giz

F.A.Q

Tender for Group Medical Insurance & OPD Services for GIZ

Response to the Queries from Interested parties

After going through the points raised by the Interested Parties (written submissions till 19th March, 2014), following clarifications are provided regarding Tender Notice:

Question 1- Is there any Existing Insurance policy or this is a fresh policy with no previous claims experience?

Answer- This is a fresh policy with no previous claims experience at all. This is a first ever initiative of this kind being taken by GIZ

Question 2- Can a Broking Firm participates in this tender?

Answer- Bids from only IRDA certified General/Non-Life Insurers will be considered

Question 3- If the Count and Demographic details of spouse and dependent children can be provided?

Answer- The bidders may use their own assumptions on the basis of Gender and Age Band of the Employees provided in the Terms of Reference

Question 4- Details of Insurance Cover' mentions coverage required for HIV patients. Is there a known case

Answer- Insurance Cover should not deny any IPD or OPD treatment to an employee of GIZ who has tested positive for HIV. As of date there is no known case.

Question 5- Is there any upper age limit for employees which can be factored in while costing?

Answer- The age band break up has Age 60-70 as the highest age band. As such there is no retirement guideline for GIZ employees but there are no employees beyond this age as of now.

Question 6- If the location of members and dependents can be provided?

Answer- The locational details of employees of GIZ is provided as below:

City/State	No of employees

Ahmedabad	1
Bangalore	**37**
Bhopal	1
Chennai	8
Dehradun	4
Delhi	**196**
Gujarat, Gandhinagar	6
Hyderabad	2
Jaipur	1
Kohima Nagaland	1
Kolkata	1
Korba	2
Lucknow	1
Meghalaya	5
Mumbai	2
Nagaland	1
Pune	2
Raipur	6
Shimla	1
Sikkim	3
Tirupati	1
Grand Total	**282**

Question 7- OPD SI of Rs. 35,000 is not a part of floater SI of Rs. 3,00,000

Answer- The total cover to be provided is IPD Sum Insured of Rs. 3,00,000 plus OPD Sum Insured of Rs. 35,000. OPD Sum insured of Rs. 35,000 is over and above IPD Sum Insured of Rs. 3,00,000.

Question 8- If parents are to be covered under the same policy? If parents are to be covered under a separate policy, and since this will be a voluntary cover we will release the per parent premium grid wise based on the participation percentage, kindly confirm.

Answer- The total cover will remain fixed as IPD Sum Insured of Rs. 3,00,000 plus OPD Sum Insured of Rs. 35,000 for all employees on a floater irrespective of the fact that they may choose to exercise the option of including any dependent children beyond 2 and any dependent parent. These additional members will be covered within the fixed floater cover only (IPD-Rs. 3,00,000 + OPD Rs.

35,000) but if there is any additional premium quoted by the Bidder to include these members under the floater, the same will be have to be mentioned in Financial Proposal 2 (B) and 2 (C).

Question 9- Family definition says: Employees, Spouse & 2 dependent Children. Is there any upper age limit defined for the dependent children to be covered?

Answer- The upper age limit for dependent children is 21 years.

Question 10- 'Bidding Conditions' sections mentions that the technical proposal will also be presented in electronic format on a CD. Please confirm if e-copies on CD are to be given additionally over and above the hard

Answer- Bidders to submit atleast 3 electronic version (CDs) of each technical proposal with the hardcopy of the bid. These CDs are to be included and sealed along with hard copy in the Envelope meant for Technical Bid

Question 11- Premium figure required is per family unit or the company as a whole?

Answer- Premium figure for Financial Bid 2A (as per bidding conditions) is required per family (which consists of GIZ employee+Spouse+2 dependent children) per year. Premium figure for Financial Bid 2B and 2C (as per bidding conditions), i.e. for additional dependent children or additional dependent parent is required for each additional life per year respectively.

Question 12- Eligibility: On Page 2 of Terms of Reference - it is stated - "all the employees of GIZ India and their families", whereas in Annexure I on Page 3 it is stated - "Cashless cards to all the employees, **pensioners** and dependants". Please clarify whether pensioners and their dependants also are proposed to be covered under the policy.

Answer- This is an errata. Only active employees and their families will be included and no pensioners and their dependents.

Question 13- Who will fill the "Technical Assessment Grid" for evaluation purpose

Answer- It will be filled by the evaluation committee. The same is provided for reference purposes of bidders only, so that there is clarity on how they will be evaluated and proposals are drafted keeping the same in mind.

Question 14- Is the coverage of 500 families is required for any ONE year in the last 3 years?

Answer- Yes, the bidder should have an experience in providing Health Insurance to 500 families or more in atleast once in the last 3 years.

Question 15- First Year Exclusion - “specific diseases” – Please mention specifically for diseases to be considered in this.

Answer- There shall be no denial of services on the grounds of First Year Exclusion. All such Exclusions to be waived off.

Question 16- Under OP benefits, whether per visit consultation charges will be fixed and also cap on number of visits per illness will be fixed.

Answer- Consultation charges to be paid as per actuals with no cap on number of visits.

Question 17- IP care: accommodation charges (as per plan) - Please clarify regarding “Plan”

Answer- As per the Plan offered by the Network Provider.

Question 18- Maternity benefits – Please clarify if any limit will be fixed separately for normal delivery and caesarean cases as the package charges vary between normal and caesarean.

Answer- Maternity benefit upto the limit Rs**.** 50,000 both in case of normal as well as caesarian delivery (limited to two living children). GIZ is proposing this limit as a minimum requirement and the same does not vary for Normal Delivery and Caesarean cases. However, the Bidder can provide a better package as part of the benefit plan and the same may be considered under evaluation of the Technical Bid.

Question 19- Day care procedures - whether any list will be provided.

Answer- The bidder has to provide a list of Day care procedures included under the benefit package and the Technical Evaluation of Bids will take the same into account.

Question 20- Cashless cards - whether smart cards or ID cards will have to be issued.

Answer- Cashless can be either Smart Cards or ID Cards. Convenience to the beneficiaries will be accordingly considered for Technical Bid Evaluation.

Question 21- Will there be any limit per person or per family as a whole for Health Check-up (once in 2 years), please clarify. Please suggest what are tests to be conducted under the health checkup and will the health checkups be done in year 1 or after completion of year 2.

Answer- Only Employee will be eligible for this Health Check-up under the Insurance cover. Minimum desired package for Health Check-up is attached as Annexure A. The same may be availed anytime during the policy period by the employee

Question 22- In the format for Financial Bid, Point 2(A), what Mediclaim Policy Period has to be mentioned?

Answer- Annual premium has to quoted

Question 23- Financial Proposal: (Item (7)) (b) - Only prices for point 2 (A) and 2 (B) will be assessed for financial evaluation. If the quote for the two viz 2 (A) and 2 (B) are not identical, what is the basis of selection of bidder.

Answer- Addressed in Corrigendum issued on 24th March, 2014

ANNEXURE A – Package for Health Check-up of Employees

**** Please note that the breakfast will be served complimentary as a part of all packages.**

Health Checkup Package (20 – 30) Years
Physical Examination :
Height Measurement
Weight Measurement
BMI Calculation
Blood Pressure Measurement
Consultations:
Pre Health Check Up Consultation
Post Health Check Up Consultation with review of reports & investigations by an Internal Medicine Specialist
Gynecology Consultation for Females
Nutrition & Diet Consultation
Dental Consultation
Investigations:
Complete Haemogram with ESR: Red Blood Cell Count, Hemoglobin, Hematocrit, Mean Corpuscular Vol, Mean Corpuscular HGB, Mean Corpuscular Hemoglobin Concentration, Red Cell Distribution Width, Platelet Count, Mean Platelet Volume, White Blood Cell Count, WBC Differential Count, Peripheral Smear, ESR
Blood Sugar Fasting & PP
Blood Group & Rh Typing

Serum Creatinine
Blood Urea Nitrogen
Serum Bilirubin
SGPT
SGOT
Complete Lipid Profile : Triglycerides, Cholesterol Total, HDL, LDL, VLDL. HDL / LDL Ratio, Cholesterol Total , HDL Ratio
Serum Electrolytes(Na/K/Cl)
Urine (Routine & Microscopic)
ECG
X-Ray Chest (PA) View
Ultrasound Whole Abdomen
PAP Smear for Females

Annual Health Checkup Package (30 – 45) Years
Physical Examination :
Height Measurement
Weight Measurement
BMI Calculation
Blood Pressure Measurement
Consultations:
Pre Health Check Up Consultation
Post Health Check Up Consultation with review of reports & investigations by an Internal Medicine Specialist
Gynecology Consultation for Females
Nutrition & Diet Consultation
Dental Consultation
Ophthalmology Consultation
Cardiology Consultation

Investigations:
Complete Haemogram with ESR: Red Blood Cell Count, Hemoglobin, Hematocrit, Mean Corpuscular Vol, Mean Corpuscular HGB, Mean Corpuscular Hemoglobin Concentration, Red Cell Distribution Width, Platelet Count, Mean Platelet Volume, White Blood Cell Count, WBC Differential Count, Peripheral Smear, ESR
Blood Sugar Fasting & PP
Blood Group & Rh Typing
Complete Lipid Profile : Triglycerides, Cholesterol Total, HDL, LDL, VLDL. HDL / LDL Ratio, Cholesterol Total , HDL Ratio
Serum Creatinine
Blood Urea Nitrogen
Liver Function Test: SGPT, SGOT, Alkaline Phosphatase, Bilirubin Total & Direct, GGT , LDH, Albumin , Globulin, A:G Ratio, Serum Protein Total
Uric Acid
Serum Electrolytes(Na/K/CI)
Urine (Routine & Microscopic)
ECG
Tread Mill Test/ Echo Cardiography
Pulmonary Function Test
X-Ray Chest (PA) View
Ultrasound Whole Abdomen
PAP Smear for Females

Annual Health Checkup Package (Above 45 Years)
Physical Examination :
Height Measurement
Weight Measurement
BMI Calculation

Blood Pressure Measurement
Consultations:
Pre Health Check Up Consultation
Post Health Check Up Consultation with review of reports & investigations by an Internal Medicine Specialist
Gynecology Consultation for Females
Nutrition & Diet Consultation
Dental Consultation
Ophthalmology Consultation
Cardiology Consultation
Investigations:
Complete Haemogram with ESR: Red Blood Cell Count, Hemoglobin, Hematocrit, Mean Corpuscular Vol, Mean Corpuscular HGB, Mean Corpuscular Hemoglobin Concentration, Red Cell Distribution Width, Platelet Count, Mean Platelet Volume, White Blood Cell Count, WBC Differential Count, Peripheral Smear, ESR
Blood Sugar Fasting & PP
Blood Group & Rh Typing
Complete Lipid Profile : Triglycerides, Cholesterol Total, HDL, LDL, VLDL. HDL / LDL Ratio, Cholesterol Total , HDL Ratio
Serum Creatinine
Blood Urea Nitrogen
Uric Acid
Liver Function Test: SGPT, SGOT, Alkaline Phosphatase, Bilirubin Total & Direct, GGT , LDH, Albumin , Globulin, A:G Ratio, Serum Protein Total
TSH – Thyroid Test
Serum Electrolytes(Na/K/Cl)
Serum Calcium & Phosphorous
Urine (Routine & Microscopic)
ECG

Tread Mill Test/ Echo Cardiography
Pulmonary Function Test
X-Ray Chest (PA) View
Ultrasound Whole Abdomen
PAP Smear for Females
Dexa Scan Single Site
Mammography for Females
Prostate Specific Antigen (Male>45 years)