HLFPPT/MEDICLAIM/20-21

03rd December, 2020

REQUEST FOR PROPOSAL

Hindustan Latex Family Planning Promotion Trust Trust Promoted by HLL Lifecare Ltd.

Title of Request for Proposal: Renewal of Group Mediclaim Insurance Policy (HLFPPT)

About HLFPPT

Hindustan Latex Family Planning Promotion Trust (HLFPPT) promoted by HLL Lifecare Ltd (a Mini Ratna Public Sector Enterprise) is a national not-for-profit health services organisation, working on the entire spectrum of RMNCH+A (Reproductive, Maternal, Newborn, Child & Adolescent Healthcare), including HIV Prevention & Control and Primary Healthcare. Over last Twenty Eight years HLFPPT has gained enormous reputation and expertise in adopting novel approaches for improving Maternal and Child Health, HIV Prevention and Control, Family Planning, Skill Development, WASH and Adolescent Health Care through direct program implementation, technical assistance and capacity building. HLFPPT has emerged as India's leading Not for Profit organisation - known for being a pioneer in promoting Public Health through Social Marketing and Social Franchising strategies. HLFPPT is as a chosen collaborator for the designing, implementation and evaluation of large scale programs for Ministry of Health and Family Welfare (MoHFW), National Health Mission (NHM), State Governments and several National, Bilateral and Global development agencies as well as top Public Sector Enterprises and corporate for corporate social responsibility (CSR)

Background

HLFPPT has taken Group Mediclaim (tailor made with floater) Insurance Policy since 01-01-2005 for extending facility of reimbursement of hospitalisation expenses to our employees and their dependents (i.e. Self, Spouse, First Two Children, Dependant Parents), The present sum insured amount is Rs.1,50,000/- & Rs. 3,00,000/- per family per year as per Annexure I and Annexure II. The period of existing policy is from 01-01-2020 to 31-12-2020 and we would like to continue the said policy without any break for further period of one year from 01-01-2021 to 31-12-2021.

HLFPPT is hereby inviting bids from **Insurance companies** for providing mediclaim insurance coverage to its staffs. The details of the broad coverages are listed below in the quotation slip:

| 1 | Insured | Hindustan Latex Family Planning Promotion Trust |
|---|-------------------|--|
| | | B-14A, Second Floor, Sector-62, |
| 2 | Address | Noida - 201307, Uttar Pradesh |
| | Period | One year |
| 3 | | |
| | Policy Type | Group Mediclaim – Tailor made with Floater |
| 4 | | |
| | | INR 1, 50,000/- (Annexure I) and INR 3, 00,000/- (Annexure II) respectively, Floater Sum Insured employee plus five family |
| | Sum Assured (per | members with sub sect limit like room rent 2% of sum assured |
| 5 | family) | per day and in IC Unit 4% of sum assured per day. |
| 6 | Family Definition | Self, Spouse, First Two Kids & Dependent Parents |
| | | |

Quotation Slip:

| 8 Claim settlement procedure Standard Group Mediclaim policy for above mentioned sum insured for all family members. Maternity Coverage for Rs. 50,000/- Maternity Benefit for two living children 8 Claim settlement procedure The insurance company shall be liable to pay interest as to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as the pay interest as to pay interest as to pay interest as the pay interest as to pay interest as to pay interest as to pay interest as the pay | | | |
|--|---|---|---|
| 8 Claim settlement procedure Claim settlement procedure The insurance company shall be liable to pay interest as 8 Claim settlement procedure The insurance company shall be liable to pay interest as | | | |
| 7ConditionsMaternity Coverage for Rs. 50,000/- Maternity Benefit for two living children New Born Baby covered from Day 1 New Joiners Can be Covered from Day One Subject to Availability of CD Funds Ambulance is Covered Additions & Deletion Data on a Pro Rata Basis | | Conditions | |
| 7ConditionsMaternity Benefit for two living children New Born Baby covered from Day 1 New Joiners Can be Covered from Day One Subject to Availability of CD Funds7ConditionsAmbulance is Covered Additions & Deletion Data on a Pro Rata Basis Pre & Post Hospitalization 30 days & 60 Days are applicable excluding maternity cases. Waiver of Exclusions of 1st Year ,2nd Year ,3rd Year & 4th Year Waiver of Nine (9) Month's Waiting period Waiver of Thirty (30) days waiting period Pre-existing disease covered Waiver of First year Exclusion8Claim settlement procedureThe insurance company shall be liable to settle the cashless claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | insured for all family members. |
| 7New Born Baby covered from Day 1 New Joiners Can be Covered from Day One Subject to Availability of CD Funds7ConditionsAmbulance is Covered Additions & Deletion Data on a Pro Rata Basis Pre & Post Hospitalization 30 days & 60 Days are applicable excluding maternity cases. Waiver of Exclusions of 1st Year ,2nd Year ,3rd Year & 4th Year Waiver of Nine (9) Month's Waiting period Waiver of Thirty (30) days waiting period Pre-existing disease covered Waiver of First year Exclusion8Claim settlement procedureThe insurance company shall be liable to settle the cashless claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | Maternity Coverage for Rs. 50,000/- |
| 7New Joiners Can be Covered from Day One Subject to Availability of CD Funds7ConditionsAmbulance is CoveredAdditions & Deletion Data on a Pro Rata BasisPre & Post Hospitalization 30 days & 60 Days are applicable excluding maternity cases. Waiver of Exclusions of 1st Year ,2nd Year ,3rd Year & 4th Year Waiver of Nine (9) Month's Waiting period Waiver of Thirty (30) days waiting period Pre-existing disease covered Waiver of First year Exclusion8Claim settlement procedureThe insurance company shall be liable to settle the cashless claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | 7 | | Maternity Benefit for two living children |
| 7ConditionsAvailability of CD Funds Ambulance is Covered Additions & Deletion Data on a Pro Rata Basis Pre & Post Hospitalization 30 days & 60 Days are applicable excluding maternity cases. Waiver of Exclusions of 1st Year ,2nd Year ,3rd Year & 4th Year Waiver of Nine (9) Month's Waiting period Waiver of Thirty (30) days waiting period Pre-existing disease covered Waiver of First year Exclusion8Claim settlement procedureThe insurance company shall be liable to settle the cashless claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | New Born Baby covered from Day 1 |
| 7ConditionsAmbulance is Covered Additions & Deletion Data on a Pro Rata Basis Pre & Post Hospitalization 30 days & 60 Days are applicable excluding maternity cases. Waiver of Exclusions of 1st Year ,2nd Year ,3rd Year & 4th Year Waiver of Nine (9) Month's Waiting period Waiver of Thirty (30) days waiting period Pre-existing disease covered Waiver of First year Exclusion8Claim settlement procedureThe insurance company shall be liable to settle the cashless claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | New Joiners Can be Covered from Day One Subject to |
| 7 Conditions Additions & Deletion Data on a Pro Rata Basis 7 Pre & Post Hospitalization 30 days & 60 Days are applicable excluding maternity cases. 8 Waiver of Exclusions of 1st Year ,2nd Year ,3rd Year & 4th Year 8 Claim settlement procedure 8 Claim settlement procedure | | | Availability of CD Funds |
| 8 Claim settlement procedure Additions & Deletion Data on a Pro Rata Basis 8 Claim settlement procedure Additions & Deletion Data on a Pro Rata Basis 9 Rest Rest Rest Rest Rest Rest Rest Rest | | | Ambulance is Covered |
| 8Claim settlement procedureClaim settlement procedureClaim settlement procedureThe insurance company shall be liable to settle the cashless of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | Additions & Deletion Data on a Pro Rata Basis |
| 8Claim settlement procedureClaim settlement procedureClaim settlement procedureThe insurance company shall be liable to settle the cashless and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | Pre & Post Hospitalization 30 days & 60 Days are applicable |
| 8 Claim settlement procedure Vaiver of Nine (9) Month's Waiting period 8 Claim settlement procedure The insurance company shall be liable to settle the cashless claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | excluding maternity cases. |
| 8 Claim settlement procedure Claim settlement procedure Of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | Waiver of Exclusions of 1st Year ,2nd Year ,3rd Year & 4th Year |
| 8 Claim settlement procedure The insurance company shall be liable to settle the cashless claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | Waiver of Nine (9) Month's Waiting period |
| 8Waiver of First year Exclusion8Claim settlement procedureThe insurance company shall be liable to settle the cashless claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | Waiver of Thirty (30) days waiting period |
| 8 Claim settlement procedure Claims instantly whereas, the reimbursement claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | Pre-existing disease covered |
| 8 Claim settlement procedure claims within a maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | Waiver of First year Exclusion |
| 8 Claim settlement procedure maximum turn-around time of fifteen (15) days after submission of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | • | |
| 8 Claim settlement procedure of documents and in case of the delay reasons has to be informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | | | |
| ⁶ procedure informed to HLFPPT in writing. If reasons are not found justified then the Insurance Company shall be liable to pay interest as | 8 | | |
| then the Insurance Company shall be liable to pay interest as | | | |
| | | | |
| | | | per IRDA notification. |
| | | | |

Submission of Bid:

Interested parties may send their proposals latest by **14-12-2020** up to 16.00 pm along with RFP duly signed in sealed envelopes giving premium amount inclusive of all taxes for covering members & dependants as per the list enclosed as **Annexure I & Annexure II** (please refer the web link http://www.hlfppt.org/tender.htm to download the list),. Proposals shall be in sealed envelope super-scribing thereon "Quotation for Group Mediclaim Insurance Policy - 2021 may be submitted to Associate National Lead - Finance at HLFPPT, B-14A, 2nd Floor, Sector-62,Noida-201307,U.P.

General Terms and Conditions:

- 1. Any deviation with the quotation slip will not be accepted.
- 2. All the pages of RFP along with the proposals should be duly signed & stamped by the insurance company as a token of acceptance of the terms of RFP.
- 3. Proposals if not signed & stamped by the insurance company will be not be entertained.
- 4. The agencies should also submit an undertaking (Annexure- III) duly signed & Stamped.
- 5. Proposals received after the closing date will not be considered.
- 6. The rate quoted will be inclusive of all taxes.
- 7. Payment will be released by local account payee cheque / NEFT / RTGS.
- 8. HLFPPT reserves the right to accept or reject any proposal in full or part without assigning any reason thereof. The decision of HLFPPT in this regard shall be final and binding on the proposer.

For any clarification, additional information or query, please drop your queries by email at <u>hr@hlfppt.org</u> or alternatively contact Tel: 0120-4673673.

Annexure -3

Undertaking from Vendors

i- That we are neither related to any of your Trustees, Officers and other employees nor do we have any financial, commercial or other interests with any of the above persons in any capacity whatsoever.

ii- That we have submitted the bids in the name of M/s.....and declare that no other bids have been submitted by us in the name of any other firms/companies/proprietors/individuals which comes under the same management and related parties.

iii- We herby undertakes that in case of any violations to the above declarations at any stage of the contract , HLFPPT reserves the sole right to cancel the contract and recover the full value of the contract from us.

For and on behalf of

(Authorized Signatory with company seal /Stamp.)