



KERALA WATER AUTHORITY

Jalabhavan
Thiruvananthapuram – 695033
Kerala – India

5461/E11/2022/KWA (II)
08.03.2022

KERALA WATER AUTHORITY QUOTATION NOTICE

Tailor Made Group Health Insurance Scheme: 2022-2023 : Sum Insured in 2 Lakh per family on floater basis - Selection of Insurance Companies

Sealed quotations are invited directly from Public Sector Insurance Companies (Government of India) for the RENEWAL of Tailor Made Group Health Insurance Policy for about 4000 Pensioners and their 4000 dependents (total lives about 8000) of Kerala Water Authority (KWA), a Public Sector Undertaking under Government of Kerala.

The existing TAILOR-MADE GROUP HEALTH policy is insured with M/s. THE ORIENTAL INSURANCE COMPANY LIMITED, Divisional office No.1. 2nd floor, Rohini Building, Thakaraparambu Road, Pazhavangadi, Thiruvananthapuram. Period of insurance is from 01.04.2021 to 31.03.2022 midnight. The existing TPA is M/s FAMILY HEALTH PLAN INSURANCE TPA LIMITED, TC 83/840, 2nd Floor, "ELEEZA", Luke's Cottage, Seeveli Nagar, Kaithamukku, Trivandrum – 695024. At present 2932 pensioners and 2495 dependents including 5427 lives are covered. Copy of the present policy schedule and MIS report as on 04.03.2022 are enclosed.

All sealed quotations should be submitted or attached STRICTLY in Insurance Company Letter head ONLY. Address, name, seal, signature, and direct contact no. (Mob) and emails of the Insurance company authorities from where/ whom the quote is submitted should clearly mention in the quote for further action. No quotation will be accepted in format except below in INSURER letter head with date, seal, and signature.

It is requested to submit quotations with two options with given format. An amount of Rs.64,57,231/- had incurred for COVID 19 POSITIVE cases for the current year and it is expected minimum expenditure in this regard in the coming year and the authorities are requested to quote accordingly.

a) For 4000 pensioners and 4000 Dependents

FINANCIAL BID FOR TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY PENSIONERS AND THEIR DEPENDENTS 2022-23		
Sl. No.	Particulars	Amount in INR.
1	Premium for 2 Lakh for a period of one year without GST	
2	Taxes if any /GST and %	
3	Total in figure	
4	Total in words	



b) for 8000 pensioners and 8000 Dependents (as we are having a total of 9589 pensioners as on 04.03.2022)

FINANCIAL BID FOR TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY PENSIONERS AND THEIR DEPENDENTS 2022-23		
Sl. No.	Particulars	Amount in INR.
1	Premium for 2 Lakh for a period of one year without GST	
2	Taxes if any /GST and %	
3	Total in figure	
4	Total in words	

Details of Policy required:

POLICY PARTICULARS	CONDITIONS
Policy type	Family Floater
Sum insured	2 Lakhs Floating
Family Definition	2 (Self + Spouse) differently abled dependent children if any
Pre-existing Disease	Covered
Cash less Facility	Through TPA
Pre-post Hospitalization	30 & 60 days respectively
Ist 4 years exclusion	Waived Off
30 day's waiting period	Waived Off
Room Rent capping	2% of the S.I for Normal and 3% of S.I. for ICU
Disease Capping-1	Cataract - Rs.35000/-per eye (no Co Payment for Capped Disease)
Disease Capping-2	Hernia/Hysterectomy/Piles Fistula/Prostate-surgery covered upto-Rs 50000/ (no Co Payment for Capped Disease)
Maternity Benefit	Maternity Not Covered.
No of Births Covered	Not Covered.
Corporate Buffer	NIL
Ambulance charges covered	upto Rs.2,000/- per family
Special Conditions 1	Claim Documents should be submitted to TPA within 60 Days from DOD from the Hospital. In case of Post Hospitalization Claim Documents must be submitted to TPA within 7 Days after completion of such Treatment.
Waiver of Exclusion Clause	4.1, 4.2 and 4.3
Ayurveda Treatment	Waived Off or covered upto 20% of SI. Ayurveda Treatment was covered if treatment taken as inpatient in Government Hospital or in any Institute recognized by the Government and/or accredited by Quality Council of India/National Accreditation Board on Health or any other suitable institutions (no Co Payment for Ayurveda Treatment)
Allopathy	Treatment covered
Dental & Spectacles & Hearing aids	Not Covered.
Health Check-up	Not Covered.



Negotiations with the Successful Bidder(s).

- Negotiation will be conducted with the lowest quoted bidder only.
- The aim of negotiation is to arrive at a reasonable agreement on the terms of the contract.
- Negotiations will commence with a discussion with the Insurance Company, the bidder and the TPA to reach a final agreement. A memorandum of Understanding in Rs.200/- in stamp paper shall be executed by the Insured, Insurer and the TPA as the case may be before making payment of 1st instalment of premium amount.

Award of Contract

Kerala water Authority will issue a letter to the selected firm as the case may be after the negotiations have been completed. The terms as per this Memorandum of Understanding as finalized in negotiations will be included to form a contract and it will be entered between Kerala Water Authority, Insurance Company and TPA.

Conditions for Payment: -

- (a) The premium for one year will be released in two equal installments.
- (b) First installment will be issued to the company for the first six months at the policy inception. Policy will be commenced immediately with available insured persons.
- (c) Second installment of the premium will be paid to the company at the end of the sixth month.

The quotation shall be submitted to the undersigned so as to reach on or before 3.00 PM on 17-03-2022. The quotation will be opened on the same day at 4.30 PM.

The Chief Engineer (HRD &GL),
Kerala Water Authority, Jalabhavan,
Thiruvananthapuram- (PIN) 695 033

Contact Details:-

Phone No : 9400002033
Mobile: 854763 8030, 9447795252.
E.mail : dceglvm@gmail.com

Note:-

- Insurance Scheme only from Public Sector Insurance Companies will be admitted.
- One authorized representative of the bidder can be present while opening the request for proposal.
- The bidder should sign on each page of the bid documents.
- The bids which are late/vague/conditional/incomplete/ not confirming to the laid down procedure in any respect will be rejected.
- In case of any unsatisfactory service, suitable penalties as decided by the Authority/ Managing Director of KWA shall be levied after issuing notice.
- The Court of Kerala alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Kerala water Authority arising out of this service.
- Cashless facility should be provided in major hospitals in all districts of Kerala and special hospitals in the country. Details of such hospitals are to be provided. All transactions with these hospitals should be totally cashless.
- There should be dedicated helpline (24X7) from the TPA. The contact details, name



of the contact person, contact number and postal & email address of TPA shall be submitted along with the bid.

- Reports including the claims of individuals and the details of settlements are to be furnished to the KWA on monthly basis or as and when required by the KWA.
- Conditional bids are not acceptable.
- Bid submitted in the above format only is acceptable.

SETHUKUMAR S

Chief
Engineer (HRD&GL)

Acc

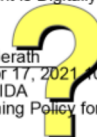
1. Policy schedule for pensioners 2021-22
2. MIS Report As on 04.03.2022.



GROUP MEDICLAIM TAILORMADE POLICY SHEDULE
IRDA/NL-HLT/OIC/P-H/V.1/453/13-14

This Document is Digitally Signed

Signer: Atul Jerath
Date: Sat, Apr 17, 2021 10:20:16 IST
Location: NOIDA
Reason: Signing Policy for OICL



Policy No. : 441200/48/2022/56 **Prev. Policy No.** : -
Cover Note No. : 44000034262 **Cover Note Date** : 31/03/2021
Insured's Code : AE0000002531 **Issue Office Code** : 441200
Insured's Name : KERALA WATER AUTHORITY(PENSIONERS) (GSTIN: 32AAALK1670LAZW) **Issue Office Name** : DO I TRIVANDRUM (GSTIN: 32AAACT0627R3Z6)
Address : JALA BHAVAN THIRUVANANTHAPURAM KERALA TRIVANDRUM 695033 **Address** : ROHINI BUILDING THAKARAPARAMBU ROAD PAZHAVANGADI TRIVANDRUM KERALA 695023
Tel. /Fax /Email : 04712328654 / / 8547638030 / CEGLTVM@GMAIL.COM **Tel. /Fax /Email** : 0471-4010305; 0471-4010109 / 0 / 441200@orientalinsurance.co.in/miniven u@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code : NA0000002596

Agent/Broker :

Address :

Tel/Fax/Email : ///

Period of Insurance : FROM 00:00 ON 01/04/2021 TO MIDNIGHT OF 31/03/2022

Collection No. & Dt. : CD A/C AE0000002531 GST INVOICE NO :322018228 UIN :0

Gross Premium : 3,39,50,880 GST : 61,11,158 Stamp Duty : 1 Total : 4,00,62,038

Co-insurance Details : NIL

TPA Details :

TPA ID : YA0000000350

TPA Name : FAMILY HEALTH PLAN I

TPA Address : Aditya JR Towers 8-2-120 / 86/9 A& B 3 rd and 4th floor, Banjara Hills, HYDERABAD 500034

Toll Free No : 18004254033

Telephone No : 040- 23556262

Fax No :

Risk Details
As per attached Annexure

Sr No : 1 **Emp/Dependant Name** : 2606 SELF + 2191 DEP (4797) **SI** : 521200000 **No Of Dependents** : 4797

Particulars of the Persons covered

Sr. No.	Name	Relationship	Sex	Age	Pre-existing Ailments, If Any
---------	------	--------------	-----	-----	-------------------------------

Place : TRIVANDRUM

Date : 16/04/2021



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Page 1 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in



Signer: Atul Jerath
Date: Sat, Apr 17, 2021 10:20:16 IST
Location: NOIDA
Reason: Signing Policy for OICL

Total Sum Insured in words : Indian Rupees Fifty-Two Crores Twelve Lakhs Only
Total Premium in words : Indian Rupees Four Crores Sixty-Two Thousand Thirty-Eight Only

Installment Details

Inst. No	Installment Date	Installment %	Installment Amount	Tax	Total	Remarks
1	01/04/2021	50	1,69,75,440	30,55,578	2,00,31,018	
2	30/09/2021	50	1,69,75,440	30,55,580	2,00,31,020	

The insurance under this policy is subject to conditions, clauses, warranties, endorsements.

The policy shall pay for hospitalization expenses for medical/surgical treatment at any Nursing Home/Hospital in INDIA as an in-patient defined in the policy

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating offices as well as Company's website.

Family consist of Self+Spouse+differently abled dependent children if any, Waiver of Exclusion Clause 4.1, 4.2 and 4.3

Room rent restricted to 2% of sum insured and ICU 3% of Sum insured.

Disease capping - Cataract Rs 35000/- per eye, Hernia/Hysterectomy/Piles Fistula/Prostate-surgery- Rs 50000/-
Ayurvedic treatment taken in govt Ayurvedic hospitals or hospitals accredited by NABH limited to 20% of the sum insured

The second installment will be due on 30/09/2021

All the following procedures, will be covered in the policy within the sub-limits in the complete policy period which is as defined below: Name of the Procedure (Sub Limits) :

A. Uterine Artery Embolization and HIFU (Per policy period: Up to INR 50,000.); B. Balloon Sinuplasty (Up to INR 40,000)
; C. Deep Brain stimulation (Upto INR 20,000) ; D. Oral chemotherapy (INR 50,000) ;
E. Immunotherapy-Monoclonal Antibody to be given as Injection (INR 20,000) ; F. Intra vitreal injections (INR 20,000) ; G. Robotic surgeries (INR 20,000); H. Stereotactic radio surgeries (INR 20,000) ; I. Bronchial Thermoplasty (INR 20,000)
J. Vaporization of the prostate (Green laser treatment or holmium laser treatment)-(INR 20,000) ; K. IONM - (Intra Operative Neuro Monitoring) -(INR 20,000) ; L. Stem cell therapy: Hematopoietic stem cells (INR 20,000)

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier Limit of Sum Insured shall be applicable and not the enhanced sum insured

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void ab initio (from inception).

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at DO I TRIVANDRUM (GSTIN: 32AACT0627R3Z6) on 17-APR-21

"In case of grievance related to any issue related to this policy the same may be addressed to the office In-Charge or the Grievance Officer at above policy address. If the grievance remains pending, it may be escalated to Grievance Officer of the concerned Regional Office 'METRO PALACE', NORTH RAILWAY STATION ROAD, KERALA. The next escalation in case grievance remains unresolved is CSD, Head Office, situated at Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002.

If the insured is not satisfied with the resolution/reply provided by the company, he/she may approach the Office of Insurance Ombudsman, within his/her jurisdiction. The list of offices of Ombudsman is available on Company's portal."

Entered By : Ms. Gopika S B

Examined By : REMADEVI V

Place : TRIVANDRUM

Date : 16/04/2021



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule). The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

Page 2 of 3

GIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in



Policy Printed By :452742

IP :

Policy Printed On :17-APR-21 10:18:50

MAC :

For and on behalf of
The Oriental Insurance Company Limited
Signature: Atul Jerath
Date: Sat, Apr 17, 2021 10:20:16 IST
Reason: Signing Policy for OICL

Authorised Signatory

Place : TRIVANDRUM

Date : 16/04/2021



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule). The
Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll
Free No. 1800 11 8485 and 011 33208485.

Authorised Signatory

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

Page 3 of 3

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in

Family Health Plan Insurance TPA Limited FHPL-MI-FT-01		
Corporate Name	Kerala Water Authority (Pensioners)	
Policy No	441200/48/2022/56	
Policy Plan Period	1 Apr 21	31 Mar 22
Claim Analysis Report As on :		4 Mar 22
STATUS	NUMBER	AMOUNT
REPORTED	1,013	6,73,64,836
SETTLED	828	4,06,36,261
OUTSTANDING	94	46,17,005
Registration	0	0
For Adjudication	3	74,651
Query to Hospital	3	2,15,000
Query to Member	4	79,665
Query Response (M)	0	0
Query Response (H)	0	0
First Reminder-Hospital	0	0
First Reminder-Member	3	66,060
Second Reminder-Member	3	1,02,250
Second Reminder-Hospital	1	35,000
Third Reminder-Member	0	0
Third Reminder-Hospital	0	0
For Bill Entry	1	1,13,940
From CRM	0	0
For Investigation	1	2,00,000
Investigation Done	0	0
Audit Return	0	0
For Audit	11	4,69,104
Refer to Insurer	5	1,83,431
Refer to CRM	1	26,486
Insurer Response	0	0
For Payment	8	3,17,200
For Settlement	6	3,62,891
Open Preauth	44	23,71,327
REJECTED & CLOSED	91	60,25,188
MAIN MEMBERS Vs DEPENDANTS		
MEMBER TYPE	NUMBER	AMOUNT
MAIN MEMBER	629	2,94,80,248
DEPENDANT	293	1,57,73,018
TOTAL	922	4,52,53,266
GENDER WISE ANALYSIS		
GENDER	NUMBER	AMOUNT
FEMALE	352	1,80,02,255
MALE	570	2,72,51,011
TOTAL	922	4,52,53,266
RELATION WISE ANALYSIS		
RELATION	NUMBER	AMOUNT
Self	629	2,94,80,248
Spouse	291	1,57,25,582
Son	1	28,085
Daughter	1	19,351
Father	0	0
Mother	0	0
Others	0	0
TOTAL	922	4,52,53,266



AGE WISE ANALYSIS		
AGE	NUMBER	AMOUNT
0 to 10	0	0
11 to 20	1	28,085
21 to 30	0	0
31 to 40	1	19,351
41 to 50	24	15,63,248
51 to 60	163	83,41,057
61 to 70	427	2,13,17,149
> 70	306	1,39,84,376
TOTAL	922	4,52,53,266
CLAIM TYPE ANALYSIS		
CLAIM TYPE	NUMBER	AMOUNT
Reimbursement	173	69,98,223
Cashless	749	3,82,55,043
TOTAL	922	4,52,53,266
INCURRED CLAIMS RATIO		
STATUS	NUMBER	AMOUNT
PAID	828	4,06,36,261
OUTSTANDINGS	94	46,17,005
PRORATA PREMIUM		3,47,74,242
ICR		130.13%
TOTAL PREMIUM		3,76,63,496
ICR		120.15%
DISEASE WISE ANALYSIS		
DISEASE	NUMBER	AMOUNT
Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	17	8,28,561
Codes for special purposes	0	0
Congenital malformations, deformations and chromosomal abnormalities	0	0
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	3	1,33,344
Diseases of the circulatory system	106	83,43,372
Diseases of the digestive system	48	28,79,057
Diseases of the ear and mastoid process	6	2,82,978
Diseases of the eye and adnexa	152	44,42,302
Diseases of the genitourinary system	167	52,59,947
Diseases of the musculoskeletal system and connective tissue	31	28,14,109
Diseases of the nervous system	25	8,51,932
Diseases of the respiratory system	71	35,19,642
Diseases of the skin and subcutaneous tissue	24	12,26,682
Endocrine, nutritional and metabolic diseases	34	12,61,229
External causes of morbidity and mortality	4	1,76,759
Factors influencing health status and contact with health services	1	5,126
Injury, poisoning and certain other consequences of external causes	37	29,77,851
Mental and behavioural disorders	0	0
Neoplasms	72	26,35,626
Pregnancy, childbirth and the puerperium	0	0
Provisional assignment of new diseases of uncertain etiology or emergency use	3	1,59,371
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	16	8,20,957
COVID-19 POSITIVE	102	64,57,231
Others	3	1,77,190
TOTAL	922	4,52,53,266

