



Apparel Export Promotion Council
Apparel House, Institutional Area,
Sector-44, Gurgaon-122003
Haryana

Tender Notice no: HR/Med. Insurance/2023

Dated 27.12.2023

Tender Document For Group Mediclaim Insurance Policy
For Employees of the Council.

1. Background:

Incorporated in 1978, Apparel Export Promotion Council (AEPC) is the official body of apparel exporters in India that provides invaluable assistance to Indian exporters as well as importers/international buyers who choose India as their preferred sourcing destination for garments. The Council has its Head office at Gurgaon, and Regional Offices located at Chennai, Tirupur, Mumbai, Bangalore, Kolkatta, Ludhiana, Jaipur and Delhi/NCR. The number of employees at the Council's Head Office and Regional Offices is enclosed as **Annexure-I**.

2. Salient Policy Features

S.No	Salient policy features	
1	Policy Period	1 st Feb-2024 To 31 st Jan-2025
2	Amount of sum insured in the running policy	Rs. 5.62 crore on floater basis
3	Proposed sum to be insured and no. of families	Rs. 6 lacs each for 85 families on floater basis and Rs. 10 lac for <u>one</u> family, on floater basis
4	Number of employees & dependent to be covered	Total 86 no. of employees (346 members) including parents of 41 employees, data attached as Annexure-I .
5	Detailed Family definition	Option I (As per list of employees – Annex-I) The insured employee, his/her spouse and two dependent children up to age of 28 years only (no age bar for dependent daughter who is unmarried / unemployed) – for families with following exceptions: a) One employee having insured sum of Rs.10 lacs, the family will be: insured employee, his spouse and his son b) 40 employees having insured sum of Rs. 6 lacs the family will be: insured employee, his/her spouse and dependent children c) 41 employees having insured sum of Rs. 6 lacs the family will be: insured employee, his/her spouse, dependent children and dependent parents (no. of parents' 59). d) 04 employees having insured sum of Rs. 6 lacs are single. Total 86 families (346 members)

		<p>Option II (As per list of employees – Annex –I)</p> <p>The insured employee, his/her spouse and two dependent children up to age of 28 years only (no age bar for dependent daughter who is unmarried / unemployed) – for families with following exceptions:</p> <ul style="list-style-type: none"> a) One employee having insured sum of Rs.10 lacs, the family will be: insured employee, his spouse and his son with OPD charges @ Rs. 25000/- per family b) 40 employees having insured sum of Rs. 6 lacs the family will be: insured employee, his/her spouse and dependent children with OPD charges @ Rs. 25000/- per family c) 41 employees having insured sum of Rs. 6 lacs the family will be: insured employee, his/her spouse, dependent children and dependent parents (no. of parents' 59) with OPD charges @ Rs. 25000/- per family d) 04 employees having insured sum of Rs. 6 lacs are single, with OPD charges @ Rs. 25000/- per family. <p>Total 86 families (346 members)</p> <p>Option III (As per list of employees – Annex –I)</p> <p>The insured employee, his/her spouse and two dependent children up to age of 28 years only (no age bar for dependent daughter who is unmarried / unemployed) – for families with following exceptions:</p> <ul style="list-style-type: none"> a) One employee having insured sum of Rs.10 lacs, the family will be: insured employee, his spouse and his son b) 40 employees having insured sum of Rs. 8 lacs the family will be: insured employee, his/her spouse and dependent children c) 41 employees having insured sum of Rs. 8 lacs the family will be: insured employee, his/her spouse, dependent children and dependent parents (no. of parents' 59). d) 04 employees having insured sum of Rs. 8 lacs are single. <p>Total 86 families (346 members)</p>
6	Mid-term inclusion/exclusion	<p>Natural inclusion allowed without additional premium of spouse (newlywed) and new born baby</p> <p>Other inclusion/exclusion on pro-rata basis of premium</p>

3 Procedure for submission of bids

In the above background, e-Tender or sealed quotations are invited for the Group Medical Insurance of the employees from the IRDA registered Insurance firms or through their authorized brokers having experience in providing Group Medical Insurance. The prospective bidder should be in a position to provide the requisite services through the network of renowned hospital chains at major cities, PAN India.

The eligible agencies shall submit their quotations in two separate enclosures at e-mail id tender@aepecindia.com or in sealed envelopes:

Enclosure/Envelope (A) super scribed as Technical Bid AEPC Group Medical Insurance and Enclosure/Envelope (B) super scribed as Financial Bid (Medical insurance) as described below:

3.1 Enclosure/Envelope (A)

The Technical Bid should consist of the following format, duly filled in, which shall constitute the minimum requirement for consideration of the quotation:-

S. No	Particulars/Features	Features provided by previous insurers in past & Minimum requirement	Quote/offer of the Insurer (to be filled)
1	Pre & Post Hospitalization covered for	30 & 60 days respectively	----- & ----- days respectively
2	<p>a. Pre Existing Diseases</p> <p>b. Including Thalassemia of one employee's son</p> <p>c. Including cost of intra vitreous injection avastin / lucentis /Macugen/Ozurdex/Razumab/ Accentrix etc./ which includes full hospitalization cost per dose/per eye with a maximum of five dosages per eye during the policy period. Total sublimit Rs. 100,000/- per eye.</p> <p>d. Treatment of Covid-19 /any other pandemic</p> <p>e. Including Injection for Autoimmune disorders / arthritis and ankylosing spondylitis. Limit in this case is Rs. 25, 000/- per case with maximum cap of 3 cases per year per family.</p>	<p>Covered</p> <p>Covered</p> <p>Covered</p> <p>Covered</p> <p>Covered</p> <p>Covered</p>	<p>whether covered / not covered (to be specified)</p> <p>-do-</p> <p>-do-</p> <p>-do-</p> <p>-do-</p>
	<p>f. Investigation charges and medicines charges levied during hospitalization will be reimbursed in full irrespective of room occupied. Pro-rata deduction will not be applicable on investigation charges and medicines.</p> <p>g. Nursing charges would not be clubbed with room rent for arriving at eligibility.</p> <p>h. Surcharges / Registration / Service charges levied by the hospital or any other charges of similar nature would be payable under the policy.</p>	<p>Covered</p> <p>Covered</p> <p>Covered</p>	<p>-do-</p> <p>-do-</p> <p>-do-</p>

	<p>i. The responsibility to convince the hospital to charge GIPSA rates lies with the insurer or its representatives. Employee will not be liable to pay additional amount, if hospital charges more than agreed GIPSA rates. In case of non-agreement between the hospital and the insurer/its representative the benefit will go to the employee and accordingly direct payment/reimbursement will be made by the insurer / its representative.</p> <p>i. In case of death the minimum hours hospitalization condition to be waived off.</p> <p>k. Dialyzer charges to be included in the dialyses treatment.</p>	<p>Covered</p> <p>Covered</p> <p>Covered</p>	<p>-do-</p> <p>-do-</p> <p>-do-</p> <p>-</p>
3	First 30 days exclusion and first 1 year exclusion	Covered	Waived / not waived (to be specified)
4	<p>Maternity expenses benefit</p> <p>9 month waiting period</p> <p>Baby cover</p>	<p>maximum Rs. 50000/- (normal delivery)</p> <p>maximum Rs. 75000/- (in case of caesarian)</p> <p>waived off from day one</p>	<p>Maximum Rs.....</p> <p>Waived / not waived</p> <p>From day one/or -----</p> <p>(To be specified)</p>
5	Cataract operation	Maximum Rs. 40,000/- per eye uniform for all including cost of laser and multifocal lenses within the limit. PPN charges	<p>Maximum Rs.....</p> <p>whether covered / not covered (to be specified)</p>
6	Domiciliary Hospitalization	Covered	Covered / not covered if covered, details thereof / conditions
7	<p>Day care treatment conditions</p> <p>The day care list will also be inclusive of day care Medical Treatment undertaken due to advancement of technology.</p>	<p>Covered</p> <p>Covered</p>	<p>_____ Nos. / types of day care treatments to be covered. (with list of treatment)</p> <p>Whether covered / not covered (to be specified)</p>
8	Corporate Floater	Minimum Rs.15.00 lacs	Maximum Rs. _____
9	Room Rent Charges	<p>2% & 4% of SI for officers level emp.</p> <p>1% & 2% of SI for staff level emp.</p>	
10	Widow / Widower cover	In case of unfortunate demise of employee, dependents coverage	

		can continue till the expiry	
11	Age Band/ Age limit	No age limit	Specify_____
12	Mid-term natural inclusion and exclusion / otherwise	Yes	yes / no (with conditions), if any
13	Premium calculation	Per family / per member (Proportionate on premium)	<p>Option I Per family/per member for - insured sum of Rs. 6 lakh each for 85 families on floater basis. - and Rs. 10.00 lakh for 1 family on floater basis Total 86 families</p> <p>Option II Per family/per member for - insured sum of Rs. 6 lakh with OPD charges of Rs. 25000/- per family for 85 families on floater basis. - and Rs. 10.00 lakh with OPD charges of Rs. 25000/- per family for 1 family on floater basis Total 86 families</p> <p>Option III Per family/per member for - insured sum of Rs. 8 lakh each for 85 families on floater basis. - and Rs. 10.00 lakh for 1 family on floater basis Total 86 families</p>

3.2 Additional Technical Information required: The Insurers may give their proposal after providing the above said basic requirements. However the Technical Bid shall also cover the additional features offered on following format:

S.no	Particulars/Features	To be filled by the Insurer
1	Name of Insurer Company	
2	IRDA Membership No.	
3	Address and contact details of Registered Office	
4	Year of Establishment and operation in India	
5	Turnover in Health Insurance sector - last 3 years	

6	Address and contact details of Operating Branch Office	
7	Details of individual(s) who will serve as the point of contact/ communication for the Council	
8	Pan no. & GST Regn. No.	
9	List of Major 10 existing Clients of Group Health Insurance (self-attested)	
10	List of Hospitals offered under cashless scheme – city/State wise (All India Level)	<i>To be attached</i>
11	Exclusions	<i>To be specified</i>
12	Special conditions	<i>To be specified</i>
13	Special benefits/offers	<i>To be specified</i>
14	TPA details	<i>To be specified</i>
15	Value added services etc.	<i>To be specified</i>

3.3 Envelope (B) - Should include the financial bid (excluding taxes) **in a separate enclosure of mail/sealed cover super scribing 'Financial Bid for AEPC Group Medical Insurance Policy'** as per following format:

FINANCIAL QUOTE			
Option I			
s. no	Amount of Sum insured	No. of Families to be covered (including parents)	Lump sum quote for one year excluding GST (Rs.)
1	Rs. 6 lakh (floater) per family	85 Families	
2	Rs. 10 lakh (Floater) per family	01 Family	
3	Total Lump sum quote for one year (excluding GST)	86 Families/ 346 Members	In Rs.
In words: (Rupees)			
4	Total Premium amount including GST @.....% = Rs.		
Option II			
s. no	Amount of Sum insured	No. of Families to be covered (including parents)	Lump sum quote for one year excluding GST (Rs.)

1	Rs. 6 lakh (floater) with OPD charges of Rs 25000/- per family	85 Families	
2	Rs. 10 lakh (Floater) with OPD charges of Rs 25000/- per family	01 Family	
3	Total Lump sum quote for one year (excluding GST)	86 Families/ 346 Members	In Rs.
In words: (Rupees)			
4	Total Premium amount including GST @.....% = Rs.		
Option III			
s. no	Amount of Sum insured	No. of Families to be covered (including parents)	Lump sum quote for one year excluding GST (Rs.)
1	Rs. 8 lakh (floater) per family	85 Families	
2	Rs. 10 lakh (Floater) per family	01 Family	
3	Total Lump sum quote for one year (excluding GST)	86 Families/ 346 Members	In Rs.
In words: (Rupees)			
4	Total Premium amount including GST @.....% = Rs.		

- Note: a. Quote separately for s. no. 1 to 3
b. Taxes are to be quoted separately
c. The TDS would be deducted at the time of payment.

4 Quotation through e-tender or sealed envelope: Please send your best quote (both Technical; Enclosure/Envelope (A) and Financial bid; Envelope (B) separately) at exclusive tender mail id: "tender@aepecindia.com" Or in a sealed envelope super scribing "Quotation for Group Mediciam insurance policy" latest by **10th January, 2024, 5.30 PM**, addressing to:

**The General Manager - HR
Apparel Export Promotion Council,
Apparel House, Sector-44, Institutional Area,
Gurgaon-122003**

5 Schedule of Bidding Process

The AEPC shall endeavor to adhere to the following schedule:

S. no	Event description	Date
1	Last date for receiving queries	04.01.2024 (Thursday)
2	AEPC response to queries latest by	05.01.2024 (Friday)
3	Bid Due Date	10.01.2024, 5.30 PM (Wednesday)
4	Opening of the Bids	11.01.2024 (Thursday)
5	Presentation by shortlisted bidders	16 & 17.01.2024 (Tuesday & Wednesday)
6	Announcement of selected Bidder within 3 days of presentation of shortlisted bidders	
7	Letter of Award (LOA) / Signing of Agreement Within 3 days of Announcement of selected Bidder	

Note: The submission and opening of bids will be through e-tendering process or in sealed envelopes (hard copy).

Tender document can also be downloaded from the AEPC website www.aepcindia.com → Resources → Tenders

6 Others conditions:

(a) The AEPC may, in its absolute discretion but without being under any obligation to do so, update, amend or supplement the information, assessment or assumptions contained in these tender documents.

(b) The issue of this notice does not imply that the AEPC is bound to select and short-list Bid for award of project or to appoint the selected Bidder, as the case may be, for the Project and the Authority reserves the right to reject all or any of the Applications without assigning any reasons whatsoever.

For any further clarification, please contact Ms. Tripti Raman, Deputy Director (HR) at: 0124 2708146 - Direct, Mob: 9910909581 / 9899119313 email: traman@aepcindia.com

With best regards,

Veena Merchant
General Manager – Human Resources