   |   |                   |  |                                 |                               |
| Contract No:  |  |               |                 |   |   |                   |  |                                 |                               |
| Name of the Bidder/ Bidding Firm / Company :  |  |               |                 |   |   |                   |  |                                 |                               |
| <b>PRICE SCHEDULE</b>   |  |               |                 |   |   |                   |  |                                 |                               |
| (This BOQ template must not be modified/replaced by the bidder and the same should be uploaded after filling the relevent columns, else the bidder is liable to be rejected for this tender. Bidders are allowed to enter the Bidder Name and Values only ) |  |               |                 |   |   |                   |  |                                 |                               |
| NUMBER #  | TEXT #   | NUMBER #      | TEXT #          | TEXT #                                  | NUMBER #  | NUMBER            | NUMBER #   | NUMBER #                        | TEXT #                        |
| Sl. No.   | Item Description   | Quantity      | Units           | Quoted Currency in INR / Other Currency | BASIC PREMIUM RATE Excl. Taxes In <b>Figures</b> To be entered by the <b>Bidder</b> in <b>Rs. P</b> | GST Amount in Rs. | TOTAL PREMIUM AMOUNT Without Taxes in <b>Rs. P</b> | TOTAL PREMIUM AMOUNT With Taxes | TOTAL PREMIUM AMOUNT In Words |
| 1   | 2  | 4             | 5               | 12                                      | 13  | 14                | 53   | 54                              | 55                            |
| 1.01  | Premium amount for basic coverage of Rs 3 lac per student. (The premium includes corporate buffer of Rs 10 lacs) | 918.000       | no. of students | INR                                     |   |                   | 0.00   | 0.00                            | INR Zero Only                 |
| Total in Figures  |  |               |                 |   |   |                   | 0.00   | 0.00                            | INR Zero Only                 |
| Quoted Rate in Words  |  | INR Zero Only |                 |   |   |                   |  |                                 |                               |