Tata Institute of Social Sciences-Saksham

(A Deemed University, established under Section 3 of the UGC Act, 1956)
V.N. Purav Marg, Deonar, Mumbai 400088

Expression of Interest (EOI)

Notice Inviting Expression of Interest for Procurement of Health Insurance for Employees of Saksham Project.

Invitation date: 11th May 2023

Deadline for applications: 25th May 2023

Project Duration: 01st June, 2023 – March 31, 2024 (Policy Required for the mentioned term with Significant attrition as a part of planned transition on December 31 2023)

I. Background

The Tata Institute of Social Sciences (TISS) was established in 1936 as the Sir Dorabji Tata Graduate School of Social Work. In 1944, it was renamed as the Tata Institute of Social Sciences. The year 1964 was an important landmark in the history of the Institute, when it was declared Deemed to be a University under Section 3 of the University Grants Commission Act (UGC), 1956.

Since its inception, the Vision of the TISS has been to be an institution of excellence in higher education that continually responds to changing social realities through the development and application of knowledge, towards creating a people-centered, ecologically sustainable and just society that promotes and protects dignity, equality, social justice and human rights for all.

Saksham (which means "making capable" or "Self-Reliant" in Sanskrit) is a Tata Institute of Social Sciences project with Central TB Division, Ministry of Health & Family Welfare, Government of India with special focus on MDR & XDR TB in state of Maharashtra, Karnataka, Gujarat & Rajasthan through structural and psycho-social support interventions.

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Minimum Benefits expected in Policy

Saksham carries field visit (counselor) to reach out to DRTB Patients. Each new patient is registered for first initial counselling service followed by multiple follow up visit either over phone or home visit. We would need dedicated RM for claim settlement and solving query of employees.

Option A:- Exclusive for Employees

Sr. No	Basic Details
1.	Family Structure- Only Individual Employee* (Details of total members shared below)
2.	Room Rent Restricted for normal & for ICU.
3.	Day Care Treatment: Standard Coverage as per industry Practice
4.	No Waiting Period for Pre-Existing Diseases
5.	No 30 days waiting period -Coverage from day 1.
6.	Pre & Post Hospitalization (30 days & 60 days)
7.	Maternity for Female Employees
8.	Ambulance charges
9.	Critical Illness coverage
10.	Coverage of Alternate Medication

Sum Insured:- We need proposal for 2.5 Lacs / 3 Lacs for each employee and corporate floater 10 times of SI subject maximum to 30 lacs

Age	Male	Female	Total
0-5 years	2	1	3
6-18 years	1	0	1
19-30 years	12	9	21
31-45 years	100	40	140
46-55 years	6	7	13
56 & Above	13	13	26
Total	**133**	**70**	**204**

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Option B:- For Employees & Family Members

Sr. No	Basic Details
1.	Family Structure- Employee + Spouse + Two Dependent Children + 2 Parent or in-laws or grandparents (Details of total members shared below)
2.	Room Rent Restricted for normal & for ICU.
3.	Day Care Treatment: Standard Coverage as per industry Practice
4.	No Waiting Period for Pre-Existing Diseases
5.	No 30 days waiting period -Coverage from day 1.
6.	Pre & Post Hospitalization (30 days & 60 days)
7.	Maternity for Female Employees
8.	Ambulance charges
9.	Critical Illness coverage
10.	Coverage of Alternate Medication

Sum Insured:- We need proposal for 2.5 Lacs / 3 Lacs for each employee and corporate floater 10 times of SI subject maximum to 30 lacs

COUNT OF THE EMPLOYEES AND FAMILY MEMBERS

Age	Male	Female	Total
0-5 years	2	1	3
6-18 years	1	0	1
19-30 years	12	9	21
31-45 years	100	40	140
46-55 years	6	7	13
56 & Above	13	13	26
Total	**133**	**70**	**204**

COUNT OF THE FAMILY MEMBERS

Age	Male	Female	Total
0-5 years	2	1	3
6-18 years	1	0	1
19-30 years	0	4	4
31-45 years	1	3	4
46-55 years	2	2	4
56 & Above	13	13	26
Total	**18**	**23**	**42**

Description	Policy Terms
Policy Type	Family Floater
Sum Insured Type	Fixed
Cashless Facility through TPA	Yes
Sum Insured	Option I - Rs 3 Lacs Floater
	Option II - Rs 2.5 Lacs Floater
Family Definition	Employee + Spouse + Two Dependent Children + 2 Parent or in-laws. (any 1 set)
Pre-existing diseases covered (for all including Existing & New members)	Yes
Waiver for like 30 Days & 1st , 2nd & 4th year exclusion for diseases for all	Yes

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existing and New members.	
Maternity Benefit	Covered with Limit 30,000 For Normal & 50,000 For C-Section.
9 month waiting period	Waived off
Pre & Post Natal Expenses	Covered, Upto 5000 on IPD basis (within Maternity limit)
Baby Cover from Day one	Covered up to the floater sum insured per family
Corporate Buffer	No Buffer
Room Rent Limit	1% for Normal & 2% of sum insured for ICU
Proportionate deduction clause remain applicable -If insured is admitted in a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion.	Yes
Pre & Post Hospitalization	30 & 60 Days
Ambulance Cover	Up to Rs. 2000/- per Hospitalization
Co-Pay	10% co pay for all dependents
Internal Congenital Disease Covered	Yes
Disease wise Capping	Appendix- 20,000 ; Eye related (including cataract) per eye once a year-25,000
	Gall Bladder- 22,000; Hernia-20,000 ; Hydrocele-15,000; Hysterectomy- 28,000 ; Piles- 18,000 ; Urinary Stone (incl DJ stent removal for same stone)-35,000 ; Joint Replacement including Vertebral joints (Per knee)- 75,000
Hospitalization Due to Terrorism Covered	Yes
Pandemic Covered	Yes
Day Care Procedure - Covered	as per Standard List
Dental treatment covered if due to accident and requires hospitalization.	Yes
Premium for Addition/deletion on pro rata basis	Yes
Employees to be covered from DOJ subject to CD Yes	Yes
Claim Intimation	Within 24 Hours
Claim Submission	Within 30 Days

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Description_ GPA	Policy Terms
Scope of Coverage	WORLDWIDE 24*7
Policy Type	Named
Sum Assured Criteria	Flat
Sum Assured	Option I - Rs. 3 Lac - Per Employee
	Option II - Rs. 2.5 Lac - Per Employee
Accidental Death (AD)	100% of the Sum Insured
Permanent Partial Disability (PPD)	Covered, as per standard percentages
Permanent Total Disability (PTD)	Covered, as per standard percentages
Medical Expenses	10% of the capital SI or 40% of the admissible PA claim amount or actual medical expenses incurred whichever is less.
Repatriation of mortal remains	2% of SI or Max Rs 2,500/-
Employees to be covered from DOJ subject to CD	Yes
Additions and deletions	On prorate basis
Terrorism	Covered

Eligibility:-

- Non-Individual TPA or Insurance Brokers (Licensed with IRDA) with track established record of more than 5 years can apply.
- Insurance Company registered in India can apply.
- Branch office to be located in Mumbai.

Selection Process

- Saksham will review and if required shall invite the short-listed applicants for a meeting to present and give more details about the features, claim ratio, claim settlement etc. The selection of applicants will be done on best services, features, hassle free claim settlement and so on and once selected price or cost implications shall be sought from applicants
- The selected candidates will be informed and MoU formalized accordingly.

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Submission Instructions

1. Bids incomplete in any respect will not be considered.
2. Please mention your payment terms /condition in the bid.
3. Any query for clarification on the bid can be sort from the undersigned latest **by 25th May, 2023 –for queries you can write to email address – fam.saksham@gmail.com**
4. The bid should quote & enclose self attested **PAN Card copy**. Payment will be released as per pan card registration only. If payment required on another name please attach relevant copies.
5. **Last date for receipt of quotation submission: 25th May, 2023 by 5.00 p.m.**
6. Please write proper address and underline on top as: **EOI for Health Insurance-Saksham** and send to the below address in a sealed bid
7. Rate of partial item/ quantity should will not be considered for comparison & such quotation will not be considered by us.
8. Final price will be referred to for awarding the contract. Errors in price or GST columns

or calculations if any, shall be the responsibility of the applicant.

AVS Viknesh,
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V N PURAV MARG, DEONAR, MUMBAI 400088
TEL: 022 25525491

AVS Viknesh
Finance and Admin. Manager-Saksham

Manisha Jadhav
Sr. Finance & Admin. Officer- Saksham