

2019-2020

PROCEEDINGS OF THE MANAGING DIRECTOR

Sub:- KWA – Estt. – Group Health Insurance Policy for Kerala Water Authority Employees and their family members 2019 - 2020 – Orders issued.

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KERALA WATER AUTHORITY

No. KWA/HO/E11/4855/2019

Dated, Thiruvananthapuram 11.04.2019

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- Read:-
1. This office letter of even No. dated 01.04.2019 & 03.04.2019.
 2. Email received from UIIC, dated 03.04.2019.
 3. Meeting held on 01.04.2019 & 03.04.2019 in the Chamber of the Technical Member, KWA, TVPM.
 4. Offer received from M/s UIIC, Madurai on 10.04.2019.
 5. Letter received from M/s UIIC, Madurai on 11.04.2019.

ORDER

A Group Health Insurance Scheme for the Kerala Water Authority employees and their family members was started in 2014 and is continuing at present. The existing TAILOR MADE GROUP HEALTH POLICY is insured with M/s. United India Insurance Company Ltd., Pandiyan Building, West Veli Street, Madurai, – 625 001 bearing Policy No. 0902022818P100803633, period of Insurance from 00:00 Hrs on 16.04.2018 to Midnight on 15.04.2019.

The existing insurance policy expires on 15.04.2019. It is inevitable for Kerala Water Authority to renew the existing policy before the due date for the benefit of extending medical services to the employees. A meeting of the officers and the representatives of the Recognized Trade Unions were called on 01.04.2019. During the meeting, it was decided to extend the policy for a further period of three months with the same terms and conditions and the firm has been addressed vide read (1), dated, 01.04.2019 vide reference (2) the representative of M/s United India Insurance Company Limited, Madurai had informed that it is not possible to extend the policy for a period of less than one year. Again a meeting of the officers and the representatives of the Recognized trade Unions were called on 03.04.2019 and the same was discussed during the

meeting. During the meeting it was discussed to renew the insurance policy for a further period of one year without any brokers and to include:-

- a) Treatment for IVF.
- b) Advanced method for Cancer Treatment including Steroid Hormonal Injections.
- c) Eye Injections like Lucentis and Avastin Injection.

Accordingly, under the above circumstances vide read (1) dated, 03.04.2019 above, Kerala Water Authority addressed the four Registered Public Sector Insurance Companies directly to get a quote by avoiding the broking firm. In response to read, (1) M/s.Oriental Insurance Company Limited, Divisional Office No.I, Rohini Buildings, Thakaraparambu Road, Pazhavangadi, Thiruvananthapuram-695 023 (2) M/s.United India Insurance Company Limited, Divisional Office-1, United India Building 2nd Floor, 7-A, West Veli Street, Madurai-625 001 and (3) M/s. National Insurance company Limited, Divisional Office, St.Joseph's Press Building, Vazhuthacaud, Thiruvananthapuram-695 014 have submitted their offers. The offers submitted were opened in the presence of the representatives of the Insurance companies M/s.United India Insurance Company Limited & M/s.Oriental Insurance Company Limited who were present on 10.04.2019 at 4.30 P.M. The offer submitted by M/s.National Insurance Company Limited do not confirm with the request of letter dated, 03.04.2019. In their offer, they have cited as:-

1. IVF not covered.
2. Advance method for Cancer treatment including steroid Hormonal injection (within 60 days of main hospitalisation only, not payable othyerwise).
3. Eye injection like Lucentis injection and avastein injection (payable as day care only).

Of the other two offers, the quote by M/s.United India Insurance Company Limited, Madurai is the lowest as per the requirement of letter dated 03.04.2019. M/s.United India Insurance Company Ltd. has quoted a total amount of Rs. 14,52,71,264/-plus GST (i.e., Rs.17,14,20,091/- including GST) for covering a total of 7523 employees. Thus the per employee quote including

GST comes to Rs.22786.13/-. (Rs.Twenty Two Thousand Seven Hundred Eighty Six and Thirteen Paise only)

As the quote was on the higher rate, the company was requested to reduce the premium to a reasonable rate. In response to the negotiation, M/s UIIC, Madurai has informed that the per employee premium including GST can be reduced from Rs.22,382.2/- to Rs. 22,350/- with the existing terms and conditions.

Hence, the total amount for 7523 employees comes to Rs. 16,81,39,050/-. In addition to the above, the company has also quoted Rs. 25,75,000/-+GST i.e., Rs.30,38,500/- for additional benefits as per request dated 03.04.2019. Hence the total amount comes to Rs. 17,11,77,550/- for 7523 employees. Hence the per employee quote including GST comes to Rs. 22753.89/-

By considering the renewal of the existing policy for extending the medical services to the employees, it is decided to pay the half yearly premium in advance to the company ie., M/s. United India Insurance Company Limited, Madurai for a minimum number of 7000 employees amounting to Rs.7,96,38,615/- (Rupees Seven Crores Ninety Six Lakhs Thirty Eight Thousand Six hundred and Fifteen Only) subject to the condition that after the cutoff date, which is fixed as 1st of June 2019, depending upon the number of employees covered, the premium will be either collected or refunded.

Under these circumstances, the offer of M/s. United India Insurance Company Ltd. for an annual premium of Rs.22,753.89/- (Rs.Twenty Two Thousand Seven Hundred Fifty Three and Eighty Nine Paise only) per employee including GST@18 % without any broking firms/brokerage is provisionally accepted and sanction is here by accorded to release an amount of Rs.7,96,38,615/- (Rupees Seven Crores Ninety Six Lakhs Thirty Eight Thousand Six hundred and Fifteen Only) as advance to the firm being the 1st half premium. Balance amount of premium will be either collected or refunded.

Sd/-
MANAGING DIRECTOR

To

The Marketing Manager,
M/s. United India Insurance Company Limited,
Divisional Office – 1, 7 – A,
West Veli Street,
Madurai – 625 001.

- Copy to: The Accounts Officer (Admn.)
(Directed to effect payment from that section)
- Copy to: FM&CAO to release funds to AO (Admin).
- Copy to: M/s. Family Health Plan Ltd.,
83/840, 2nd Floor, Eleeza Luke's Cottage,
Seeveli Nagar, Kaithamukku, Thiruvananthapuram – 695 024.
(for information)
- Copy to: PA to MD/ PA to TM/ CA to CE (HRD & GL)/ Secretary/ Sr. AO/
FM & CAO/ AO (Funds)/ SS (Funds)/ SS I & II/ JS (A/cs)/
JS (Estt.)/ E11/ File/ Stock File (for information and necessary action)
- Copy to: CE (SR/CR/NR/PPD & WASCON/PROJECT & OPERATION)
Thiruvananthapuram/Kochi/Kozhikkode for information.
- Copy to: General Secretary, KWA Employees Union-CITU,
Thiruvananthapuram/KWA Staff Association-INTUC,
Thiruvananthapuram for information.

Forwarded/By Order

Senior Superintendent

PROCEEDINGS OF THE MANAGING DIRECTOR

(Present : Dr.A.Kowsigan IAS)

Sub:- KWA – Estt. – Group Health Insurance Policy for Kerala Water Authority Employees and their family members 2019 - 2020 – Orders issued.

KERALA WATER AUTHORITY

No. KWA/HO/E11/4855/2019

Dated, Thiruvananthapuram 26.08.2019

Read:- 1. This office Proceedings of even No. dated 11.04.2019 of the MD, KWA, TVPM.
2. E-mail forwarded to M/s. UIIC, Trichy on 03.08.2019.
3. E-mail received from Branch Manager, UIIC, Trichy dated, 07.08.2019.

ORDER

Vide paper read 1 above, the Group Health Insurance Policy for Kerala Water Authority employees and their family members has been covered for 7000 employees based on the annual premium of Rs.22,753.89/- per employee including GST@18%. An amount of Rs.7,96,38,615/- (Rupees Seven Crores Ninety Six Lakhs Thirty Eight Thousand Six Hundred and Fifteen Only) have already been paid to M/s. United India Insurance Company Ltd.

Now, newly recruited employees are submitting their proforma to include them in the Scheme. Vide paper 2 above, request was forwarded to M/s. UIIC, Trichy to forward the pro-rata premium of 100 new employees. As per the paper 3 above, pro-rata premium for 100 new employees has been forwarded and the total amount to be paid for 100 additional employees comes to Rs. 4,36,300/- (Rupees Four Lakhs Thirty Six Thousand and Three Hundred Only)

Under these circumstances, sanction is hereby accorded to release an amount of Rs.4,36,300/- (Rupees Four Lakhs Thirty Six Thousand and Three Hundred Only)) as advance to M/s. United India Insurance Company Ltd. being the pro-rata premium for 100 employees, subject to the condition that the excess amount if any shall be adjusted in the future premium remittances.

Sd/-
MANAGING DIRECTOR

To

The Senior Branch Manager,
M/s. United India Insurance Co. Ltd
090602/BO Trichy
74-A, Salai Road, Thillai Nagar
620 018.

Copy to: The Accounts Officer (Admn.)
(Directed to effect payment from that section)

Copy to: Sri. Shan
M/s. Family Health Plan Ltd.,
83/840, 2nd Floor, Eleeza Luke's Cottage,
Seeveli Nagar, Kaithamukku, Thiruvananthapuram – 695 024.
(for information)

Copy to: PA to MD/ PA to TM/ CA to CE (HRD & GL)/ Secretary/
Sr.AO/ FM & CAO/ AO (Funds)/ SS (Funds)/ SS I & II/ JS
(A/cs)/ JS (Estt.)/ E11/ File/ Stock File (for information and
necessary action).

Forwarded By Order

Senior Superintendent (i/c)

2019-2020

PROCEEDINGS OF THE MANAGING DIRECTOR

(Present : Dr.A.Kowsigan IAS)

Sub:- KWA – Estt. – Group Health Insurance Policy for Kerala Water Authority Employees and their family members 2019 - 2020 – 2nd installment-Orders issued.

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KERALA WATER AUTHORITY

No. KWA/HO/E11/4855/2019

Dated, Thiruvananthapuram 01.10.2019

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- Read:-
1. This office Proceedings of even No. dated 11.04.2019 of the MD, KWA, TVPM.
 2. This office Proceedings of even No. dated 26.08.2019 of the MD, KWA, TVPM.
 3. Ref: UIIC/TPJ/090602/GMC/II-INSTA/2019-20, dated 25.09.2019 of the United India Insurance Company Ltd.

ORDER

Vide paper read 1 and 2 above, the Group Health Insurance Policy for Kerala Water Authority employees and their family members has been covered for 7100 employees based on the annual premium of Rs.22,753.89/- per employee including GST@18%. An amount of Rs. 8,00,74,915/- (Rupees Eight Crores Seventy Four Thousand Nine Hundred and Fifteen only) (Rs.7,96,38,615 + Rs.4,36,300) have already been paid to M/s. United India Insurance Company Ltd.

As per paper read 3 above, M/s. United India Insurance Company have forwarded the request for the 2nd installment which is due on 15.10.2019 for an amount of Rs. 8,07,76,310/- (Rupees Eight Crores Seven Lakhs Seventy Six Thousand Three Hundred and Ten only).

Under these circumstances, sanction is hereby accorded to release an amount of Rs. 8,07,76,310/- (Rupees Eight Crores Seven Lakhs Seventy Six Thousand Three Hundred and Ten only) to M/s. United India Insurance Company Ltd. as the 2nd installment premium.

Depending upon the number of employees covered, the balance amount of premium will be either collected or refunded.

Sd/-
MANAGING DIRECTOR

To

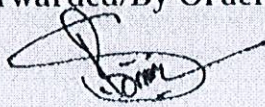
The Senior Branch Manager,
M/s. United India Insurance Co. Ltd
090602/BO Trichy
74-A, Salai Road, Thillai Nagar
620 018.

Copy to: The Accounts Officer (Admn.)
(Directed to effect payment from that section)

Copy to: Sri. Shan.A.Fernandez
M/s. Family Health Plan Ltd.,
83/840, 2nd Floor, Eleeza Luke's Cottage,
Seeveli Nagar, Kaithamukku, Thiruvananthapuram – 695 024.
(for information)

Copy to: PA to MD/ PA to TM/ CA to CE (HRD & GL)/ Secretary/
Sr.AO/ FM & CAO/ AO (Funds)/ SS (Funds)/ SS I & II/ JS
(A/cs)/ JS (Estt.)/ E11/ File/ Stock File (for information and
necessary action).

Forwarded/By Order


Senior Superintendent



2019-2020

PROCEEDINGS OF THE MANAGING DIRECTOR

(Present : Dr.B. Ashok IAS)

Sub:- KWA - Estt. - Group Health Insurance Policy for Kerala Water Authority Employees and their family members 2019 - 2020 - Orders issued.

KERALA WATER AUTHORITY

No. KWA/HO/E11/4855/2019

Dated, Thiruvananthapuram 12.02.2020

- Read:-
1. This office Proceedings of even No. dated 11.04.2019 of the MD, KWA, TVPM.
 2. This office Proceedings of even No. dated 26.08.2019 and 01.10.2019 of the MD, KWA, TVPM.
 3. E-mail received from Branch Manager, UIIC, Trichy.

ORDER

Vide paper read 1 and 2 above the Group Health Insurance Policy for Kerala Water Authority employees and their family members has been covered for 7100 employees based on the annual premium of Rs.22,753.89/- per employee including GST@18%. An amount of Rs.16,08,51,225/- (Rs.7,96,38,615 + Rs.4,36,300 + 8,07,76,310) (Rupees Sixteen Crores Eight Lakhs Fifty One Thousand Two Hundred and Twenty Five only) have already been paid to M/s. United India Insurance Company Ltd.

Now, newly recruited employees are submitting their proforma to include them in the Scheme. As per the verification, pro-rata premium for 100 new employees has been forwarded and the total amount to be paid for 100 additional employees comes to Rs.4,05,206/- (Rupees Four Lakhs Five Thousand Two Hundred and Six only) for sixty five days, including GST.

Under these circumstances, sanction is hereby accorded to release an amount of Rs.4,05,206/- (Rupees Four Lakhs Five Thousand Two Hundred and Six only) for sixty five days as advance to M/s. United India Insurance Company Ltd. being the pro-rata premium for 100 employees, subject to the condition that the excess amount if any shall be adjusted in the future premium remittances.

Sd/-
MANAGING DIRECTOR

To

The Senior Branch Manager,
M/s. United India Insurance Co.Ltd
090602/BO Trichy
74-A, Salai Road, Thillai Nagar
620 018.

Copy to: The Accounts Officer (Admn.)
(Directed to effect payment from that section)

Copy to: Sri. Shan.A. Fernandez
M/s. Family Health Plan Ltd.,
83/840, 2nd Floor, Eléeza Luke's Cottage,
Seeveli Nagar, Kaithamukku, Thiruvananthapuram – 695 024.
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Copy to: PA to MD/ PA to TM/ CA to CE (HRD & GL)/ Secretary/
Sr.AO/ FM & CAO/ AO (Funds)/ SS (Funds)/ SS I & II/ JS
(A/cs)/ JS (Estt.)/ E11/ File/ Stock File (for information and
necessary action).

Forwarded/By Order

12/2/20
Senior Superintendent