

Reply to Prebid Queries for GMI GPA Tender

TENDER NO: TENDER NO. KRIDE/HR/GMIGPA/2025

04.07.2025

NAME OF WORK : "Group Medical Insurance Policy for all Employees/Officers & Dependent Family Members of K-RIDE and Group Personal Accident Insurance Policy to				
Sl. No	Clause	KRIDE, Requirement	Bidder Observation / Clarification / Amendment Sought	Response to Prebid queries
1	Group Medclaim Policy:	-	Detailed demography in excel is required	Document Enclosed as Annexure A
2	Group Personal Accident Policy:	-	Detailed demography in excel is required	Document Enclosed as Annexure A
3	Group Medclaim Policy:	-	Detailed claims MIS and summary for past 3 years (FY 22-23, 23-24 and 24-25) in excel is required	Document Enclosed as Annexure B
4	Group Medclaim Policy:	-	Improvement in coverage compared to expiring policy?	Tender Condition Prevails
5	Group Personal Accident Policy:	-	Improvement in coverage compared to expiring policy?	Tender Condition Prevails
6	Group Medclaim Policy:	-	Kindly share the Inception and end lives and premium for the past 3 years.	Document enclosed as Annexure A for the Past 2 Years.
7	Group Medclaim Policy:	-	Also, kindly share the expiring policy to confirm expiring coverages	Document Enclosed as Annexure C
8	Group Personal Accident Policy:	-	Kindly share the expiring policy to confirm expiring coverages	Document Enclosed as Annexure C
9	Tender document - Part-1 Clause 14, page No 12	EMD amount is Rs.77,700/- through E-portal.	Request assistance in waiving off the EMD and Performance Security requirement- As per IRDAI and General Insurance Council, Earnest Money Deposit (EMD) and Performance guarantee requirements are waived off for Insurance companies. This notification is attached FYR	Bid Security (EMD) clause is Deleted.
10	Tender document - Part-1 Clause 5.5, page No 9	For the subject tender, insurance coverage of Rs.25 Lakhs is stipulated; accordingly, bidders shall quote annual Premium charges for the insurance coverage of Rs.25 Lakhs.	Also confirm sum insured under GPA policy whether it should be as per list ie 12 lacs or 25 lacs given in page 9.	Sum insured under GPA policy shall be as per Annexure 3 & 4
11	Scope of Cover & Benefit : (Group Medical Insurance Policy) Annexure-2 page No 12	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist fees	Will be part of the treatment or the surgery package. OPD covers is not provided.	Tender Condition Prevails - Agreed for OPD covers not provided.
12	Scope of Cover & Benefit : (Group Medical Insurance Policy) Annexure-2 page No 12	Anesthesia, Blood, Blood products, Oxygen, Operation theatre charges, surgical appliances, medicines & drugs, diagnostic materials and X ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and cost of organs and similar expenses.	Will be part of the overall treatment cost or the procedure. OPD covers not provided	Tender Condition Prevails - Agreed for OPD covers not provided.
13	Scope of Cover & Benefit : (Group Medical Insurance Policy) Annexure-2 page No 12	Hospitalization should cover expenses incurred for treatment for Asthma, bronchitis, chronic nephritis and nephritic syndrome, Diarrhea and insidious epilepsy, Hypertension, Influenza, cough and cold. All psychiatric or psychosomatic disorders, pyrexia of unknown origin for less than 10 days. Tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, arthritis, gout and rheumatism diabetes and any illness that requires minimum 24 hours hospitalization.	Any ailments which require 24 hours hospitalization will be covered.	Tender Condition Prevails - Agreed

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14	Scope of Cover & Benefit : (Group Medical Insurance Policy) Annexure-2 page No 12	Expenses on Hospitalization for specific treatment such as Dialysis, Chemotherapy, radiotherapy, eye surgery, lithotripsy (Kidney stone removal), tonsillectomy D&C taken in a hospital nursing home/ovarian Surgery and related treatment /hormonal therapy/ Immunotherapy	The following procedures will be covered (wherever medically indicated) either as in patient or as part of Domiciliary Hospitalization or as part of day care treatment in a hospital upto 50% of Sum Insured, during the policy period: A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound) B. Balloon Sinuplasty C. Deep Brain stimulation D. Oral chemotherapy E. Immunotherapy- Monoclonal Antibody to be given as injection F. Intra vitreal injections G. Robotic surgeries H. Stereotactic radio surgeries I. Bronchial Thermoplasty J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered	The following procedures shall be covered (wherever medically indicated) either as in patient or as part of Domiciliary Hospitalization or as part of day care treatment in a hospital upto 100% of Sum Insured , during the policy period: A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound) B. Balloon Sinuplasty C. Deep Brain stimulation D. Oral chemotherapy E. Immunotherapy- Monoclonal Antibody to be given as injection F. Intra vitreal injections G. Robotic surgeries H. Stereotactic radio surgeries I. Bronchial Thermoplasty J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered
15	Scope of Cover & Benefit : (Group Medical Insurance Policy) Annexure-2 page No 13	Expenses for diagnostic X - ray laboratory	If it is part of line of treatment. OPD not covered.	Agreed for X Ray is part of line of treatment covered & not covered for OPD.
16	Scope of Cover & Benefit : (Group Medical Insurance Policy) Annexure-2 page No 13	Family = Self + Spouse + 2 Dependent Children + 2 Dependent Parents (No age restriction for parents or maximum age of 100) (3rd Child shall also covered on special cases within the family limit of self + 5) .	Family = Self + Spouse + 2 Dependent Children + 2 Dependent Parents (No age restriction for parents or maximum age of 100) (3rd Child shall be covered on special cases[Twins] within the family limit of self + 5)	Family = Self + Spouse + 2 Dependent Children + 2 Dependent Parents (No age restriction for parents or maximum age of 100) (3rd Child shall also covered on special cases [Twins]) .
17	Scope of Cover & Benefit : (Group Medical Insurance Policy) Annexure-2 page No 13	Corporate buffer of Rs. 20 lakhs	Current limit/Expiring policy is 25 lakhs	Tender Condition Prevails.
18	ANNEXURE 4 - GPA Coverages page No 15	Temporary Total Disablement - 1% of Sum Insured subject to maximum of Rs. 5,000/- per week (Up to 104 weeks)	1% of sum insured or Rs. 5,000/- or weekly salary which ever is lower for 104 weeks.	Agreed.
19	ANNEXURE 4 - GPA Coverages page No 15	Medical Extension - 10% of CSI or 40% of Admissible Claim amount whichever is less	Actual Expenses Incurred or 10% of CSI or 40% of admissible PA claim whichever is least	Agreed.
20	ANNEXURE 4 - GPA Coverages page No 15	Funeral Expenses- INR 25000/-	2% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower.	Tender Condition Prevails
21	ANNEXURE 4 - GPA Coverages page No 15	Repatriation of Mortal remains - INR 10000/-	Repatriation of Mortal remains upto 2,500	Tender Condition Prevails
22	ANNEXURE 4 - GPA Coverages page No 15	Cover for Expenses related to Burns - Actual Expenses	Not Covered	Tender Condition Prevails
23	ANNEXURE 4 - GPA Coverages page No 15	Loss of Job cover- 50% of SI	1% of the CSI subject to a maximum of Rs. 15,000 in addition to CS. Not covered 50% of SI	Agreed.
24	ANNEXURE 4 - GPA Coverages page No 15	Out Patient Department (OPD) expenses Rs.25000/-	Not Covered	Agreed.
25	ANNEXURE 4 - GPA Coverages page No 15	Purchase of blood - Rs.25000/-	Not covered	Covered if it is in line of other treatments
26	ANNEXURE 4 - GPA Coverages page No 15	Daily Cash Allowance - Rs.1000/- per day	Not covered	Agreed.

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27	ANNEXURE 4 - GPA Coverages page No 15	Ambulance charges - at actuals	Ambulance Cover-Rs.1000 per insured person any one accident or actual expenses whichever is lower	Tender Condition Prevails
28	-	-	Third Party Administrator - Selection , Inhouse is allowed?	Third Party Administrator, No restriction.
29	-	-	-	Minor relaxation is permitted with mutual consent based on the package structure of insurers. If mutual agreement not achieved tender condition prevails