

Tender Notice for Group Health Insurance Policy for NHDC Ltd. Employees and their Family Members

National Handloom Development Corporation Ltd (NHDC), a Govt. of India Undertaking, Ministry of Textile, invites physical bids through Eligibility criterion/Technical Bid for providing Group Health Insurance Scheme for Employees and their Family Members, initially for a period of one year, may be further extendable for upto 1 plus 1 year i.e. three years subject to the satisfactory performance and mutual consent.

NHDC invites sealed Tenders from IRDA Accredited Insurance Companies for Group Health Insurance policy for the employees and their family members of NHDC. Interested companies may submit sealed Tender as per the attached format.

CRITICAL DATE SHEET -

1	Published Date	12.09.2022
2	Bid Document Download Start Date and Time	12.09.2022
3	Pre Bid meeting	16.09.2022, 3.00 PM
4	Bid Submission Start Date	12.09.2022
5	Bid Submission End Date and Time	27.09.2022, 3.00 PM
6	Bid Opening Date and Time	28.09.2022, 3.00 PM

PLACE OF SUBMISSION OF BID:

CPPP site

<https://eprocure.gov.in/eprocure/app>

The bids/offers received after the due date and time mentioned above will not be entertained under any circumstances. Incomplete and unsigned bids or the bids not in prescribed format will be rejected without assigning any reason.

Terms and conditions:

- 1. Submission of Bids:** The bids shall be submitted online on CPPP site <https://eprocure.gov.in/eprocure/app> viz., Eligibility criterion/Technical Bid/criterion. All the pages of bid being submitted must be signed and sequentially numbered by the bidder irrespective of nature of content of the documents before uploading. The offers submitted by Telegram/Fax/email shall not be considered. No correspondence will be entertained in this matter.

Technical Bid :

This should contain the following:

- (a) Duly completed covering letter as per Annexure-B on official letterhead.
- (b) Technical Bid as per Annexure-C and the terms and conditions duly signed.
- (c) Relevant supporting documents of technical bid, if any.

Financial Bid :

This should contain only the financial bid as per Annexure- D.

Signature of Bidder:.....

Date:.....

2. One authorized representative of the bidder can be present while opening the tender.
3. Financial bids of technically qualified parties shall be opened.
4. The Technical Evaluation Committee of the NHDC constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.
5. The tenderer should sign on each page of the tender documents before uploading.
6. All the regular and on contract basis employees of the NHDC and their family members irrespective of age group should be eligible to join the scheme. At present, the retirement age for all employees is 58 years.
7. Bids, which are late/ vague/ conditional/ incomplete/ not confirming to the laid down procedure in any respect, will be rejected.
8. Tenders sent by Fax & E-mail will not be accepted.
9. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of NHDC shall prevail.
10. The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from NHDC.
11. The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
12. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
13. In case of failure in settlement of claims within the period, the penalty will be enforced as per Corporation norms.
14. The period of contract will initially be for one year extendable for upto 1 plus 1 year on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
15. The Allahabad High Court alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the NHDC arising out of this service.
16. NHDC reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement
17. Arbitration- All dispute and differences which may arise between the NHDC and the Insurance Company shall be referred to Managing Director, NHDC whose decision shall be binding on all concerned.

Special Terms and Conditions:

1. Cashless facility should be provided in at least one major multi-specialty hospitals located in Head Office, all regional and branch offices of NHDC, provided at <https://nhdc.org.in/Contactus.aspx> . Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
2. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
3. Doorstep reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time by the TPA at the time of admission should be maximum of six hours.
4. Reports including the claims of individuals and the details of settlement are to be furnished to NHDC on monthly basis or as and when required by NHDC.

Signature of Bidder:.....

Date:.....

5. Admission and discharge to and from the hospital preferably on 24x7 basis.
6. Adequate experience in providing Group Insurance during past 10 years (Attach proof).

The Company/ Agency should also furnish the copies of following documents in addition to the documents asked for in the tender document:

1. IRDA Accreditation Certificate
2. List of Government/Semi-Government/ Govt. of India Undertaking/Autonomous Body or PrivateBody for which such Insurance Scheme has been provided along with the proof.
3. Details of the TPA.
4. A dummy copy of Group Health Insurance policy with detailed terms and conditions.

Signature of Bidder:.....

Date:.....

NATIONAL HANDLOOM DEVELOPMENT CORPORATION LIMITED

ELIGIBILITY CRITERIA

Sr. No.	Technical Requirements	Complied Yes / No	Supporting documents to be enclosed. Yes/No
1.	IRDA Accreditation Certificate.		
2.	GST/PAN number of the firm.		
3.	Adequate experience in providing Group Insurance during past 10 years.		
4.	Tender documents duly signed on each page.		
5.	Cashless treatment in major Hospitals located in Delhi NCR and all the locations where offices of NHDC are situated. Name of such Hospitals to be provided.		
6.	24X7 helpline of TPA along with contact details of TPA.		
7.	A dummy copy of Group Health Insurance policy		
8.	Disease wise capping as per Appendix – C.		
9.	Empanelled Multispecialty Hospitals in located in Delhi NCR and all the locations where offices of NHDC are situated.		
10.	Affidavit on Rs. 10/- stamp paper that the firm is not blacklisted to participate in Govt. tenders.		
11.	A dummy copy of Group Health Insurance policy with detailed terms and conditions.		

(Signature of the Authorized Person)

Date

Name

Mobile No

Signature of Bidder:.....

Date:.....

(On office letterhead)

Date:

To,

**NHDC Ltd.
Wegmans Business Park, Tower - 1
Plot No. 03, Sector Knowledge Park – III
Surajpur - Kasna Main Road,
Greater Noida – 201306
Phone:- (0120) 232-9600**

Sub: Notice Inviting Tender for Group Health Insurance Policy for NHDC Employees and their Family Members

Notice Inviting Tender No.: -

Dear Sir,

With reference to the above, I am/ We are enclosing our Notice Inviting Tender for Group Health Insurance Policy for NHDC Ltd.

I / We hereby reconfirm and declare that I / We have carefully read and understood the above-referred Tender document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published on NHDC's website.

Thanking

Yours faithfully,

(Signature of the Authorized Person)

Name:

Mobile No.:

Signature of Bidder:.....

Date:.....

NATIONAL HANDLOOM DEVELOPMENT CORPORATION LIMITED

I- TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR EMPLOYEES AND THEIR FAMILY MEMBERS

Name	National Handloom Development Corporation Limited	
Location	HO- Greater Noida, Employee spread- PAN India,	
Employee Strength as on date	121 employees	
Coverage	Employee, Spouse and two kids	Annex C1
Lives covered	121*4= 484 lives,	Annex C1
Optional Coverage	Employees have option to get their parents and in-laws covered under the medical insurance on (subsidized /negotiated) premium borne by employees. - Approx. no of parents as on date 90.	
Total Lives covered	484 borne by NHDC; 90 borne by employees on subsidized /negotiated premium quoted by the Medical Insurance agency	
Sum assured for Group Health Insurance for Employees and their dependents	A. Slabs- <ul style="list-style-type: none"> • Rs. 10 Lacs per employee plus family per year – Basic -1,00,000/- and above (No. of employees @ Annex C1) • Rs. 07 Lacs per employee plus family per year – Basic 27,000 upto 99,999/-No. of employees @ Annex C1) • Rs. 5 Lacs per employee plus family per year – Basic below 27,000/- (No. of employees @ Annex C1) 	
Floater	Additional floater amount of Rs. 10 Lacs per year for NHDC. To be used on need basis by the employees, after approval of the employer. Floater amount is irrespective of the above slabs.	
Tenure	Initially one-year, extendible upto 1 plus 1 year, (Total 3 years) by NHDC.	
Hospital presence	PAN India. Details of various NHDC offices https://nhdc.org.in/Contactus.aspx List of Network of Authorized hospitals to be provided.	
Domiciliary Hospitalization	Covered.	
Coverage of Pre-Existing diseases	Covered.	
Exclusions	NIL.	
Cashless facility	Applicable.	
30 Days Pre and 60 Days post hospitalization Expenses covered	Covered.	

Maternity Benefit / New Born Baby	Covered - Limit up to Sum Insured.
Day care expenses	Covered.
Other Conditions	New Employees shall be included in policy from date of joining and resigned /terminated employees shall be deleted from date of resignation/ termination. Monthly declarations will be given for Additions and Deletions by end of the following month. Pro rata Premium to be charged/Refund in case of Addition and Deletion.
TPA	TPA Services Involved (if any) and Name and contact details to be submitted. List of Network of Authorized hospitals to be provided.
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.
Ambulance charges	Covered. Up to 1.5% of sum insured.
Coverage for Ayurvedic, Homeopathic and Unani Medicines	Covered.

Note: Policy will be acquired for actual number of employees and their dependents after award of the contract.

Signature of Bidder:.....

Date:.....

NATIONAL HANDLOOM DEVELOPMENT CORPORATION LIMITED

II- FINANCIAL BID FOR GROUP HEALTH INSURANCE POLICY FOR EMPLOYEES AND THEIR FAMILY MEMBERS

Sr. No.	Particulars	Total Premium in Rs. (Both figure and word)
A.	Premium for coverage of sum insured (Point no -) per family for a period of one year	
	Taxes (if any)	
B.	Premium for coverage of sum insured (Point no-) for Parents/Inlaws for a period of one year	
	Taxes (if any)	
	Total in figures	
	Total in words	

- Note: • All terms & conditions as stated in the Tender Document.
 • Conditional bids are not acceptable.
 • Bids submitted in the above format is only acceptable

Signature of Bidder:.....

Date:.....

EMPLOYEE DETAILS					
Sl.No.	Emp. DOB	Basic Pay of Emp.	Spouse D.O.B (DD-MM-YYYY)	Child 1 DOB (DD-MM-YYYY)	Child 2 DOB (DD-MM-YYYY)
1	03/11/1964	226880	31-03-61	20-11-98	14-08-2000
2	17/03/1982	59720	17-09-85	11-01-12	13-12-17
3	15/01/1984	32260	22-09-85	11-10-13	NIL
4	07/02/1991	26100	08-10-89	NIL	NIL
5	23/03/1985	48740	28-03-84	24-07-20	NIL
6	15/06/1975	48740	14-05-82	08-03-12	15-03-16
7	07/07/1976	69740	20-08-83	02-01-07	01-07-10
8	08/03/1965	45880	08-06-68	NIL	NIL
9	03/02/1965	42000	21-09-68	NIL	NIL
10	05/12/1968	42400	05-01-71	NIL	31-03-2000
11	01/12/1967	46580	15-07-68	18-12-99	21-04-08
12	26/08/1992	20000	18-07-93	20-06-16	07-10-21
13	28/03/1965	59850	01-01-77	30-05-98	10-02-06
14	07/01/1983	31320	15-07-81	13-04-16	09-01-19
15	01/12/1965	59850	NIL	18-06-92	NIL
16	06/04/1986	27570	06-07-91	10-02-21	06-01-57
17	18/10/1984	46400	08-09-84	26-12-17	25-09-19
18	18/01/1992	20000	12-08-96	09-03-20	NIL
19	14/12/1990	20000	16-11-89	30-04-19	NIL
20	18/03/1990	28400	NIL	NIL	NIL
21	24/06/1976	74000	31-05-81	07-10-08	21-04-17
22	05/05/1969	55790	10-06-78	24-05-96	16-04-03
23	09/11/1976	48740	27-03-76	30-09-04	NIL
24	31/05/1969	55790	02-03-73	21-04-95	18-08-99
25	15/07/1974	37360	08-11-85	02-05-07	18-06-13
26	16/11/1970	41690	03-06-74	03-12-00	NIL
27	14/02/1986	20000	17-01-83	05-12-18	NIL
28	15/04/1966	45880	01-01-74	08-10-93	14-08-2000
29	02/06/1991	23175	20-03-01	NIL	NIL
30	04/05/1993	23175	01-05-95	26-02-20	NIL
31	05/05/1969	55790	17-02-81	03-05-02	NIL
32	22/06/1985	26100	20-04-91	22-07-18	NIL
33	15/06/1986	31320	01-06-91	24-09-19	13-09-21
34	15/06/1965	92990	20-04-70	08-11-99	11-11-06
35	23/04/1981	61240	10-11-88	16-11-2011	NIL
36	03/01/1981	48740	17-07-84	11-03-15	NIL
37	02/03/1969	50900	07-09-71	06-12-98	17-04-00
38	01/07/1981	31320	14-08-89	10-10-13	26-11-16
39	06/05/1969	43100	30-07-73	21-01-04	NIL
40	20/06/1969	41690	01-01-76	NIL	NIL
41	15/09/1969	41690	18-01-71	NIL	NIL
42	22/10/1966	97490	NIL	01-06-93	16-02-99
43	01/05/1967	42400	01-01-71	02-03-89	04-02-98
44	27/11/1984	59720	04-05-89	22-09-14	NIL
45	01/05/1965	48750	01-01-63	NIL	NIL
46	21/02/1968	57110	16-07-77	14-05-96	18-08-98
47	18/08/1967	100420	16-03-1978	02-01-2001	24-06-2005
48	31/01/1989	31320	07-03-1992	NIL	NIL

Sl.No.	Emp. DOB	Basic Pay of Emp.	Spouse D.O.B (DD-MM-YYYY)	Child 1 DOB (DD-MM-YYYY)	Child 2 DOB (DD-MM-YYYY)
49	08/03/1968	50900	10-05-1971	NIL	NIL
50	20/03/1996	23175	06-05-1999	NIL	NIL
51	13/06/1995	22500	NIL	NIL	NIL
52	10/11/1981	51500	09-09-1991	18-02-2012	01-09-2014
53	13/07/1984	46400	17-11-1988	14-07-2014	NIL
54	01/07/1971	41690	16-02-1974	13-08-1999	07-11-2003
55	15/05/1965	113350	01-03-70	27-04-99	07-10-17
56	21/01/1978	81490	13-06-81	01-07-09	04-04-15
57	01/01/1981	71840	05-05-87	25-05-13	NIL
58	02/10/1969	49410	07-06-73	19-10-05	NIL
59	06/07/1974	47670	12-01-73	28-09-02	10-02-09
60	05/01/1988	26100	31-01-94	27-10-20	NIL
61	26/09/1989	26100	09-07-85	NIL	NIL
62	05/04/1994	23175	29-09-94	NIL	NIL
63	15/05/1994	23175	01-01-00	18-05-21	NIL
64	01/03/1965	43830	13-12-72	02-07-96	03-05-07
65	01/04/1968	84020	NIL	07-02-97	01-05-99
66	01/03/1973	81490	02-05-77	06-01-04	30-04-06
67	27/02/1971	45430	30-12-77	31-03-04	19-03-10
68	04/05/1977	48750	01-12-85	11-01-07	26-10-12
69	13/09/1965	46580	10-03-61	17-04-93	29-07-98
70	07/05/1990	32260	22-10-96	27-08-21	NIL
71	23/05/1983	32260	20-12-83	19-04-16	NIL
72	29/12/1980	59420	24-10-82	17-01-08	09-10-11
73	01/01/1973	86290	25-12-78	22-01-03	04-05-09
74	28/01/1970	41690	30-08-72	15-04-99	NIL
75	30/06/1989	32260	19-07-91	02-12-21	02-12-21
76	10/05/1982	30400	19-06-93	11-06-16	NIL
77	23/05/1997	22500	NIL	NIL	NIL
78	24/09/1964	92990	29-12-67	30-03-97	12-10-99
79	20/07/1971	95560	27-10-73	04-10-07	10-04-09
80	15/07/1980	69740	05-01-82	09-03-10	15-03-16
81	01/01/1965	95780	30-09-1967	22-07-1994	04-08-1998
82	25/01/1983	50000	NIL	NIL	NIL
83	25/10/1966	90760	08-11-75	14-08-00	30-05-05
84	02/03/1983	51500	06-10-85	19-09-12	27-05-19
85	17/07/1965	59850	21-07-74	16-11-99	26-11-01
86	20/12/1985	32120	11-03-85	09-08-19	NIL
87	10/10/1966	48750	NIL	NIL	NIL
88	04/04/1978	29250	13-11-85	11-06-19	NIL
89	19/12/1965	41690	06-08-75	24-06-97	24-04-05
90	26/05/1970	41470	20-07-76	08-09-00	03-07-07
91	18/03/1982	48740	01-06-87	18-03-19	18-03-19
92	29/06/1976	41010	19-11-78	20-04-08	NIL
93	22/06/1995	23175	NIL	NIL	NIL
94	12/06/1969	44410	10-07-74	05-02-97	NIL
95	15/12/1965	37720	NIL	23-12-91	NIL
96	02/08/1970	42400	10-07-77	10-04-96	19-02-99
97	24/01/1966	45880	08-10-75	08-09-96	NIL
98	15/07/1973	34520	NIL	15-12-03	NIL

Sl.No.	Emp. DOB	Basic Pay of Emp.	Spouse D.O.B (DD-MM-YYYY)	Child 1 DOB (DD-MM-YYYY)	Child 2 DOB (DD-MM-YYYY)
99	01/06/1976	61210	01-01-81	22-09-02	25-11-013
100	23/05/1970	80870	01-01-76	15-04-03	15-06-09
101	20/07/1981	59720	NIL	10-02-18	NIL
102	18/11/1991	26890		NIL	NIL
103	23/07/1968	50900	NIL	NIL	NIL
104	20/07/1965	110050	28-02-74	NIL	23-02-99
105	24/05/1985	41200	16-04-89	NIL	NIL
106	20/04/1983	56290	18-06-86	26-02-15	24-06-17
107	13/10/1967	55790	NIL	NIL	NIL
108	23/01/1966	42400	08-12-73	07-05-01	09-06-95
109	15/08/1971	43830	06-09-1976	NIL	NIL
110	01/12/1974	44200	11-11-1978	30-10-2001	28-01-2005
111	31/03/1987	20000	NIL	NIL	NIL
112	03/09/1966	100000	53 yrs		
113	20/07/1984	47800	07-01-90	14-07-12	10-08-18
114	23/08/1973	45430	NIL	11-10-2000	NIL
115	01/07/1973	98360	13-07-76	11-08-01	27-10-08
116	02/06/1966	42420			
117	15/07/1965	49830	01-06-1968	NIL	NIL
118	25/12/1981	48740	15-02-1983	21-08-2008	16-09-2014
119	25/11/1981	61200	20-07-84	12-10-15	NIL
120	16/04/1979	69570	01-07-78	14-06-10	NIL
121	10/05/1965	41690	06-08-69	NIL	NIL