

## ADDENDUM NO. 1 TO THE

### TENDER FOR GROUP HEALTH INSURANCE POLICY FOR MPSTDC EMPLOYEES AND THEIR FAMILY MEMBERS RFP NOTICE NO.1638

**DATED 13 MARCH, 2018**

<b>THE FOLLOWING ARE THE MODIFICATIONS TO THE TENDER FOR GROUP HEALTH INSURANCE POLICY FOR MPSTDC EMPLOYEES AND THEIR FAMILY MEMBERS</b>		
THE DELETIONS FROM THE EARLIER TEXT OF THE REQUEST FOR PROPOSALS ARE INDICATED AS STRIKETHROUGHS AND THE ADDITIONS ARE UNDERLINED.		
<b>Sl. No.</b>	<b>Clause No.</b>	<b>Provision of the Request for Proposals</b>
(i)	Point no 1.3.6 of Tender	Point no 1.3.6 of Tender is revised as under: 1.3.6 "Family" means employee +Spouse + dependent children +dependent parents. Son: Till he attains the age of 25 or starts earning, whichever is earlier. Daughter: Till she starts earning or gets married, whichever is earlier. Son/Daughter suffering from permanent disability of any kind (physical or mental): No age limit.
(ii)	point no 1.3.25 of Tender	point no 1.3.25 of tender is revised as under:  1.3.25 Maternity Expenses: Maternity expense shall Rs 25,000 for Normal delivery and Rs 35,000 for C-section. Treatment expenses of Child Birth are not payable. Note: Treatment of Expenses after the Birth of the baby and incurred on the Baby shall however be covered, under the name of the Infant as the Infant is included in 'Family' from the date of his/ her Birth. Any Congenital defects and complications arising thereof (of the Infant) are also covered.
(iii)	point no 1.3.27 of Tender	point no 1.3.27 of Tender is revised as under :-  1.2.1 Options-1 Sum Insured: The Scheme shall provide coverage for meeting all expenses relating to hospitalization of beneficiary members upto Rs.1,50,000/- per family per year. The benefit shall be available to each and every member of the family on floater basis i.e.

		<p>the total reimbursement of Rs.1,50,000 (Rs. One lakh fifty thousand only) can be availed either by one individual or collectively by all members of the family.</p> <p><del>Option-2 – premium for coverage of Rs.01.00 Lakh per family for a period of one year and additional coverage – super Top-Up of Rs. 01.00 lakh per family over and above the cover of Rs. .01.00Lakhs for a period of one year</del></p>
(iv)	point no 1.3.38 of Tender	<p>point no 1.3.38 of Tender is revised as under :-</p> <p><b>1.3.38</b> The bills for pre &amp; post treatment (30 <del>60</del> days) will be put up separately to the Insurance Company by MPSTDC and the insurance company will settle all such claims within 30 days of receipt of the same from MPSTDC.</p>
(v)	point no 1.3.41 of Tender	<p>point no 1.3.41 of Tender is revised as under :-</p> <p>1.3.41 Insurance premium will be paid by MPSTDC .</p>
(vi)	point no 2.2 of Tender	<p>point no 2.2.5 in tender shall be added as under:</p> <p>2.2.5 Private Insurance Companies duly authorised by the IDRA can also participate subject to fulfillment of the following conditions.</p> <ol style="list-style-type: none"> <li>1. The bidder should have Gross written premium more than INR 1000 Crore (FY 2016-2017) .</li> <li>2. The bidder should have Solvency ratio above 1.5 times.</li> <li>3. The bidder should have in-house TPA. .</li> <li>4. The bidder should have Overall health claim settlement ratio more than 95% .</li> <li>5. The bidder should have a dedicated corporate channel/vertical to handle large corporate with dedicated RM.</li> <li>6. The bidder should have both health &amp; non health portfolios.</li> </ol> <p><b>Attach relevant document proof as per point no 1 to 6 .</b></p>
(vii)	point no 3 in Data sheet and 2.16 of Tender	<p>point no 3 in Data sheet and 2.16 of Tender is revised as under :-</p> <p>3. Proposal should remain valid for <b>30</b> days from the proposal due date.</p> <p>2.12.1 2.16 The Bids shall be valid for a period of not less than <b>30 (thirty) days</b> from the Bid Due Date. The validity of Bids may be extended by mutual consent of the respective Bidders and the Authority.(subject to change in IDRA)</p>

(viii)	point no 8 in data sheet and point no 2.19 and 2.20 of Tender	point no 8 in data sheet and point no 2.19 and 2.20 of Tender shall be deleted as under : <del>8. The Amount for EMD : Rs. 1,00,000.00 only (Rupees One Lacs only)</del> <del>2.19 Earnest Money Deposit</del> <del>2.20 Security Deposit</del>
(ix)	Annexure V Revised Employee Details	Annexure V Revised Employee Details attached herewith as Annexure V.
(x)	Annexure VI “FINANCIAL BID LETTER & FORMAT FOR FINANCIAL OFFER”	Revised Annexure VI “FINANCIAL BID LETTER & FORMAT FOR FINANCIAL OFFER” attached herewith.
(xi)	point no 1.3.29 of Tender	point no 1.3.29 of Tender is revised as under: 1.3.29 Maximum cap on following diseases subject to actual expenses as specified in the list below.

**Annexure V**

**TENDER FOR GROUP HEALTH INSURANCE POLICY FOR MPSTDC EMPLOYEES AND THEIR FAMILY MEMBERS**

**Employee strength as on 01-03-2018**

**No of Employees- 501**

**No of dependants-1560**

**Total No of Lives-2061**

<b>Employee Age band</b>	<b>No of employee</b>
0-25	12
26-30	47
31-35	24
36-40	21
41-45	39
46-50	114
51-55	135
56-60	98
above	11
<b>Total</b>	<b>501</b>

<b>Dependents Age band</b>	<b>No of Dependents</b>
DOB not available	188
0-25	687
26-30	128
31-35	54
36-40	37
41-45	96
46-50	127
51-55	84
56-60	47
More than 60	111
<b>Total</b>	<b>1560</b>

**Note- Employees and their family member demography detail shall be provided at the request of the prospective bidder.**

Annexure VI

**TENDER FOR GROUP HEALTH INSURANCE POLICY FOR MPSTDC EMPLOYEES AND THEIR FAMILY MEMBERS**

**FINANCIAL BID LETTER & FORMAT FOR FINANCIAL OFFER**

To,  
The Managing Director  
Madhya Pradesh State Tourism Development Corporation Limited  
Bhadbhada Road,  
Bhopal – 462003  
Madhya Pradesh, India

**Sub: Financial Bid for TENDER FOR GROUP HEALTH INSURANCE POLICY FOR MPSTDC EMPLOYEES AND THEIR FAMILY MEMBERS**

Dear Sir,

As a part of the Bid for Selection of “ **FOR GROUP HEALTH INSURANCE POLICY FOR MPSTDC EMPLOYEES AND THEIR FAMILY MEMBERS**” in Madhya Pradesh, we hereby make the following Financial Offer (Price Bid) to Madhya Pradesh State Tourism Development Corporation Limited for Authorization Period of One (1) years.

Option-1

<i>S.NO</i>	<i>Particulars</i>	<i>Total Premium</i>
1	<i>Premium for coverage of Rs 1.5 Lakh per family for a period of one year</i>	
2	<i>Premium for coverage of buffer of Rs 30 lakhs as per clause 1.3.28</i>	
	<i>Taxes (if any)</i>	
	<i>Total in figures</i>	
	<i>Total in Words</i>	

Note-

1. The offer will be valid for 60 days from the last date of submission of this bid.
2. We agree with all the details of the Insurance Scheme and the Terms & Conditions of the Tender. Signature with Office Seal & Date.
3. Breakup upto applicable taxes/cess/duties etc. may be given separately.
4. We agree to be bind by this offer if we are selected as the preferred bidder.

FOR AND ON BEHALF OF \_\_\_\_\_

SIGNATURE \_\_\_\_\_