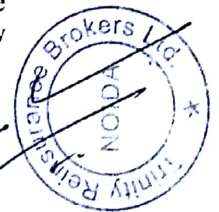


Corrigendum
to
NIT No. Tender / Health Insurance/Trinity Broker/001/2018
Dated:- 16-02-2018

1. **Capping of Room rent/ICU charges:** For Jammu and Kashmir State, it shall be 1.5% of the sum insured while as 2.5% of the sum insured outside the State. The ICU charges shall be as per actual both in and outside the State.
2. **For knee replacement:** for replacement of both knees, it shall be Rs. 3 lac and Rs. 4 lac in and outside the State respectively.
3. **For cataract surgery:** Rs. 35000 per eye both in and outside the State.
4. **Maternity Benefits:** It shall be Rs. 35000/- and Rs. 75000/- for normal and Caesarean deliveries respectively inside of the State while as Rs. 40,000/- and Rs. 80,000/- respectively outside the State.
5. **The exclusions shall also include:-**
 - a) Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not). However, injuries resulting from accident arising out of act of terrorism/ cross border shelling shall be covered.
 - b) Cost of spectacles and contact lenses, hearing aids.
 - c) Any dental treatment or surgery which is a corrective cosmetic or aesthetic procedure, including wear and tear, unless arising from disease or injury and which requires hospitalization for treatment.
 - d) Convalescence, general debility, Run down condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self injury and use of intoxicating drugs/alcohol.
 - e) All expenses arising out of any condition directly or indirectly caused to or associated with Human T- Cell Lymphotropic Virus type III (HTLB-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivatives or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDs.
 - f) Charges incurred at Hospital or Nursing Home primarily for diagnostic X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury for which confinement is required at a Hospital/Nursing Home.
 - g) Expenses on vitamins and tonics unless forming part of treatment for injury or weapons / materials.
 - h) Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
6. Pg. No. 16-Point No 27: Post hospitalization more than 60 days- please limit this condition up to 60 days only.
Conclusion: - Agreed as above.
7. **Pg. No .22- Point No. 8 (a):** Package rates – please clarify whether there are fixed package rates of hospital-wise different package rates are there.
Conclusion: - There are no predefined packages. Matter shall be dealt in view of the standard practices followed by TPA/Insurers, with their existing tie-ups and creating new one for J&K State.



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8. Domiciliary Hospitalization: - Domiciliary treatment expenses incurred, irrespective of nature of illness or injury shall be payable only if it falls within the definition of pre & post hospitalization expenses & for the maximum period of 30 days /60 days as applicable. Hence Para xxiv on page no 14 & 15 of tender document to be suitable modified.

Conclusion: - Agreed to delete Domiciliary expenses from the tender document. However domiciliary hospitalization is incorporated as under in the tender document;

If a beneficiary suffers an injury or false ill and there is lack of accommodation in a hospital or nursing homes or the condition of the patient is such that he/she cannot be removed to the hospital/nursing home, the treatment at home shall be authorized till such time the patient can be removed to the hospital or proper and suitable accommodation in a hospital becomes available for him. Such treatment shall be applicable to the Pre existing diseases and hospitalization resulting from accidents arising from acts of terrorism.

9. Physiotherapy charges: shall be payable, post hospitalization expenses maximum of 60 days.
10. The Bidders have to quote the premium rate + TPA charges + Brokerage charges separately in their bids as per IRDA guidelines.
11. The appointment of Third Party Administrator (TPA) in the instant policy shall be, with the concurrence of the Government.
12. The specifications of the Hospitals shall be modified, if necessary, only after receiving the final list of empanelled Hospitals from the selected Insurance company/TPA.
13. The deduction of premium payment of employees and new joiners shall be devised and informed separately before the inception of the policy.
14. Rental Charges for external and/or durable medical equipment: It has not been mentioned if rental charges for external and/or durable medical equipment are payable only during hospitalization or for complete policy period

Conclusion: - Rental charges for external and durable medical equipments would be payable within the definition of hospitalization/ post hospitalization.

15. Congenital diseases of newborn child shall be restricted to coverage of internal congenital diseases. (PAGE 4, IV).

Conclusion: - Since external congenital diseases are excluded as such, it will be applicable for newborn as well.

16. Expenses incurred on treatment taken in the empanelled hospitals/ nursing homes / day care clinics by the beneficiaries suffering from such disabilities as blindness. Low vision, leprosy-cured, hearing impairment, locomotors disability etc. shall also be payable irrespective of age. Day care procedure from this paragraph is to be removed (Ref. Page 19, point no. 41 of tender doc.).

Conclusion: - The above sufferings/disabilities should be covered under the day care procedure as well.

17. Run off condition-This condition should be applicable to only those employees whose admission in the hospital is within policy period which is in force.

Conclusion: - Agreed and post hospitalization should be considered provided the patient is admitted within the policy period in force.

18. Page no.32 para -12 b (III) to be deleted- related to payment of interest of 15% per annum.

Conclusion: - This will be considered at the time of tri Party agreement.

19. Format of Financial bid – Since it's a 3 yr contract, where annual renewal is there; Is Premium constant for all the three years or loading is allowed based on ICR at subsequent renewals? If yes, what will be the structure of loading.

Conclusion: - Shall be considered at the time of renewal of the policy based on overall performance of the insurer.

20. Annexure E-Pg. No 14- it says scheme will not be cancelled mid-term under any circumstances Whereas As per point No. 12 on Pg No 31, Agreement may be terminated by mutual consent at least 60 days prior written notice and so on . Kindly clarify.

Conclusion: - Undertaking is required from the insurer that the policy in force shall not be cancelled arbitrarily by the insurance company.

21. Modus Operandi & effective date of coverage of new joining employees to be incorporated Coverage of these employees should be 1st date of the following month in which employee joins subject to premium in respect of these employees is received by company before the coverage starts. Similarly for deletion from the group the same modus operandi is to be adopted. In case if any claim is preferred by the employee/any family member during the policy period than refund will not be made.

Conclusion: - Procedure in this respect would be informed in due course.

22. The other terms and conditions already existing in the Policy Product shall remain the same.

