



अध्यक्ष का कार्यालय वार्डन परिषद और छात्रावास प्रबंधन
OFFICE OF THE CHAIRMAN WARDENS COUNCIL & HOSTEL MANAGEMENT
भारतीय प्रौद्योगिकी संस्थान मद्रास

INDIAN INSTITUTE OF TECHNOLOGY MADRAS, चेन्नै / CHENNAI - 600 036

दूरभाष / Phone No.044 - 22578500 / 8502

ई-मेल / e-mail : ccwoffice@iitm.ac.in

Prof. T. THYAGARAJ
Chairman

No.F/OHM/STAFF/INS/QUOT/2022-23
दनांक / Date: 19/07/2022

Sir / Madam,

Sub: Request for Quotations for Tailor Made Floater Group Medi Claim Insurance Coverage (Hospitalization benefit Policy) for Staff & Dependents (Self, Spouse, 2/3 Children, Father and Mother) of the Hostel Management IIT Madras – for the year 2022-23 (from 12/08/22 to 11/08/23 –Reg.

The Hostel Management, IIT Madras, Chennai - 600 036, inviting the sealed quotations for providing Tailor Made Floater Group Medi-Claim Insurance Coverage (Hospitalization Benefit Policy) for a total number of about **140 employees + 380 dependents (Self, Spouse, 3 Children, Father and Mother for a maximum of five families and Self, Spouse, 2 Children, Father and Mother for remaining families)**, for the year 2022-23 (coverage period from 12/08/2022 to 11/08/2023). Deviation to above if any have to be justified.

The following are the requirement of coverage and feature of the policy, under the Terms & Conditions mentioned in the last page.

SECTION - I

Reimbursement
of
Hospitalization
Expenses

a) Option 1: Rs.2,50,000/- (Rupees Two Lakh and Fifty Thousand only) with the maternity coverage of **Rs.50,000/- for normal delivery and Rs.75,000/-for Caesarean (LSCS).**

Option 2: Rs.3,00,000/- (Rupees Three Lakhs only) per Annum/ Per Family with maternity coverage of **Rs.50,000/-for normal delivery and Rs.75,000/-for Caesarean (LSCS).**

b) The persons (Staff or Dependents) who are under the coverage with the existing health insurance company should be treated as continuous renewal category.

c) The conditions of Hospitalization is 24 Hours minimum, should be relaxed for specific treatments such as Dialysis, Radiation Therapy, Chemotherapy etc., as stated in Medi-claim Policy. Also, these conditions will not apply in the case, if they stay in Hospital for less than 24 hours duration, provided the treatment is such that it necessitates hospitalization and procedure involves specialized infrastructure facilities available in the hospitals.



J. Thyagaraj
20/07/2022

चेमन / CHAIRMAN
कार्यालय अध्यक्ष, वार्डन
परिषद / Council of Wardens
भारतीय प्रौद्योगिकी संस्थान मद्रास / IIT Madras
चेन्नै / Chennai-600036

	<p>d) The total period of hospitalization (24 Hours minimum) shall consist of:</p> <p>(i) the period of hospitalization at the Institute Hospital @ IIT MADRAS and</p> <p>(ii) the period of hospitalization at the referred hospitals(s)</p>
<p>SECTION – II</p> <p>Total Buffer amount and Utilization</p>	<p>a) In addition to the sum insured, an additional corporate buffer will be upto a maximum Rs.15,00,000/- (Rupees Fifteen Lakhs only) to be utilized, during the policy period.</p> <p>b) Upper Limit for utilizing for the buffer amount per Family/ Per Person is Rs.1,00,000/- (Rupees One Lakh only), on the first cum first serve basis.</p> <p>c) Utilization of expenses covered under Sec I & II, with the prior approval of Chairman, Hostel Management, IIT MADRAS.</p> <p>d) Illness Covered for Buffer Utilization</p> <ul style="list-style-type: none"> • Coronary Artery Surgery and Coronary Artery Bypass Graft. • All types of Cancer. • Renal Failure. • Stroke. • Head Injury and Poly Trauma. • Multiple Sclerosis. • Major Transplantation like Heart, Kidneys, Lung, Pancreas or Bone Marrow. • Accident claims involving expenditure more than sum insured for individuals or individual family. • Any serious complication arising out of surgery performed during the policy period. • Any major surgeries with expenditure costing more than the sum insured. • Any critical illness that may arise during the period of coverage. • SWINE Flu/ Birds Flue, Dengue and other epidemic/ Pandemic diseases and its related complications to be covered from the buffer amount (if the sum insured is not exhausted).
<p>SECTION – III</p> <p>Other Conditions</p>	<p>a) Waiver of waiting period for pre-existing diseases.</p> <ul style="list-style-type: none"> • Waiting Period for the first 30 days. • 2- or/and 4-year exclusions. <p>b) No upper age limit for claim, but for counseling or observation purpose.</p> <p>c) Dental treatment or surgery, except that requiring hospitalization, and cost of spectacles, contact lens and hearing aids are excluded.</p> <p>d) Domiciliary hospitalization is covered.</p> <p>e) 100% Cashless treatment at network hospitals.</p> <p>f) Pre and Post hospitalization included under coverage "30 and 60 days" respectively.</p>



J. Mye.
 20/07/2022
 चेअरमन / CHAIRMAN
 कौन्सिल ऑफ वार्डन्स
 Council of Wardens
 आई.आई.टी. मद्रास / IIT Madras
 चेन्नई / Chennai-600036

	<p>g) Special cases of requiring admission in IITM hospital will be justified by the authorities of institute hospital.</p> <p>h) Ambulance Services with a cap of Rs.3000/- per claim per event.</p> <p>i) Proportionate clause for exceeding the room rent waiver.</p> <p>j) Waiver of claim intimation and submission clause.</p> <p>k) Room Rent: (i) Normal: 3% of sum insured, (ii) ICU: 4% of sum insured.</p>
--	---

Terms & Conditions

1. M/s. Vidal Health Insurance TPA Private Limited, Chennai will be the Third-Party Administrator for the Insurance Policy for 2022-23 (from 12/08/2022 to 11/08/2023).
2. TPA should issue the Health Cards (**PHYSICAL CARD**) in addition to the ID Cards issued by the Hostel Management IIT Madras, both the cards should be treated as valid proof for admission to outside hospitals and staff (or/and) dependents can be admitted upon authorization from the Hostel Management IIT Madras (or/and) intimation to the TPA.
3. The details regarding number of persons to be covered and the amount of coverage are given below.

Sl. No.	Category	No. of Persons to be Covered	Sum Insured & Buffer Amount	Total Premium amount to be paid
1.	Employees	140 Persons (approx.)	Sum Insured Rs.2,50,000/- Per Family / Per Annum &	(Please quote total premium amount including GST for all sections) Rs. _____
	Spouse & Dependents	380 Persons (approx.)	Buffer Amount Rs.1,00,000/- Per Family/ Per Annum.	
	Total	520 Persons (approx)	(Total Corporate Buffer will be Rs.15,00,000/- (Rupees Fifteen lakhs only)	
2.	Employees	140 Persons (approx.)	Sum Insured Rs.3,00,000/- Per Family / Per Annum &	(Please quote total premium amount including GST, for all sections) Rs. _____
	Spouse & Dependents	380 Persons (approx.)	Buffer Amount Rs.1,00,000/- Per Family / Per Annum.	
	Total	520 Persons (Approx)	(Total Corporate Buffer will be Rs.15,00,000/- (Rupees Fifteen lakhs only)	

4. Additional information regarding claims paid under the current policy (2021-22), which may be taken into account while quoting the premium. However, the premium will be on actual number of employee basis for Group Medical Insurance Coverage – 2022-23., with the option of addition or/and deletion of the number of employees/dependents during the insurance period (12/08/2022 to 11/08/2022).



J. Mye.
 20/07/2022
 जेम्स / CHAIRMAN
 काउन्सिल ऑफ वार्डन्स
 Council of Wardens
 आई.टी.मद्रास / IIT Madras
 चेन्नई / Chennai-600036

5. Please submit the sealed quotation addressed to the Chairman, Hostel Management, IIT Madras, Chennai – 600 036, in the company letter head in the prescribed format in sealed envelope along with a copy of the IRDA certificate mentioning clearly the validity of the IRDA approval, either in person or by ordinary post on or before **10/08/2022 (Wednesday), 03.00 pm** at the Office of Hostel Management IIT Madras, Chennai – 600 036.
- 6 The quotation received will be opened on the same day at **03.30 pm** in the presence of Insurance company's representative and the tender committee on **10/08/2022 (Wednesday)**. The quotations received after the due date and time will be summarily rejected.
- 7 It is to inform that the claim dump, claim ratio and active list for the year 2021-22 (current year) will be sent through email, if requested. Therefore, the insurance company may send their request to email smi@iitm.ac.in with a copy to ccw@iitm.ac.in with the subject as: "Clarification - GMCI 2022-23 for IITM HM."
- 8 The Pre-Bid meeting will be held on 29/07/2022 (Friday) at Shishya Hall @ 03.30 P.M., of this office.
8. The Hostel Management, IIT Madras reserves, its rights to consider your offer either in part (or) full or reject without any reasons whatsoever.
9. The Tender Committee will take a decision on the sum insured to be covered for the year 2022-23.
10. The premium amount will be paid based on the actual number of hostel employees and their dependents covered with the provision for addition and deletion during the policy period. If any excess amount paid should be refunded to this office at the earliest.
11. For any clarification, kindly contact the undersigned.

With regards

Yours faithfully,

J. Thyagaraj 20/07/2022

Prof. T. THYAGARAJ

Chairman, Hostel Management,

IIT Madras, Chennai – 600 036.

Phone No. 044-22578502 (Office)



Chairman / CHAIRMAN

Council of Wardens

IIT Madras

Chennai - 600 036

STAFF MEDICAL INSURANCE CLAIM DETAILS AS ON DATE :12-07-2022 (2021-22)

SL.N O	EMP.	PRIMARY_INSURED_NAME	NATURE OF CLAIM	CLAIM AMOUNT	TOTAL BILL AMOUNT	SETTLED AMOUNT	FINAL STATUS	PAYMENT_REFERENC E NUMBER	PAYMENT_DATE
1	3001	VAISHNAVAI	Medical	35071	35071	28371	SETTLED	206200415GN00382	03-03-2022 00:00:00
2	7011	JOHN B	Surgical	35000	52842	31500	SETTLED	206700152GN00127	08-03-2022 00:00:00
3	2090	CHANDRAKASU R	Medical	45035	45035	42939	SETTLED	208201019GN00008	22-03-2022 00:00:00
4	2068	VELANKANNI R	Medical	58139	58139	52325	SETTLED	208300614GN00131	24-03-2022 00:00:00
5	3003	ARULKUMAR R	Maternity	55717	55717	50000	SETTLED	211500266GN00780	22-04-2022 00:00:00
6	2098	SARASAMMA G S	Medical	76066	81532	68459	SETTLED	211500394GN00317	25-04-2022 00:00:00
7	3001	VAISHNAVAI	Surgical	93550	170000	-	REJECTED	-	-
8	2090	CHANDRAKASU R	Medical	45980	45980	45350	SETTLED	213000592GN00070	10-05-2022 00:00:00
9	2099	MALATHI S	Surgical	29000	29001	26100	SETTLED	213300183GN00080	13-05-2022 00:00:00
10	2106	S.V.VISHNU VARDHAN	Surgical	214550	214800	193095	SETTLED	214300210GN00095	23-05-2022 00:00:00
11	2106	S.V.VISHNU VARDHAN	Surgical	3556	3556	3556	SETTLED	216100226GN00039	09-06-2022 00:00:00
12	2068	VELANKANNI R	Medical	30833	31832	23453	SETTLED	216100231GN00219	10-06-2022 00:00:00
13	7009	PRABHUDAS G	Surgical	35000	42000	31500	SETTLED	216900103GN00144	17-06-2022 00:00:00
14	7009	PRABHUDAS G	Surgical	35000	42000	31500	SETTLED	218000294GN00059	29-06-2022 00:00:00
15	7006	CHINNAIAH N	Medical	125102	136632	-	Underprocess	-	-
16	7011	JOHN B	Surgical	35000	35000	-	Underprocess	-	-
17	7015	LAKSHMAIAH G	Medical	17655	17577	15329	SETTLED	203600159GN00015	04-02-2022 00:00:00
18	7002	BABU Y	Medical	50826	51626	41945	SETTLED	130300287GN00803	30-10-2021 00:00:00
19	5051	NARAYANAMURTHY R	Surgical	71830	71830	60140	SETTLED	131300581GN00210	09-11-2021 00:00:00
20	3001	VAISHNAVAI	Medical	37679	41320	33910	SETTLED	133000605GN00004	26-11-2021 00:00:00
21	7002	BABU Y	Surgical	35000	35000	31500	SETTLED	200100062GN00055	31-12-2021 00:00:00
22	7015	LAKSHMAIAH G	Surgical	100000	100000	-	Rejected	-	-
23	7011	JOHN B	Surgical	35000	35000	-	BILLS PENDING	-	-
TOTAL.				1300589	1431490	810972			



Claims Breakup	
Settled	18 Claims
Bills Pending	1 Claim
Under Process	2 Claims
Claims Rejected	2 Claims
Total claims as on date	23 Claims

Maternity claim	1 claim	Rs.55717
Claim Above 1lakh	2 claims	
Claim Above 2 lakhs	1 claims	
Calim btw 50k - 1lakh	6 claims	