

TENDER FOR RENEWAL OF TAILOR –MADE GROUP MEDICAL INSURANCE POLICY FOR THE PERIOD FROM **20/10/2018 TO 19/10/2019** COVERING WEST BENGAL POLICE EMPLOYEES I.E. POLICE PERSONNEL / MINISTERIAL STAFF / RETIRED PERSONNEL.

TENDER NOTICE No. WBPD/GROUP MEDICAL INSURANCE - 04/2018-19

Notice inviting tender from the reputed **Public Sector General Insurance Companies**, having at least five years of experience and handling Group Medical Insurance of 10,000 or more persons for 1 year during last five years for renewal of West Bengal Police Group Medical Insurance Policy for the period from **20/10/2018 TO 19/10/2019** covering West Bengal Police Employees i.e. Police Personnel / Ministerial Staff / Retired Personnel.

A Group Medical Insurance Policy for serving and retired Police personnel / Ministerial Staff of West Bengal Police has been running successfully from the year 2004. Thus, this year, the policy is entering into 15th year.

The main features of West Bengal Police Group Medical Insurance Policy for 2018– 19 are as follows –

1. The Policy is open for serving and Retired Employees of West Bengal Police from the rank of Group D staff to DG & IGP. Non-police employees such as ministerial staff working in police establishments, nurses and other staff working in Police Hospitals etc. are also eligible to join this policy. The nature of the policy is voluntary. However based on previous experience it is expected that total number of membership of the scheme may be around 50,000 families.
2. The period of the Policy will be from 00.00 Hrs of 20.10.2018 to 23.59 Hrs of 19.10.2019.
3. The sum insured will be **Rs.2,50,000/- (Two Lakh Fifty Thousand)** on family floater basis for medical treatment.
4. A buffer amount of Rs. 1.5 **Crore (1,50,00,000/-)** has to be kept reserved for coverage year where from a maximum amount of Rs. 2 Lakhs 25 Thousands only **(2,25,000/-)** per family will be allowed (on first come first served basis) for treatment of 5 (Five) specific major critical illnesses namely

heart attack / surgery, Cerebral attack / surgery, organ transplantation, cancer and major accident / injury to employees and their notified family members.

No sub-limits shall be applicable to release the buffer in the event of named critical illness and buffer would be allowed by Police Directorate.

5. The maximum family size available under the scheme will be **1 + 1 + 2 + 2** i.e. i) Primary member + ii) Spouse + iii) Two dependent children / dependent brother / dependent sister + iv) Either dependent parents or in-laws at inception.
6. The age limit for dependent son will be 25 years. There will be no age limit for unmarried / widow / divorcee dependent daughter and unmarried or widow or divorcee dependent sister. For dependent brothers the maximum age limit will be 21 years. However in case of any handicapped dependent son or brother no age limit will be applicable. In case of parents or in-laws, no change will be permitted for existing members and later for new members. In case earlier enrolled parents or in-laws have expired, the change may be allowed subject to the production of death certificate(s).
7. (i) Membership of Police Personnel and Ministerial Staff retiring during the policy period will continue till the expiry of the policy subject to payment of full premium.
(ii) Retired Police Employees have to be allowed to join the scheme.
(iii) Retired police Employees upto the age of 80 years will be eligible for becoming members of this policy. Family size for them will be 1+1 i.e. primary member + spouse.
But in case, retired employee has any handicapped son/daughter dependent upon him / her, she / he has to be covered irrespective of the age.
The expected strength of retired employees joining the Scheme is around 1,000 out of targeted 1,500.
8. The company has to provide cashless treatment at rates applicable under **West Bengal Health Scheme** in selected government and private hospitals / nursing homes at various places of all over West Bengal up to sub-division level. Schedule of these rates is available at the weblink

<https://wbhealthscheme.gov.in> / <http://wbfin.gov.in> /
writereadddata/5.%20Revised%20Rate%20List.pdf. Cashless treatment has
also to be provided at CMC, Vellore and in good hospitals at Bangalore,
Hyderabad, Delhi, Chennai, Cuttack, Bhubaneswar, Bokaro, Jamshedpur,
Gauhati, Dhanbad and Ranchi at the rates agreed upon between the
Insurance Company and the concerned hospitals.

9. The scheme will provide for 30 days pre-hospitalization and 60 days post-hospitalization benefits on re-imburement basis.
10. Premium will be paid in four instalments in December, February, March and April.
11. Maternity benefits have to be covered from the date of introduction of the policy or an employee becoming the member whichever is later but without pre and post hospitalisation expenditure.
12. For a Claim to be admissible there should be a clear case of admission into a Hospital or Nursing Home on the advice of a Registered Medical Practitioner, except in case of emergency where suitable evidence of admission will exist in the claim procedure. Claim will be dealt with as per policy conditions. Hospitalization in a Ayurveda and Homeopathic hospital have to be allowed up to 20% of the sum insured subject to exclusion in case of Ayurveda treatment like massages, spa, shirodhara, udhawarthanam, adhyangam, kayasekham, and similar treatment.
13. Pre existing diseases have to be covered meaning that Clauses of exclusion of pre-existing diseases in terms and conditions of Standard Group Medical Insurance Policy have to be waived.
14. Clauses 1.0 (A) (B) (C) of standard Group Mediclaim Policy about fixing percentage of sum insured for room rent, doctors' charges and procedures have to be waived.
15. New born babies of the beneficiary have to be covered under the Scheme from 30 days of birth.
16. Other than the Tailor-made features, all other terms and conditions of Standard Mediclaim Policy have to be applied.

17. The Scheme will be open for joining for 90 days but newly recruited employees may join the policy during its continuation. In cases of child birth / adoption and marriage of the primary members, number of family members will increase.
18. Bed Charges and package rates for treatment of various diseases, procedures, consultation etc. shall be that of West Bengal Health Scheme as approved by Government of West Bengal. However, final rates may be decided by negotiation.
19. If two package conditions are treated during same hospitalization, the cost of higher package will be allowed only as 100% and first supplementary – 75% and the 2nd supplementary – 50% of above noted sub-limits.
20. **Performance Review:** IGP (Wel), WB has to be kept informed of day to day running of the policy. Monthly report on settlement of claims has to be submitted to the IGP (Wel), WB and concerned Unit In-charges. The report should have details of claims settled and rejected containing time taken in settlement and reasons along with justification of under payment or rejection, if any. **This information should also be provided to the claimants in reference to their claims.**

IGP (Wel), WB will hold monthly review meeting (Tri-party) at West Bengal Police Directorate.

Extensive awareness campaigns have to be organised by a team comprising Senior Officers of all the three parties i.e. West Bengal Police Directorate, Insurance Company and TPA at all the units.

Three mid-term review meetings will be organised in three clusters i.e. Western, Presidency and Northern Zone.

21. TPA will have to provide membership cards to all the employees and their dependents within one month of getting the data from a particular unit. The TPA will have to appoint its representative at all districts headquarters and other important places earmarked by West Bengal Police Directorate for smooth hospitalisation and settlement of claims. **The performance of the TPA will be reviewed quarterly on the established Medical Insurance**

parameters and if the performance of the TPA is not found satisfactory, it may be changed by the parties of the agreement with mutual consent.

22. A reputed registered TPA having 5 years of experience of dealing with Group Mediclaim Policies of a group having strength of 10,000 or more at least for one year during last 5 years has to be appointed in discussion with and consent of West Bengal Police Directorate to provide the best facilities to the beneficiaries as per the Scheme for which suitable guidelines will be issued to them from time to time by the West Bengal Police Directorate.
- Selected TPA will have to appoint its representatives at all district headquarters and other important places earmarked by West Bengal Police Directorate to deal with the claims.
23. (i) Cashless facility at the empanelled government as well as private hospitals has to be provided subject to the Sum Insured and package rates as per West Bengal Health Scheme. Cashless facility has also to be provided from the non-empanelled hospitals / nursing homes / Govt. hospitals in case of emergency on recommendation of Police Directorate subject to the Sum Insured and the Disease-wise Package rates agreed upon at the request of the Insured and due approval of the Insurer.
- (ii) Any addition or deletion of the hospitals will be with the approval of the Police Directorate.
- (iii) Any violation of terms and conditions by any empanelled hospitals / nursing homes will be dealt strictly by the TPA and Insurance Company and should be brought to the notice of the IGP (Welfare), WB for any administrative or legal action, if required.
- (iv) The empanelled hospitals will be treated as Class-I hospitals irrespective of number of beds and other facilities except in case where any hospital is voluntarily ready to accept a lower classification.
- (v) No private hospital / nursing home as well as Govt. hospital will be classified for providing cashless treatment or reimbursement.
24. TPA and Insurance Company will make arrangements for providing outdoor treatment, investigations / procedures at West Bengal Health scheme rates for the members in empanelled nursing homes and hospitals.

25. (i) Reimbursement claims have to be settled within 45 days of submission subject to providing all necessary documents required for settlement of claims. In case of query, the same should be sent to the concerned unit as well as to the claimant immediately. In cases of delay, the Police Directorate and the claimant will be at liberty to claim delay charges up to 1% of claim per 30 days of delay.
- (ii) After exhausting sum insured, buffer will be applicable for five critical diseases. Buffer amount will be allotted by West Bengal Police Directorate.**
26. Network Hospitals / Nursing Homes are to provide “Cashless Claim Treatment Facility”. Insurance Company and TPA shall ensure hassle-free cashless treatment at agreed upon rates from their enrolled hospitals / nursing homes all over the state and Hospitals / Nursing Homes outside the State i.e. at Vellore, Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneswar, Bokaro, Jamshedpur, Gauhati, Dhanbad and Ranchi including Christian Medical College, Vellore. Insurance company and TPA will settle the claims of the hospitals within 45 days of submission of necessary papers by the hospitals. In case of requirement of additional papers, the same will have to be intimated to the Unit concerned and the claimant within 15 days of receipt of the claim.
27. Till the data with family particulars are received from the units, the admissions and claims will be settled on basis of certificate by the competent authority of the Unit to the effect that the employee has consented to become the member of the Scheme till the salary of the month of November is prepared and thereafter to the effect that he/she has paid the first instalment / full premium. However, West Bengal Police will provide the list of prospective members as soon as possible.
28. The policy will be open for continuous as well as periodical (Quarterly) review.
29. A MOU will be prepared in two copies within 15 days on accepting the tender which will be valid for 01 (one) year i.e. from 20/10/2018 to 19/10/2019.

30. The company has to quote two rates- (1) For General Policy (2) For Retired Employees.

31. **Premium rates should be quoted per family including all tax.**

Dates & Information:

Sl. No.	Items	Scheduled time & date(s)
1.	Bid submission start date	25/06/2018 (Monday) from 11.00 hrs.
2.	Bid submission closing	18/07/2018 (Wednesday) at 17.00 hrs
3.	Date for opening of the Technical bid	19/07/2018 (Thursday) at 15.00 hrs
4.	Date for opening of the Financial bid	19/07/2018 (Thursday) at 15.00 hrs

32. **These are only broad features of the policy requirements and not an exhaustive description of the policy. The policy is open to negotiations.**

CONDITIONS TO BE FOLLOWED IN SUBMITTING TENDERS

The following conditions should be strictly followed in submitting tenders: -

1. The bidder should be a Public Sector General Insurance Company authorized to conduct business of Group Medical Insurance by the IRDA (Insurance Regulatory and Development Authority).
2. The Insurance Company should have experience of handling Group Medical Insurance of 10,000 or more persons for 1 year during last five years.
3. The insurance company should have Head Quarters or Regional Office at or around Kolkata.
4. The Insurance Company should strictly follow the Insurance Coverage as mentioned in the tender notice.
5. The policy should be counted on the number of Police Employees.
6. The policy will be open for continuous as well as periodical (Quarterly) review.
7. A MOU will be prepared in two copies within 15 days on accepting the tender which will be valid for 01 (one) year i.e. from 20/10/2018 to 19/10/2019. One copy will be retained by the selected bidder and the other copy will be

kept by the West Bengal Police Directorate. This MOU will form part of the policy.

8. The Policy cannot be withdrawn unilaterally by the Insurance Company in Midterm. Notwithstanding anything to the contrary, the contracting parties may change the terms and conditions of the policy with mutual consent. If any discrepancy/dispute arises to settle any claim or any dispute or disagreement between the parties to the MOU, the same will be settled by mutual discussion. If the dispute is not resolved, then the same shall be referred to the arbitrators in writing and arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996. 03 Arbitrators will be appointed, 01 (one) from the West Bengal Police Directorate, 01 (one) from the selected Insurance Company and 01 (one) the neutral mutually agreed upon person, all having experience of dealing with insurance.
9. Along with the bid the Insurance Company should deposit in Hard Copies, the following documents-
 - i) Experience Certificate: At least of (05) Five years.
 - ii) IRDA license to conduct Group Medical Insurance business attested by a Gazetted Govt. Officer.
 - iii) Solvency Certificate as fixed or recommended by IRDA.All documents / any of the documents so deposited can be called for any time at any stage from a bidder in original copies. Any discrepancy / divergence in the documents will lead to rejection of such bid submitted by the concerned bidder.
10. Notice Inviting Tender can be downloaded from the West Bengal Police website www.policewb.gov.in. Hard copies of the tender related documents may be obtained by printing these documents from the aforesaid website.
11. The tender is to be submitted in Technical Bid as well as in Financial/ Commercial Bid. Technical & Financial Bid are to be submitted in drop box kept in Mediclaim Cell, WBPD, Ground Floor, Bhabani Bhawan, Kolkata-700027 by the bidder. Financial bid of a bidder will be considered on fulfilment of the condition as mentioned in Technical bid. **The companies are**

requested to submit Technical Bid and Financial Bid in two separate sealed envelopes both of which should be put in another bigger envelop duly closed and sealed. All the three envelopes should have clear marking of their contents.

12. Time schedules for the tender should be strictly followed as mentioned in the tender notice.
13. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to negotiate with the lowest bidder.
14. A bidder will quote all the information as mentioned in it. Tender Accepting Authority is not bound to accept the Bidder quoting the lowest rate of premium.
15. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to accept or reject any bid or cancel the tender process and reject all bids at any time without assigning any reason prior to the award of contract, without thereby incurring any liability to the bidders after putting up a notice in the website: www.policewb.gov.in.
16. During the scrutiny, if it comes to the notice of tender inviting authority that the credential or any other documents found incorrect / manufactured / fabricated, that bidder would not be allowed to participate in the tender and that application will be out- rightly rejected without any prejudice. It may also attract penal action as per law of the land.
17. All bidders shall submit the documents mentioned at Point 9 duly attested also.
- 18. Documents to be submitted in Technical Bid:**
 - i) Experience Certificate: Proof of covering a minimum 10,000 persons under Group Medical Insurance in any 1 year during last (05) Five years.
 - ii) The bid should be accompanied with solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.
 - iii) IRDA license to conduct Group Medical Insurance business duly attested by a Gazetted Govt. Officer.
 - iv) Annexure-A as per prescribed format

v) Annexure-B as per prescribed format

19. Financial Bid: -

i) The scheme will provide insurance coverage to about 50,000 Number of Police Employees for the period from **20/10/2018 to 19/10/2019.**

ii) **For Existing Employees**

Particulars	
Name & address of the Insurance Company	
Premium per Employee as defined in point 5, 6, 7(i) (Including all taxes)	Rs. In Numbers In Words

For Retired Employees

Particulars	
Name & address of the Insurance Company	
Premium per family as defined in Point 7 (ii) & (iii) (Including all taxes)	Rs. In Numbers In Words

20. **All the applicable taxes should be included in premium quoted.**

21. The details of the financial bid shall be furnished in the above mentioned format.


22. This will be a direct policy between the Insurance Company and West Bengal Police Directorate and there will be no agent or intermediary.

23. Information relating to the examination, clarification, evaluation, comparison of bids and recommendations for the award of contract shall not be disclosed to bidders or to any other person not officially concerned with such process until the letter of Award/MOU is issued.

24. If any information is required to submit the tender, the bidder may contact the Inspector General of Police (Welfare), West Bengal, having office at West Bengal Police Directorate, Bhawani Bhawan, Ground Floor, Alipore, Kolkata-700027 at Phone No. 033-2479-5449 / 2479-4044 (Ext. 2218) during 11.00 hours to 17.00 hours from Monday to Friday.

Kolkata,

25/06/2018

 25.6.18
Inspector General of Police
(Welfare), West Bengal

SECTION - A

INSTRUCTION TO BIDDERS

General guidance for Tendering:

Instructions / Guidelines for submission of the tenders have been annexed for assisting the bidders to participate in Tendering.

1. Downloading the NIT:

Tender Inviting Notice can be downloaded from the West Bengal Police website www.policewb.gov.in. Hard copies of the tender related documents may be obtained by printing these documents from the aforesaid website. If any information is required to submit the tender, the bidder may contact the Inspector General of Police (Welfare), West Bengal, having office at West Bengal Police Directorate, Bhabani Bhawan, Ground Floor, Alipore, Kolkata-700027 at Phone No. 033-2479-5449 / 2479-4044 (Ext. 2218) during 11.00 hours to 17.00 hours from Monday to Friday.

2. Submission of Tenders:

The tender is to be submitted in Technical Bid as well as in Financial/ Commercial Bid in two separate folders duly sealed by the concerned Insurance Company. Technical & Financial Bid are to be submitted in drop box kept in Mediclaim Cell, WBPD, Ground Floor, Bhabani Bhawan, Kolkata-700027 by the bidder. Financial bid of a bidder will be considered on fulfilment of the condition as mentioned in Technical bid.

3. Contents of the Folder:

Technical Bid Folder:

- i) Experience Certificate: Proof of covering a minimum 10,000 persons under Group Medical Insurance in any 1 year during last (05) five years.
- ii) Declaration from the insurer that the Insurance Company has not been banned / debarred by any State Government / Central Government or its Agencies or disqualified in participating in the Government schemes as per IRDA guidelines.
- iii) An undertaking that they have submitted their Bid as a single entity only and have not formed a Consortium for the scheme.
- iv) The Insurance Company should have Head Quarter or Regional Office at or around Kolkata. They should submit their office address in details and name of the concerned officer who is submitting the tender along with his designation.
- v) The bid should be accompanied with solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.
- vi) That the bidder has a license to do Group Medical Insurance for at least one year as on the last date of submission of bid.
- vii) IRDA license to conduct Group Medical Insurance business duly attested by a Gazetted Govt. Officer.

Financial Bid Folder: -

The Financial Bid folder should contain quotation in the following prescribed format on the letter pad of the concerned Insurance Company duly signed & seal of the Insurance authority.

Sub: West Bengal Police Group Medical Policy for the period from **20/10/2018 to 19/10/2019** for Police Employees.

For Existing Employees

Particulars	
Name & address of the Insurance Company	
Premium per Employee as defined in point 5, 6, 7(i) (Including all taxes)	Rs. In Numbers In Words

For Retired Employees

Particulars	
Name & address of the Insurance Company	
Premium per family as defined in Point 7 (ii) & (iii) (Including all taxes)	Rs. In Numbers In Words

ANNEXURE-A

AFFIDAVIT –

(To be furnished in Non – Judicial Stamp paper of appropriate value duly notarized)

1. I, the under-signed do certify that all the statements made in the attached documents are true and correct. In case of any information submitted proved to be false or concealed, the application may be rejected and no objection/claim will be raised by the under-signed.
2. The under-signed also hereby certifies that neither our firm M/S nor any of constituent partner had been debarred to participate in tender by the West Bengal Police Department or any State Government /Central Government or disqualified in participating in the Government schemes as per IRDA guidelines during the last 5 (*five*) years prior to the date of this N.I.T.
3. The under-signed would authorize and request any Bank, person, Firm or Corporation to furnish pertinent information as deemed necessary and/or as requested by the Department to verify this statement.
4. The under-signed understands that further qualifying information may be requested and agrees to furnish any such information at the request of the Department.
5. Certified that I/we have applied in the tender in the capacity of individual/ as a partner of a firm / office bearer and I have not applied severally for the same job.
6. Certified that I/we have submitted the bid as a single entity only and have not formed a Consortium for the scheme.
7. Certified that our organization has experience of covering minimum 10,000 persons under Group Medical Insurance in any 1 year during last (05) five years.

Certified that I/we the undersigned have read and understood the entire tender documents and terms and conditions. I/we will abide by the same and thereafter I/we submit all the necessary information and relevant documents for evaluation.

Signed by an authorized officer of the firm.

.....
Name and Designation of the officer

.....
Name of the Firm with Seal

Date:

ANNEXURE-B

STRUCTURE AND ORGANISATION

1) Name of Applicant :

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2) Office Address :

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Telephone No. :

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Fax No. :

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3) Name(s) and Address(es) of Principal Financers :

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4) PAN/ TAN No.

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5) Service Tax Registration No.

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6) IRDA Registration No. with validity period

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7. Please attach an organisational Chart of the company along with the names, designations, office address and brief bio-data of the key officials of the registered headquarters and the office to deal with this policy.

.....
Signed by an authorized officer of the firm.

.....
Name & Designation of the officer

.....
Name of the Firm with Seal

Date: