



KERALA BOOKS AND PUBLICATIONS SOCIETY

(An undertaking of the Government of Kerala)
Kakkanad P.O. Kochi-682 030, Kerala



No.P&A6/1035 A II/ 812

GSTIN: 32AAATK2642L1ZR

Date: 20/02/2024

e-TENDER NOTICE

(Renewal of Group Mediclaim Policy of KBPS Employees)

e-tenders are invited from Nationalized Insurance Companies through www.etenders.kerala.gov.in for the following policies:

Policy-I:

For the renewal of existing Group Mediclaim Policy of Kerala Books and Publications Society's employees who are covered by the existing policy, which is expiring on 30/03/2024 for a further period of one year. The total number of insured will be 153 employees plus around 575 dependents. Age band of exiting employees are attached as Annexure-I.

Policy-II:

For implementing new policy for the retired employees and their spouses. We have approximately 177 retired employees with average age of 67 years. Age band details of retired employees are attached as Annexure-II.

Insurance Companies should directly submit the bid. Sum of premiums quoted for policy-I and Policy-II will be considered for selecting L1 party. The offer should contain the following details:

1. The premium payable by each employee and his/her dependent and total premium to be remitted by the Society for an insured sum per family as per attached proforma, as floater sum insured. Details of members can be had from the office of the Society during office hours.
2. Approximate time for settling a claim having proper supporting documents
3. List of network hospitals
4. The TPA should provide free medical checkup to the employees of KBPS once in a year as per the list of tests given by KBPS.

Conditions

1. All pre existing illness should be covered.
2. Permissible room rent per day - 1% of the sum insured
3. Permissible ICU charges per day - 2% of the sum insured
4. First 30 days exclusion - Waived
5. First year exclusion - Waived
6. Maternity Benefit (With waiver of 9 months waiting period) -Covered
 - a. Limit for Normal Delivery - Rs. 30,000/-
 - b. Limit for Cesarean - Rs. 45,000/-

M.D. Office: 0484-2422243 M.P.A., C.F.A. 0484-2422245

Office: 0484-2422343 P.M. (Mobile): 92880 01403

E-mail: books.kbps@gmail.com , Website: www.kbps.kerala.gov.in

7. New Born Baby Cover - Covered up to 90 days

8. Proportionate Clause - Not applicable

9. Pre & Post Hospitalization - Covered

 a. Pre Hospitalization - 30 days

 b. Post Hospitalization - 60 days

10. Domiciliary Hospitalization - Covered

11. Corporate Buffer - Covered

12. Ambulance Charge - Covered

13. Limits for common alignments and capping:

 a. Dialysis - Covered without capping

 b. Cataract - Covered without capping

 c. Hernia - Covered without capping

 d. Hysterectomy - Covered without capping

 e. Knee Replacement Therapy - Covered without capping

 f. Angiogram - Covered without capping

 g. Angioplasty - Covered without capping

 h. Ayurveda and Homoeopathy - Covered without capping

14. The upper age limit of dependents and retired employees should not be restricted.

15. All the conditions in the existing Group Mediclaim Policy have to be made applicable, and the details can be had from the office of the Society during office hours against written request.

16. An undertaking to the effect that nothing other than the offer given in the tender forbidding the claim of the insured will be included in the policy document issued by the company for this purpose.

The offers containing the details properly summarized and the amount of premium in the proforma shown are acceptable only up to 12.00 noon on 05/03/2024 and opening of e-tenders is at 12.30 pm on 06/03/2024 in presence of tenderers or their authorised representatives.

The rate quoted should be exclusive of taxes and levies. The taxes/duties as per existing rules should be specified clearly in offer/BOQ. All tenders/bid shall be accepted only through online mode vide www.etenders.kerala.gov.in and no manual submission of the same shall be allowed. All rules and regulations of the tender/bid shall be in accordance with the Stores Purchase Manual of the Government of Kerala. Successful tenderer should execute an agreement in Rs. 200/- stamp paper, within a period of two weeks on receipt of work order.

Proforma

Profile of Insurance Company	Name of Insurance Company	
	Postal Address including Pin code	
	Land Phone No.	
	Fax No.	
	e-mail ID	
	Regn. Number	
	PAN Number	
	GST No.	
	Account Number	
	IFSC Code	uplink scanned copy
	Contact Person/ Designation	
	Mobile No./e-mail ID	

	Other Details	Approx. time for settling a claim	
		Permissible room rent per day	
		Permissible ICU charges per day	
		List of network hospitals	uplink scanned copy
		Undertaking as per condition 4	uplink scanned copy
(a)	Policy – I : Renewal of the existing policy for the existing employees		
	Premium Amount Quoted (in Rs.)	For one Employee	
	For sum insured of Rs. 3 lakhs with 50% Restore Benefit	For one Dependent	
	Buffer Benefits: Rs. 3 lakhs for 8 families for a single illness	Applicable statutory Tax %	
	Additional Buffer Benefits: Rs. 6 lakhs for 1 family for a single illness.		
(b)	Policy – II : Implementation of new policy for the retired employees and their spouses		
	Premium Amount Quoted (in Rs.)	For one Retired Employee	
	For sum insured of Rs. 3 lakhs with 50% Restore Benefit	For one Dependent of the Retired Employee	
	Buffer Benefits: Rs. 3 lakhs for 8 families for a single illness	Applicable statutory Tax %	
	Additional Buffer Benefits: Rs. 6 lakhs for 1 family for a single illness.		

Kerala Books and Publications Society have the right to postpone, accept or reject any or all of the tenders without assigning any reason whatsoever. The decision of the Society will be final and binding on bidder/s.



Managing Director