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01AA 074788

### MEMORANDUM OF UNDERSTANDING (MoU)

This Memorandum of Understanding is executed in the matter of the GROUP HEALTH INSURANCE for 3200 pensioners (pensioner, spouse and their disabled 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 the commencement of the insurance policy i.e., 01.04.2024.

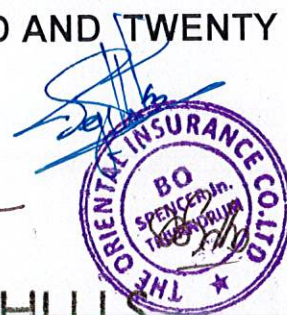
THIS MEMORANDUM OF UNDERSTANDING (MoU) IS MADE ON  
THE 01<sup>st</sup> DAY OF APRIL TWO THOUSAND AND TWENTY FOUR.



No. 1305  
09/4/24

*[Signature]*  
Engineer (HRD & GE)  
Kerala Water Authority  
Jala Bhawan  
The Oriental Insurance  
Co. Ltd  
100/

SINDHU.I.S  
SASTHAMANGALAM VENDOR



04 APR 2024





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BETWEEN

- Kerala Water Authority (hereinafter referred to as INSURED) represented by the Managing Director.

AND

- Oriental Insurance Company Limited (hereinafter referred to as INSURER) represented by its duly constituted attorney, the Senior Divisional Manager of Business Office Spencer Junction, Thiruvananthapuram.

- Family Health Plan Insurance (Third Party Administrator) Ltd (Hereinafter referred to as TPA) represented by its Senior Branch Manager.



*[Signature]*  
 Engineer (H/O) J.G.C.  
 Kerala Water Authority  
 Jala Bhavan  
 Thiruvananthapuram - 695014



07 APR 2024



The Oriental Insurance  
 Co. Ltd  
 100/-  
 SINDHU.I.S  
 SASTHAMANGALAM VENDOR

No. 1304  
 09/14/24

Whereas the INSURED had proposed to make arrangements for renewal of the Group Health Insurance Policy for their **3200** Pensioners and their dependents (pensioner, spouse and their disabled unmarried children if any) (herein after referred as beneficiaries) and the INSURER is issuing the policy and the TPA is being retained to service the insurance policy.

The parties under this MoU agree to the following to be carried out towards the successful administration of the insurance policy:

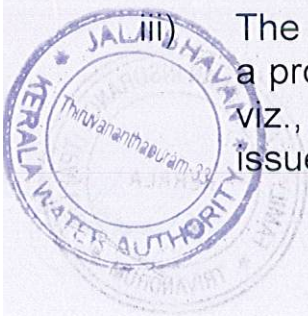
#### **I. DUTIES OF INSURED (Kerala Water Authority)**

i) As per the Group Health Insurance Scheme for pensioners of Kerala Water Authority, for the year **2024-25**, the premium is INR **₹ 7,76,45,888 (Rupees Seven Crore Seventy Six Lakh Forty Five Thousand Eight Hundred And Eighty Eight Only)** including GST 18% and the INSURED will release the Premium including GST, agreed to be paid, in two installments, as under:

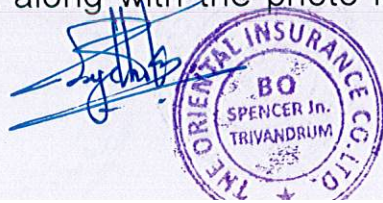
- a. The first installment premium of INR **Rs.3,88,22,944 (Rupees Three Crore Eighty Eight Lakh Twenty Two Thousand Nine Hundred and Forty Four Only)** including GST @ 18.00 % to be paid not later than **31<sup>st</sup> March 2024**.
- b. The second and final installment and applicable GST amounting to INR **Rs.3,88,22,944 (Rupees Three Crore Eighty Eight Lakh Twenty Two Thousand Nine Hundred and Forty Four Only)** to be paid not later than **30<sup>th</sup> September 2024**.

ii) The complete data relating to the beneficiaries to be insured shall be handed over to the INSURER before the renewal date.

The INSURED shall advise the beneficiaries 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



*(Signature)*  
Chief Engineer (HRD & GC)  
Kerala Water Authority  
Jala Phavan  
Thiruvananthapuram - 695 022



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 hospitalized is a beneficiary under the policy, before discharge. In case insurer ask for copy of PAN Card, the insured pensioner need to provide the same for claim purposes of high value claim.

- iv) The INSURED shall advise the beneficiaries that they need to provide the Bank Account Number, Name of the Bank and Branch and also a cancelled cheque whenever they submit a Claim for reimbursement along with the claim documents.
- v) In case of 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 3<sup>rd</sup> day of every month.
- vi) The data relating to beneficiaries and in case of death will be sent to the INSURER on the 3<sup>rd</sup> 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 has 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.
- vii) The INSURED shall advise the beneficiary 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.
- vii) 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).

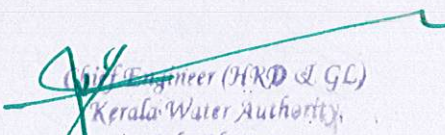


Chief Engineer (HRD & GL)  
Kerala Water Authority  
Jala Bhavan  
Thiruvananthapuram-33



## II. DUTIES OF INSURER (Oriental Insurance Company Limited)

- i) The INSURER shall have to issue the Policy of Insurance within 10 working days from the date of receipt of 1<sup>st</sup> installment premium with the updated Data of members.
- ii) The scheme is covered by **3200** Pensioners of Kerala Water Authority and their 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.
- iii) Policy shall be issued for a period of one year from 01.04.2024 and the renewal premium shall be based on mutually agreed terms.
- iv) Until the policy is issued by the INSURER, the INSURER agrees that the TPA can approve the cashless authorization as well as the member reimbursement claims based on a certification of employment/ coverage (in respect of a pensioner) and a certification of dependency/coverage (in respect of a dependent) by the nominated Authority of Kerala Water Authority, i.e., the Chief Engineer (HRD& GL).
- v) The Insurer will have necessary endorsements passed in respect of the new entrants and the exits within 3 working days from the date of receipt of the monthly data.
- vi) The data relating to pensioners and in case of death will be sent to the INSURER on the 3<sup>rd</sup> 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.

  
Chief Engineer (HRD & GL)  
Kerala Water Authority,  
Jala Bhavan  
Thiruvananthapuram - 695 033



- vii) If any of the network providers are changed or removed, the insurer should inform the matter well in advance to the insured; otherwise the insurer will be responsible to settle the claims which may be occurred in such hospitals.

### III. DUTIES OF THE TPA(Family Health Plan Insurance Ltd)

- i. 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.
- ii. Pre authorization requests received from the hospital will be processed within 2 hours from the time of receipt of request from hospital subject to receipt of necessary satisfactory documents.
- iii. 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.
- iv. 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.
- v. Member Reimbursement Claims will be settled within 15 working days from the date of receipt of the Final documentation.
- vi. The monthly Management Information Report about Premium and Claims will be released to the INSURER on the Second Working day of the succeeding month.
- vii. The Account manager will interact with HR Department of the INSURED for data relating to Exits.
- viii. The Account Manager will be responsible for Distribution of photo-less identity cards (issued by the TPA) to employees of the INSURED.



*[Signature]*  
Engineer (HRD & GL)  
Kerala Water Authority  
Jala Bhavan  
Thiruvananthapuram - 695 012



- ix. The Account Manager will collect the documents relating to claims and audit the same for shortfall before forwarding to the TPA.
- x. The Account Manager will follow-up with TPA for the reimbursement claims.
- xi. 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

#### IV) GENERAL

- i) It is mutually agreed between the parties 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 a beneficiary under the policy.
- ii) 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 policy issuing office. 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, insured may approach the Office of Insurance Ombudsman, within his/her jurisdiction. The list of offices of Ombudsman is available on Company's portal ([www.orientalinsurance.org.in](http://www.orientalinsurance.org.in))



*[Signature]*  
Engineer (H/O & C/O)  
Kerala Water Authority  
Jala Bhavan  
Thiruvananthapuram - 695 033

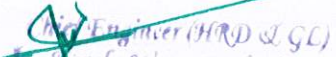



- iii) If any dispute or claim remains unsettled, the INSURER and the INSURED shall negotiate and have the dispute settled. If even after this effort, the claim remains disputed, the INSURED is empowered to take it to the LEGAL FORUM, Thiruvananthapuram.
- iv) In case of fraudulent claims by any beneficiary, 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.
- v) The conditions laid down in the notice inviting tender, the insurance policy issued by the INSURER will be part of this MOU.
- vi) 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 1<sup>st</sup> day of April, 2024 at Thiruvananthapuram.

MANAGING DIRECTOR  
KERALA WATER AUTHORITY  
THIRUVANANTHAPURAM  
KERALA

SENIOR DIVISIONAL MANAGER  
ORIENTAL INSURANCE COMPANY LTD  
BUSINESS OFFICE, SPENCER JUNCTION.  
THIRUVANANTHAPURAM  
KERALA

  
Asst Engineer (HRD & GC)  
Kerala Water Authority  
Jala Bhavan  
Thiruvananthapuram - 695 033

  
SENIOR BRANCH MANAGER  
FAMILY HEALTH PLAN (TPA) LTD.  
THIRUVANANTHAPURAM, KERALA





In Witness Whereof the **INSURED**, the **INSURER** and the **TPA** caused this MoU to be duly executed these presents the day and year first herein above written :

1. Smitha S. Nair  
Smitha's Nair  
UPC. H.O  
KWA

2. Vinodha Nair  
UPC H.O.  
KWA

*[Handwritten signature]*



Sajiv Puthukavan

*[Handwritten signature]*  
01.04.2024  
Chief Engineer (HRD & GL)  
Kerala Water Authority  
Jala Bhavan  
Thiruvananthapuram - 695 033

*[Handwritten signature]*

