

കേരളം KERALA

DZ 072957

MEMORANDUM OF UNDERSTANDING (MoU)

This Memorandum of Understanding is executed in the matter of the GROUP HEALTH INSURANCE for 3120 pensioners (pensioner, spouse and their disable unmarried children if any) of Kerala Water Authority by the parties mentioned herein and shall be in force and effect for a period of one year from the date of its execution:

- Kerala Water Authority (hereinafter referred to as INSURED) represented by the Managing Director.
- Oriental Insurance Company Limited (hereinafter referred to as INSURER) represented by its duly constituted attorney, the Divisional Manager of Trivandrum Divisional Office No.1.
- Family Health Plan (Third Party Administrator) Ltd (Hereinafter referred to as TPA) represented by its Branch Manager.

Whereas the INSURED had proposed to make arrangements for renewal of the Group Health Insurance Policy for their 3120 Pensioners and their dependents (pensioner, spouse and their disabled unmarried children if any) and the INSURER is being issued the policy and the TPA is being retained to service the said insurance policy.



VENKATESAPATHY S. I.
Managing Director
Kerala Water Authority
Thiruvananthapuram



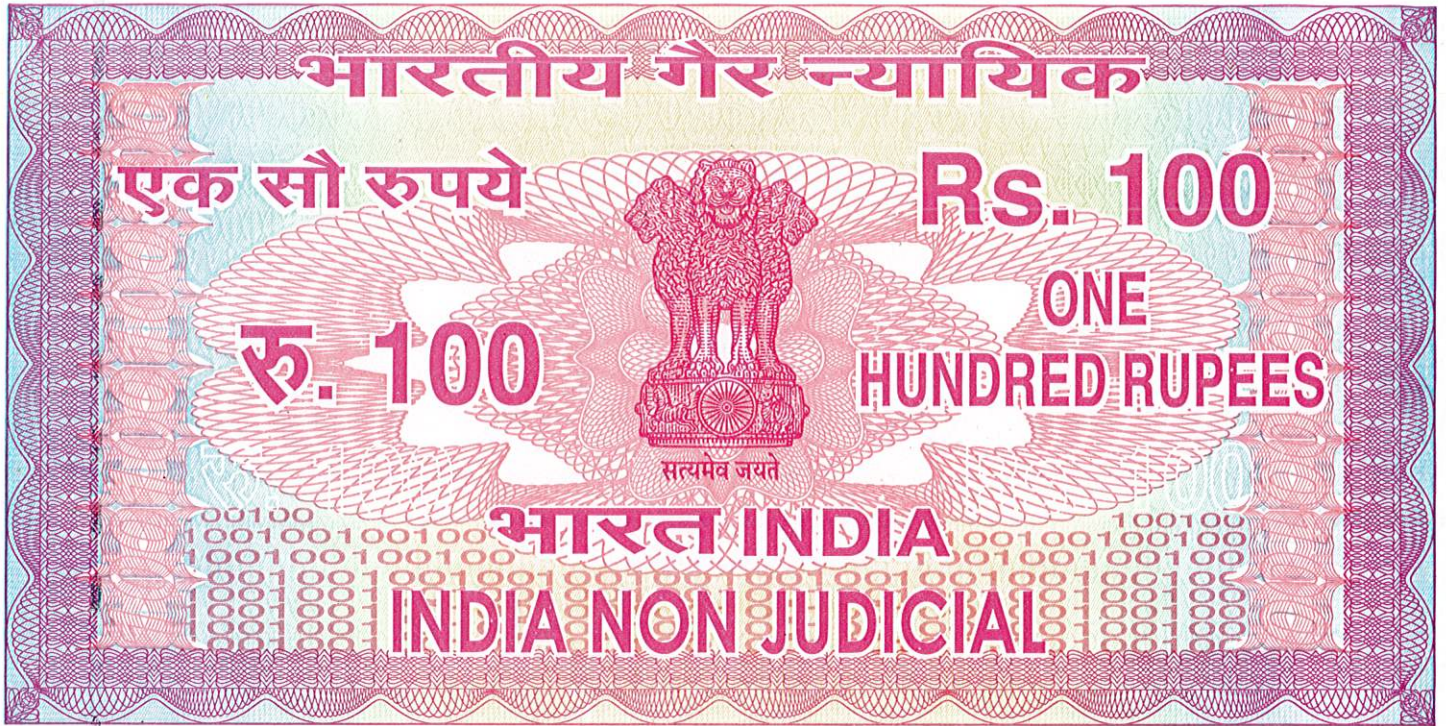
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Company. L. SURESH KUMAR
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The parties participating in this arrangement agree to the following to be carried out towards the successful administration of the insurance policy:

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DUTIES OF INSURED

- As per the Group Health Insurance Scheme for pensioners of Kerala Water Authority with 15% co-payment option, for the year 2023-24 is INR ₹.7,47,67,680 (Rupees Seven Crore Forty Seven Lakh Sixty Seven Thousand Six Hundred And Eighty Only) including GST 18% and the INSURED will release the Premium including GST, agreed to be paid, in two installments, as under:
- The first installment premium of INR Rs.3,73,83,840 (Rupees Three Crore Seventy Three Lakhs Eighty Three Thousand Eight Hundred and Forty Only) including GST @ 18.00 % to be paid not later than 1st April 2023.
- The second and final installment and applicable GST amounting to Rs.3,73,83,840 (Rupees Three Crore Seventy Three Lakhs Eighty Three Thousand Eight Hundred and Forty Only) to be paid not later than 30th Sep 2023.
- The complete data relating to the Pensioners and the dependents to be insured shall be handed over to the INSURER before the renewal date.
- Any change in risk, (i.e. addition or deletion in the number of lives covered under the policy)

The INSURED has to submit the data on the 3rd day of every month.



K. SATHYAPATHY S. IAS
Managing Director
Kerala Water Authority
Thiruvananthapuram



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- The data relating to pensioners and in case of death will be sent to the INSURER on the 3rd day of every month. In case of death of a pensioner during the tenure of the policy, the recovery will be affected from the family pension, where pensioner is survived by his/her spouse. However in case of pensioner who are single and no possibility of recovery it shall be decided by the Management. Pensioner who have not availed any claims and in case of death during the tenure, the premium for the rest of months will be refunded by the Insurer.
- The INSURED shall advise the Pensioner and Spouse that they need to provide a proper Photo ID at the time of Hospitalization of self or dependents viz., Voter ID card/Driving Licence/Aadhar Card/Employee ID card issued by the INSURED/Passport along with the photo less ID card issued by the TPA. In case no such ID card is available, a certification from CE(HRD&GL), KWA shall be produced to prove that the person being hospitalised is the Pensioner or his/her dependent, before discharge.
- The INSURED shall advise the Pensioner that they need to provide the Bank Account No., Name of the Bank & Branch and also a cancelled Cheque whenever they submit a Claim for reimbursement along with the claim documents.
- The INSURED shall advise the Pensioner that they need to complete the documentation process in respect of Member Reimbursement Claims within a maximum period of 30 days from the date of discharge. In case the Pensioner is not able to submit the documents before 30 days based on sufficient grounds, he shall be given a further period of 60 days (maximum 90 days) for submission of complete documents.
- The CE(HRD & GL) of the INSURED shall clarify the queries of the Pensioner regarding the coverage, claims procedure and any other such policy information with the assistance of TPA, if required so. Query letters issued by the TPA on any claim shall be forwarded to the individual member through the CE (HRD & GL).

DUTIES OF INSURER

- The INSURER shall have to issue the Policy of Insurance within 10 working days from the date of receipt of 1st installment premium with the updated Data of members.
- The scheme is covered by **3120** Pensioners of Kerala Water Authority and the dependents too. If the actual number of lives varies in subsequent dates after the issuance of the policy, proportionate difference in the premium including GST has to be adjusted either by way of extra premium in case of additional members or refund of premium in case of deletion of insured members as the case may be.
- Policy shall be issued for a period of one year from **01.04.2023** and the renewal premium shall be based on mutually agreed terms.

DUTIES OF THE TPA.

- The TPA will arrange to issue the ID cards (without photo) within 15 working days of the receipt of the Policy and final data of members to be covered.



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- Pre authorization requests received from the hospital will be processed within 2 hours from the time of receipt of request from hospital.
- Approval of final bills at the time of discharge will be processed 3 hours from the time of receipt of final bills from the hospital. If there are any queries thereon, the same shall be sent to hospital within an hour positively.
- Shortfall Query, if any, will be raised with the HR department of Kerala Water Authority/Pensioner within 5 working days from the date of receipt of Claim documents.
- Member Reimbursement Claims will be settled within 15 working days from the date of receipt of the Final documentation.
- The monthly Management Information Report about Premium and Claims will be released to the INSURER on the Second Working day of the succeeding month.
- The Account manager will Interact with HR Department of the INSURED for data relating to Exits.
- The Account Manager will be responsible for Distribution of photo-less identity cards (issued by the TPA) to employees of the INSURED
- The Account Manager will collect the documents relating to claims and audit the same for shortfall before forwarding to the TPA
- The Account Manager will follow-up with TPA for the reimbursement claims
- The Account Manager will clarify the queries of the Pensioners regarding coverage, claims procedure and any other such policy information
- **Executive Summary** - Major Developments during the month
- **Pensioner Numbers** - Opening balance, additions/deletions & closing balance
- **Claims Status** - Details of settled and pending claims
- **Frequency** - Monthly basis

GENERAL

It is mutually agreed between the INSURED and the INSURER that where documents of identification are not available for any reason, certification from an officer not below the rank of Executive Engineer shall be produced to prove that the person being hospitalized is either a bonafide Pensioner or is a bonafide dependent of a Pensioner.

In case of any complaint to be made in respect of the service of the insurer, the Pensioner shall bring the same to the notice of the INSURED. The INSURED shall take up the complaint with the INSURER

If any dispute or claim remains unsettled, the INSURER and the INSURED will negotiate and have the dispute settled.

If even after this effort the claim remains disputed, the INSURED is empowered to take it to the



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LEGAL FORUM, Thiruvananthapuram.

In case of fraudulent claims by any Pensioner, the INSURER/TPA/ shall bring it to the notice of the INSURED so that the claim amount (if already settled) can be recovered from the Pensioner concerned by the INSURED and returned to the INSURER.

The insurance policy issued by the INSURER will be part of this MOU.

This memorandum of Understanding can be cancelled by any of the parties involved at any point during the period covered by this Memorandum of Understanding by giving a notice of 30 days.

Dated this, the 1st day of April, 2023 at Thiruvananthapuram.

Sri. VENKATESAPATHY S., IAS

MANAGING DIRECTOR

KERALA WATER AUTHORITY

THIRUVANANTHAPURAM,
KERALA



Smt. MINIMOL S.

DIVISIONAL MANAGER

ORIENTAL INSURANCE COMPANY LTD

THIRUVANANTHAPURAM
KERALA



मिनिमोल एस.
MINIMOL. S
मंडलीय प्रबन्धक
Divisional Manager

VENKATESAPATHY S. IAS
Managing Director
Kerala Water Authority
Thiruvananthapuram

Sri. SHAN A. FERNANDEZ

BRANCH MANAGER

FAMILY HEALTH PLAN TPA LTD.

THIRUVANANTHAPURAM, KERALA

