

TENDER FOR TAILOR-MADE
GROUP MEDICAL INSURANCE
POLICY FOR THE PERIOD FROM
20/10/2022 TO 19/10/2023
COVERING WEST BENGAL POLICE
EMPLOYEES I.E. POLICE
PERSONNEL / MINISTERIAL STAFF/
RETIRED PERSONNEL / FAMILY
PENSION HOLDERS.

WEST BENGAL POLICE

TENDER NOTICE No.WBPGMIP-02/2022-2023.

Sealed Tender is invited from the reputed **Public Sector General Insurance Companies**, having at least five years of experience and handling Group Medical Insurance of 50,000 or more persons for one year during last five years for **West Bengal Police Tailor-Made Group Medical Insurance Policy** for the period from **20/10/2022 TO 19/10/2023** covering Police Personnel, Ministerial Staff, Retired Personnel and Family Pension Holders in West Bengal Police.

The main features of West Bengal Police Tailor-Made Group Medical Insurance Policy for 2022- 2023 are as follows:

1. The Policy is open for serving and Retired Employees of West Bengal Police from the rank of Group D staff to DG & IGP. Non-police employees such as ministerial staff working in police establishments, nurses & other staff working in Police Hospitals and family pension holders etc. are also eligible to join this policy. The nature of the policy is voluntary.
2. The period of the Policy will commence from 00.01 Hrs of 20.10.2022 to 23.59 Hrs of 19.10.2023.
3. a) The Sum Insured will be **Rs. 2,50,000/- (Rupees Two Lakhs Fifty Thousand)** only on family floater basis for medical treatment on hospitalization benefits.

b) A buffer amount of maximum of **Rs. 2,50,000/- (Rupees Two Lakhs Fifty Thousand)** will be allowed per family on first come first served basis for the employees / their notified family members with an overall limit of corporate buffer of Rs.1,00,00,000/- (One Crore Only). **That after exhaustion of sum insured, buffer will be applicable for the on-going treatment of 8 (Eight) specific major critical illnesses** namely **Heart attack/ Heart surgery, Cerebral attack/ Cerebral surgery, Organ transplant, Cancer, Renal failure requiring regular dialysis, Septicaemia with multiple organ failure, Treatment of Covid-19 (including ICU/Ventilation/ECMO facility) and Major Accident/ Injury.**

c) No Sub-limits shall be applicable to release the buffer in the event of named critical illness and buffer would be allowed on the recommendation of Police Directorate with approval from the Insurer as per WBHS rate.

4. a) The maximum family size available under the scheme will be 1+1+2+2 i.e. (i) Primary Member + (ii) Spouse (Husband/ Wife) + (iii) Any of 2 from unmarried dependent children/ unmarried dependent brother(s)/ unmarried dependent sister(s) (iv) Either set of dependent Parents or Parents-in-laws.
- b) For unmarried, unemployed and dependent son, the age limit will be 25 years. There will be no age limit for unmarried/ unemployed / widowed / divorcee / dependent daughters or sisters. For unmarried, unemployed and dependent brothers the maximum age limit will be 21 years. However, in case of any handicapped dependent son or brother unable to earn his livelihood, no age limit will be applicable subject to production of handicapped certificate.
- c) In case of parents or parents-in-laws, any one set may be chosen by the *primary member for coverage*.
- d) Divorcee Daughter or Sister will be accepted as dependent only when (1) by the decree of law they will not receive alimony from their ex-husband after completion of divorce procedure (2) they are unemployed and (3) financially dependent on the Police Employee.
5. a) The membership of Police Personnel and Ministerial Staff retiring during the policy period will continue till the expiry of the policy subject to payment of full premium for the segment opted at the commencement of the policy.
- b) Retired Police Employees up to the age of 80 years will be eligible for becoming members of this policy. Family size for them will be 1+1 i.e. primary member + spouse (Husband/ Wife).
- c) If the retired employee has any handicapped son/ daughter unable to earn livelihood and thereby financially dependent upon him/ her, he/ she has to be covered irrespective of the age as + 1 member over and above family size of 1+1 for Retired Police person.
- d) For family pensioners (aged below 60 years), family size will be 1+2 i.e. primary member + 2 unmarried dependent children.** However, in case of any handicapped dependent son not able to earn his livelihood, no age limit will be applicable subject to production of handicapped certificate and age limit of others as mentioned at para-4(b) shall be applicable as usual.
- e) For family pensioners (aged 60 years above), family size will be 1 i.e. primary member.** However, in case of any handicapped dependent son/daughter not able to earn his livelihood, no age limit will be applicable subject to production of handicapped certificate.

6. The company has to provide cashless treatment at rates applicable under **West Bengal Health Scheme** in selected Government and private hospitals / nursing homes at various places of all over West Bengal up to sub-division level. Schedule of these rates is available at the web-link <https://wbhealthscheme.gov.in> / <http://wbfin.gov.in/writereadddata/5.%20Revised%20Rate%20List.pdf>. Cashless treatment has also to be provided at CMC, Vellore and in good hospitals at Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneswar, Bokaro, Jamshedpur, Gauhati, Dhanbad and Ranchi at the rates agreed upon between the Insurance Company and the concerned hospitals.
7. The scheme will provide for 30 days pre-hospitalization and 60 days post-hospitalization benefits on re-imburement basis.
8. Premium will be paid in four instalments in December, February, March and April.
9. Maternity benefits have to be covered from the date of introduction of the policy or an employee becoming the member whichever is later but without pre and post hospitalisation expenditure.
10. For a Claim to be admissible there should be a clear case of admission into a Hospital or Nursing Home on the advice of a Registered Medical Practitioner, except in case of emergency where suitable evidence of admission will exist in the claim procedure. Claim will be dealt with as per policy conditions. Hospitalization in a Ayurveda and Homeopathic hospital have to be allowed up to 20% of the sum insured subject to exclusion in case of Ayurveda treatment like massages, spa, shirodhara, udhawarthanam, adhyangam, kayasekham, and similar treatment.
11. The Pre-Existing diseases will be covered for the beneficiaries of this Tailor-made Group Medical Insurance Policy issued to the West Bengal Police Directorate implying that Clauses of exclusion of Pre-Existing diseases in terms and conditions of Standard Medical Insurance Policy will remain waived.
12. All Clauses of standard Group Medical Insurance Policy about fixing percentage of sum insured for room rent, doctors' charges and other procedures have to be waived.
13. New born babies of the beneficiary have to be covered under the Scheme from birth for treatment of baby.
14. The operative Clauses 2.1, 2.2 and 2.3 of Standard National Mediclaim Policy about fixing percentage of sum insured for room rent, doctors' charges and other procedures will remain waived.

15. The Scheme will be open for joining for 90 days but newly recruited employees may join the policy during its continuation. In cases of child's birth / adoption and marriage of the primary members, number of family members will increase.
16. Bed Charges and package rates for treatment of various diseases, procedures, consultation etc. shall be that of West Bengal Health Scheme as approved by Government of West Bengal. However, final rates may be decided by negotiation.
17. The Maternity benefits (applicable only for Female Employee or Spouse of Male Employees) will be available after completion of 9 months coverage of the prospective mother from the date of introduction of the Policy or the midterm inclusion of the prospective mother, whichever is later. Maternity Benefits will be applicable, but without pre and post hospitalisation expenditure, for two deliveries or two living child (whichever is earlier).
18.
 - a) **Performance Review:** IGP, Welfare, WB / DIGP (P &W), WB has to be kept informed of day to day running of the policy. Monthly report on settlement of claims has to be submitted to the DIGP (P &W), WB /IGP (Welfare), WB and concerned Unit In-charges. The report should have details of claims settled and rejected containing time taken in settlement and reasons along with justification of under payment or rejection, if any. **This information should also be provided to the claimants in reference to their claims.**
 - b) DIGP (P & W), WB will hold monthly review meeting (Tri-party) at West Bengal Police Directorate.
19. Extensive awareness campaigns have to be organised by a team comprising Senior Officers of all the three parties i.e. West Bengal Police Directorate, Insurance Company and TPA at all the units.

Three mid-term review meetings will be organised in three clusters i.e. Western, Presidency and Northern Zone.
20. TPA will have to provide membership cards to all the employees and their dependants within one month of getting the data from a particular unit. The TPA will have to appoint its representative at all districts headquarters and bother important places earmarked by West Bengal Police Directorate for smooth hospitalisation and settlement of claims. **The performance of the TPA will be reviewed quarterly on the established Medical Insurance parameters and if the performance of the TPA is not found satisfactory, it may be changed by the parties of the agreement with mutual consent.**

21. A reputed registered TPA having valid & updated Registration Certificate of IRDAI, 5 years of experience of dealing with Group Mediclaim Policies of a group having strength of 30,000 or more family members and branch office in West Bengal at least for last 5 years has to be appointed in discussion with and consent of West Bengal Police Directorate to provide the best facilities to the beneficiaries as per the Scheme for which suitable guidelines will be issued to them from time to time by the West Bengal Police Directorate. The appointment of TPA will be done on the basis of presentation given by the interested parties Jointly to Insurance Co. and West Bengal Police Directorate.
- Selected TPA will have to appoint its representatives at all district headquarters and other important places earmarked by West Bengal Police Directorate to deal with the claims.
22. i) Cashless facility at the empanelled Government as well as private hospitals has to be provided subject to the Sum Insured and package rates as per West Bengal Health Scheme. Cashless facility has also to be provided from the non-empanelled hospitals / nursing homes / Govt. hospitals in case of emergency on recommendation of Police Directorate subject to the Sum Insured and the Disease-wise Package rates agreed upon at the request of the Insured and due approval of the Insurer.
- ii) Any addition or deletion of the hospitals will be with the approval of the Police Directorate.
- iii) Any violation of terms and conditions by any empanelled hospitals / nursing homes will be dealt with strictly by the TPA and Insurance Company and should be brought to the notice of the IGP, Welfare, WB / DIGP (P & W), WB for any administrative or legal action, if required.
- iv) The empanelled hospitals will be treated as Class-I hospitals irrespective of number of beds and other facilities except in case where any hospital is voluntarily ready to accept a lower classification.
- v) No private hospital / nursing home as well as Govt. hospital will be classified for providing cashless treatment or reimbursement.
23. TPA and Insurance Company will make arrangements for providing outdoor treatment, investigations / procedures at West Bengal Health scheme rates for the members in empanelled nursing homes and hospitals.

24. i) Reimbursement claims have to be settled within 45 days of submission subject to providing all necessary documents required for settlement of claims. In case of query, the same should be sent to the concerned unit as well as to the claimant immediately. In cases of delay, the Police Directorate and the claimant will be at liberty to claim delay charges up to 1% of claim per 30 days of delay.
- ii) **After exhausting sum insured, buffer will be applicable for eight critical diseases. Buffer amount will be allotted by West Bengal Police Directorate.**
25. Network Hospitals / Nursing Homes are to provide 'Cashless Claim Treatment Facility'. Insurance Company and TPA shall ensure hassle-free cashless treatment at agreed upon rates from their enrolled hospitals / nursing homes all over the state and Hospitals / Nursing Homes outside the State i.e. at Vellore, Bangalore, Hyderabad, Delhi, Chennai, Cuttack, Bhubaneswar, Bokaro, Jamshedpur, Guwahati, Dhanbad and Ranchi including Christian Medical College, Vellore. Insurance company and TPA will settle the claims of the hospitals within 45 days of submission of necessary papers by the hospitals. In case of requirement of additional papers, the same will have to be intimated to the Unit concerned and the claimant within 15 days of receipt of the claim.
26. Admissions in the hospitals/nursing homes and reimbursement claims of insured persons will be settled on the basis of a certificate of membership in WBP Tailor Made Group medical Insurance Policy issued by the competent authority of the concerning districts / Unit to the effect that the employee has consented to become the member of the Scheme till the salary of the month of November is prepared and thereafter to the effect that he/she has paid the first instalment / full premium. However, West Bengal Police will provide the list of particulars of family members of the primary members.
27. In case of any dispute or disagreement between the parties to the MOU, the same shall be referred to an arbitrator in writing and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration if the Insurance Co. has disputed or not accepted liability under or in respect of this Policy.
28. The policy will be open for continuous as well as periodical (Quarterly) review.

29. A MOU will be prepared in two copies within 15 days on accepting the tender which will be valid for 01 (one) year i.e. from 20/10/2022 to 19/10/2023.
30. The company has to quote rates as below:
- i) Premium for a family of four members (Without parents or in-laws) as defined in Point No. 4(a) & 4(b).
 - ii) Premium for a family of six members (With parents or in-laws) as defined in Point No. 4 (a), 4(b) & 4(c).
 - iii) Premium for family of family pension holder (aged below 60 years without parents/in-laws) as defined in Point No. 4(a), 4 (b) and 5(d).
 - iv) Premium per family (Retired Employees) as defined in Point No. 5(b) & 5(c).
 - v) Premium per family of family pension holder (above 60 years) as defined in Point No. 5 (e).
31. **Premium rates should be quoted per family including all tax/ GST.**

Schedule of Tender procedure:

| Sl. No. | Items | Scheduled time & date(s) |
|---------|---|----------------------------|
| 1. | Starting of submission of sealed Tender in the drop box kept in the Mediclaim Cell, WBPD, Ground Floor, Bhabani Bhawan, Kolkata-700027. | 28/06/2022 from 11:00 hrs. |
| 2. | Closing date of submission of Tender | 19/07/2022 at 16:00 hrs. |
| 3. | Opening of the Technical Bid. | 20/07/2022 at 16:00 hrs. |
| 4. | Opening of the Financial Bid. | 22/07/2022 at 16:00 hrs |

32. These are only broad features of the policy requirements and not an exhaustive description of the policy. West Bengal Police Directorate reserves the right to negotiate the same.

33. CONDITIONS TO BE FOLLOWED IN SUBMITTING TENDERS

The following conditions should strictly be followed in submitting tenders:

- i. The bidder (Insurance Company) should be a Public Sector General Insurance Company authorized to conduct business of Group Medical Insurance by the IRDA (Insurance Regulatory and Development Authority).
- ii. The Insurance Company should have experience of handling Group Medical Insurance of 50,000 or more persons for 1 year during last five years.
- iii. The insurance company should have Head Quarters or Regional Office at or around Kolkata.

- iv. The Insurance Company should strictly follow the Insurance Coverage as mentioned in the tender notice.
- v. The policy should be counted on the number of Police Employees.
- vi. The policy will be open for continuous as well as periodical (Quarterly) review.
- vii. A MOU will be prepared in two copies within 15 days on accepting the tender which will be valid for 01 (one) year i.e. from 20/10/2022 to 19/10/2023. One copy will be retained by the Insurance Company (L1-Bidder) and the other copy will be kept at West Bengal Police Directorate. This MOU will form part of the policy.
- viii. The Policy cannot be withdrawn unilaterally by the Insurance Company in Midterm. Notwithstanding anything to the contrary, the contracting parties may change the terms and conditions of the policy with mutual consent. If any discrepancy/dispute arises to settle any claim or any dispute or disagreement between the parties to the MOU, the same will be settled by mutual discussion. If the dispute is not resolved, the same shall be referred to the arbitrators in writing and arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996. 03 Arbitrators will be appointed, 01 (one) from the West Bengal Police Directorate, 01 (one) from the selected Insurance Company and 01 (one) the neutral mutually agreed upon person, all having experience of dealing with insurance.
- ix. The Insurance Company Should submit the following documents:
 - a) Experience Certificate: Proof of covering a minimum 50,000 person under Group Medical Insurance in any one year during last five years.
 - b) GST Registration Certificate duly attested.
 - c) Solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.
 - d) IRDA license to conduct Group Medical Insurance business duly attested by a Gazetted Govt. Officer.
 - e) Annexure – A.
 - f) Annexure – B.
 - g) Annexure – C.
 - h) All documents are to be submitted with proper signature, date and stamp. Any discrepancy / divergence in the documents will lead to rejection of such bid submitted by the concerned bidder.

- x. Tender Notice can be downloaded from the West Bengal Police website **www.wbpolice.gov.in**.
- xi. The tender is to be submitted in the Tender Box to be kept in the Mediclaim Cell, West Bengal Police Directorate, Bhabani Bhawan, Ground floor (Room No-008) during office hours except holidays.
- xii. Time schedules for the tender should strictly be followed as mentioned in the tender notice.
- xiii. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to negotiate with the lowest bidder.
- xiv. A bidder will quote all the information as mentioned in it. Tender Accepting Authority is not bound to accept the Bidder quoting the lowest rate of premium. In that case tender Accepting Authority will explain the reason of non- acceptance of the rate of the premium to the said bidder.
- xv. The Tender Accepting Authority of West Bengal Police Directorate reserves the right to accept or reject any bid or cancel the tender process and rejects all bids at any time without assigning any reason prior to the award of contract, without thereby incurring any liability to the bidders after putting up a notice in the website: www.policewb.gov.in.
- xvi. During the scrutiny, if it comes to the notice of tender inviting authority that the credential or any other documents found incorrect / manufactured / fabricated, that bidder would not be allowed to participate in the tender and that application will be out- rightly rejected without any prejudice. It may also attract penal action as per law.
- xvii. Documents to be submitted in Technical Bid:**
 - a) Experience Certificate: Proof of covering a minimum 50,000 persons under Group Medical Insurance in any 1 year during last (05) Five years.
 - b) GST Registration Certificate duly attested.
 - c) The bid should be accompanied with solvency certificate as fixed or recommended by the IRDA for a minimum period of 01 (one) year of the respective Insurance Company.
 - d) IRDA license to conduct Group Medical Insurance business duly attested by a Gazetted Govt. Officer.

- e) Annexure-A:
- f) Annexure-B:
- g) Annexure-C:

The Insurance Company should have Headquarters or Regional office at or around Kolkata. They should submit their office address in details and name of the concerned officer who is submitting the tender along with his designation by Annexure-C.

xviii. Financial Bid:


- a) The scheme will provide insurance coverage more or less 30,000 Number of Police Employees for the period from **20/10/2022 to 19/10/2023**.

b)

| | | |
|------|--|------------|
| i) | Premium for a family of four members (Without parents or in-laws) as defined in Point No. 4(a), 4(b) & 5(a) | Rs. |
| | | In Number: |
| | | In words: |
| ii) | Premium for a family of six members (With parents or in-laws) as defined in Point No. 4(a), 4(b), 4(c) & 5(a). | Rs. |
| | | In Number: |
| | | In words: |
| iii) | Premium for family of family pension holder (aged below 60 without parents/in-laws) as defined in Point No. 4(a), 4 (b) and 4 (d). | Rs. |
| | | In Number: |
| | | In words: |
| iv) | Premium per family (Retired Employees) as defined in Point No. 5 (b) & 5 (c). | Rs. |
| | | In Number: |
| | | In words: |
| v) | Premium per family of family pension holder (aged 60 above) as defined in Point No.5 (e). | Rs. |
| | | In Number: |
| | | In words: |

- xix. **All the applicable taxes should be included in premium quoted.**
- xx. The details of the financial bid shall be furnished in the above mentioned format.
- xxi. This will be a direct policy between the Insurance Company and West Bengal Police Directorate and there will be no agent or intermediary.
- xxii. Information relating to the examination, clarification, evaluation, comparison of bids and recommendations for the award of contract shall not be disclosed to bidders or to any other person not officially concerned with such process until the letter of Award/MOU is issued.
- xxiii. If any information is required to submit the tender, the bidder may contact the Deputy Inspector General of Police (Planning & Welfare), West Bengal, having office at West Bengal Police Directorate, Bhawani Bhawan, Ground Floor, Alipore, Kolkata-700027 during office hours except holidays.

Kolkata,
The 28th June, 2022.



(Kallol Ganai)
Inspector General of Police,
Welfare, West Bengal
&
Chairman of the Tender Committee

ANNEXURE-A

PRE-QUALIFICATION APPLICATION

To
**The Director General & Inspector General of Police,
West Bengal,
Bhabani Bhawan, Alipore,
Kolkata – 700027.**

Ref: TENDER FOR **TAILOR-MADE GROUP MEDICAL INSURANCE POLICY** FOR THE PERIOD FROM **20/10/2022 TO 19/10/2023** COVERING WEST BENGAL POLICE EMPLOYEES I.E. POLICE PERSONNEL / MINISTERIAL STAFF / RETIRED PERSONNEL / FAMILY PENSION HOLDERS VIDE TENDER NOTICE NO. WBPD/GROUP MEDICAL INSURANCE 02/2022-2023.

Dear Sir,

Having examined the Statutory, Non-statutory & N.I.T. documents, I / we hereby submit all the necessary information and relevant documents for evaluation.

The application is made by me / us on behalf of
..... in the capacity
..... duly authorized to submit the order.

The necessary evidence admissible by law in respect of authority assigned to us on behalf of the group of firms for Application and for completion of the contract document is attached herewith.

We are interested in bidding for the Insurance given in Enclosure to this latter.

We understand that:

- 1) Tender Inviting & Accepting Authority reserves the right to reject any application without assigning any reason.

Enclosure(s):

- 2) Statutory Documents.
- 3) Non Statutory Documents.

Date:

.....

Signature of applicant
including title and capacity in which application is
made.

ANNEXURE-B
AFFIDAVIT

TO BE FURNISHED IN A NON-JUDICIAL STAMP PAPER OF APPROPRIATE VALUE DULY NOTARIZED

1. I, the under-signed do certify that all the statements made in the attached documents are true and correct. In case of any information submitted proved to be false or concealed, the application may be rejected and no objection/claim will be raised by the under-signed.
2. The under-signed also hereby certifies that neither our firm M/S nor any of constituent partner had been debarred to participate in tender by the West Bengal Police Department or any State Government /Central Government or disqualified in participating in the Government schemes as per IRDA guidelines during the last 5 (five) years prior to the date of this N.I.T.
3. The under-signed would authorize and request any Bank, person, Firm or Corporation to furnish pertinent information as deemed necessary and/or as requested by the Department to verify this statement.
4. The under-signed understands that further qualifying information may be requested and agrees to furnish any such information at the request of the Department.
5. Certified that I/we have applied in the tender in the capacity of individual/ as a partner of a firm / office bearer and I have not applied severally for the same job.
6. Certified that I/we have submitted the bid as a single entity only and have not formed a Consortium for the scheme.
7. Certified that our organization has experience of covering minimum 50,000 persons under Group Personal Accident Insurance in any 1 year during last (05) five years.

Certified that I/we the undersigned have read and understood the entire tender documents and terms and conditions. I/we will abide by the same and thereafter I/we submit all the necessary information and relevant documents for evaluation.

Signed by an authorized officer of the Insurance Company

Name & Designation of the officer

Name of the Insurance Company with Seal

Date:

ANNEXURE-C

STRUCTURE AND ORGANISATION

1. Name of Applicant : _____

2. Office Address : _____

Telephone No. : _____

Fax No. : _____

3. Name(s) and Address(es) of Principal Financers : _____

4) PAN/ TAN No. _____

5) GST Registration No. _____

6) IRDA Registration No. with validity period _____

7. Please attach an organisational Chart of the company along with the names, designations, office address and brief bio-data of the key officials of the registered headquarters and the office to deal with this policy.

Signed by an authorized officer of the Insurance Company

Name & Designation of the officer

Name of the Insurance Company with Seal

Date: