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## **BIDDING DOCUMENTS**

***FOR***

**Selection of agency for Group Medical Insurance Policies for  
employees and their dependents**

Bid Reference No.: ADDA/DGP/08/2005-06(PART-I)/719 Dated : 20<sup>th</sup> July, 2020

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**SECTION - I****NOTICE INVITING E- TENDER**

*from eligible bidders for selection of agency for Group Medical Insurance Policies for employees and their dependents*



1<sup>st</sup> Administrative Building, City Center, Durgapur – 713216,  
Phone No : (0343) 2546815, 2546716, 2546889, Fax : (0343) 2546665  
E-mail ID : [adda.dgpr@gmail.com](mailto:adda.dgpr@gmail.com)

Bid Reference No.: ADDA/DGP/08/2005-06(PART-I)/719 Dated : 20<sup>th</sup> July, 2020

1. Asansol Durgapur Development Authority (for short “**ADDA**”) having its office at 1<sup>st</sup> Administrative Building, City Centre, Durgapur – 713216, was incorporated on 1<sup>st</sup> April, 1980 under the West Bengal Town and Country (Planning and Development) Act, 1979 by merging Asansol Planning Organisation and Durgapur Development Authority. Consequent to the establishment of the West Bengal Health Scheme (WBHS) by the Government of West Bengal (GoWB) for its employees and pensioners and the dependents of such employees and pensioners, ADDA wishes to extend similar benefits and facilities for its employees (including retired employees) and the dependents of such employees.
2. In terms thereof, ADDA hereby invites bids through ‘e-tendering’ from agencies having registration under Insurance Act, 1938 or license of Insurance Regulatory and Development Authority of India (IRDA) for Group Medical Insurance Policies in a single stage bid. The tender will comprise of the Technical Bid and the Financial Bid. The bidders shall submit the Technical Bid and the Financial Bid in the form of the Bill of Quantities (BOQ) in their respective folders.
3. Intending bidders may download the Bidding Documents from the website <https://wbtenders.gov.in> and Earnest Money Deposit (EMD)/ Bid Security of Rs. 10,000/- (Rupees Ten Thousand only) shall be paid Online through the e-tendering

portal at <https://wbtenders.gov.in> either through Online (Debit / Credit Cards/ Net Banking) or through Challan generated from the said portal. Tenders can only be submitted after payment of EMD.

4. The Technical Bid and Financial Bid duly digitally signed will have to be submitted simultaneously by uploading the same in the website <https://wbtenders.gov.in> in the prescribed manner for the same. Technical Bid/ Financial Bid must be submitted within the date and time stated in Sl. 10 of the e-NIT. All documents submitted by bidders should be properly indexed and digitally signed. Both Technical Bid and Financial Bid, is to be duly digitally signed and are to be submitted in the respective folders viz., technical (statutory and non-statutory) folder and financial folder simultaneously in the website <https://wbtenders.gov.in>.
5. Financial Bids will be considered only if the Technical Bid (both statutory and non-statutory) of a bidder is found qualified by the Tender Evaluation Committee of ADDA. The decision of the Tender Evaluation Committee will be final and absolute in this respect. The list of responsive / technically qualified and non-responsive bidders will be uploaded in the website, on the scheduled date and time unless otherwise changed.
6. A bidder shall be a company limited by shares (private or public) within the meaning of Companies Act, 2013 having registration under Insurance Act, 1938 or license of IRDA. Joint bids in a consortium will not be entertained.
7. Eligibility criteria for participation
  - (i) The bidders shall have to meet the minimum eligibility criteria in respect of all of the following:
    - (a) Financial Capacity
    - (b) Technical Capability
    - (c) Experience/Credentials
  - (ii) The eligibility of a bidder will be ascertained on the basis of the digitally signed documents in support of the eligibility criteria as mentioned in (a), (b) and (c) above. If any document submitted by a bidder is found at any

stage to be manufactured or false or untrue in any material respect, the bid of the bidder will be rejected outright without any prejudice to any right of ADDA including to forfeit the EMD/ Bid Security.

**(iii) Financial Capacity requirements are as follows: -**

- (a) A bidder shall have average annual turnover of Rs. 50,00,00,000/- (Rupees Fifty Crores only) during the last 3 (three) financial years (i.e. 2016-2017, 2017-2018 and 2018-2019)

**(iv) Technical Capacity requirements are as follows: -**

- (a) A bidder shall be a company limited by shares (private or public) within the meaning of Companies Act, 2013 having registration under Insurance Act, 1938 or license of IRDA and the registration/ license should be valid for the insurance period. Joint bids in a consortium will not be entertained.
- (b) A bidder must produce records satisfactorily evidencing: -
- (i) experience in catering to Health Insurance of 500 or more insured families under one Group Health Insurance Scheme in each of the last 3 financial years (i.e. 2016-2017, 2017-2018 and 2018-2019), for atleast one government organisation
- (ii) having an office in Durgapur/ Asansol.

8. Financial Bid will be the total premium offered by the bidder for undertaking Group Health Insurance of all the employees (including retired employees) and their dependents of ADDA for a single year. The Financial Bid of the bidder shall be inclusive of all rates and taxes and Third Party Administrator (TPA) charges.
9. Bids are to remain valid for a period not less than 120 days after the last date for bid submission as specified in Sl. 10 of this e-NIT. Bids valid for a shorter period shall be rejected as non-responsive.

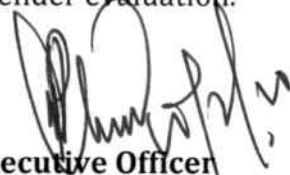
## 10. Important Information Date &amp; Time Schedule:

<b>Sl.</b>	<b>Particulars</b>	<b>Date &amp; Time</b>
1.	Publication of e-NIT (final Bidding Documents)	23.07.2020 at 10:00 hrs.
2.	Pre - Bid Meeting: Venue – Conference Hall of ADDA, 1 <sup>st</sup> Administrative Building, City Center, Durgapur – 713216.	07.08.2020 at 15:00 hrs.
4.	Last date and time of submitting of bids	14.08.2020 by 17:00 hrs.
5.	Date and time of opening of Technical Bids at the office of ADDA	17.08.2020 at 12:00 hrs
8.	Financial Bid Opening	To be intimated later
9.	Award of Contract	To be intimated later

11. In the event, any of the specified dates as above being declared a holiday or if the office of ADDA being closed on such date, the event of the specified date will be taken up on the next working day at the same time.
12. ADDA reserves the right to reject any or all bids and to accept or reject any or all offers without assigning any reason whatsoever and would not be liable for any cost that might have incurred by any bidder for bidding.
13. The EMD/ Bid Security of all the bidders will be refunded by ADDA without any interest, as promptly as possible, upon signing of Agreement and an application by the bidder for such refund, whichever is later.
14. In addition to the above, bidders are advised to note carefully the instructions contained in the 'Instructions to Bidders' (ITB) and conditions in Agreement and other documents as per ITB 5.1 before tendering bids.
15. Conditional/incomplete bids will not be accepted under any circumstances.

16. The bidders shall have to comply with all relevant laws, regulations, practices and procedures of the Government of West Bengal in connection with tenders.
17. During tender evaluation or even during contract performance, if any record submitted by any bidder is found to be incorrect, manufactured or fabricated, the bid of such bidder will be rejected and if contract has already been awarded, the contract will be cancelled, without any prejudice to any rights of ADDA.
18. ADDA reserves the right to cancel the tender process at any time without assigning any reason, whatsoever, and without entertaining any claim in this respect. At any time prior to the deadline for submission of bids and in case of extension of deadline for the submission of bids up to bid opening, ADDA may amend the Bidding Documents by issuing addenda/ corrigenda. In order to give prospective bidders reasonable time in which to take an addendum/ corrigendum into account in preparing their bids or for other causes and considerations, ADDA may also, at its discretion, extend the time for the submission of bids.
19. The EMD/ Bid Security will be forfeited in the following events : -
  - (a) If a bidder withdraws its bid during the period of bid validity specified by the bidder, except as provided in ITB 15.2;
  - (b) If a bidder engages in a corrupt practice, fraudulent practice, coercive practice, collusive practice or restrictive practice as specified in ITB 3.1;
  - (c) If the bidder is declared disqualified in terms of ITB 4.3;
  - (d) If the Selected Bidder fails to sign the Agreement within the prescribed period;
  - (e) If the bidder is otherwise in breach of the terms of the Bidding Documents.
20. Where an individual holds a digital signature certificate in his own name duly issued to him in respect of a bidder of which he is a director, such person shall, while uploading any bid for and on behalf of the bidder of which he is a director, shall upload a copy of the Power of Attorney authorizing him to act on behalf of the bidder.

21. Bidders must submit all records, data and documents on which they wish to in support of their Technical Bid, online. Unless for reasons to the satisfaction of ADDA, bidders will not be allowed to supplement data and documents submitted online, with additional data and documents during tender evaluation.



**Chief Executive Officer**  
**Asansol Durgapur Development Authority**

## **SECTION – II**

### **INSTRUCTIONS TO BIDDERS (ITB)**

#### **A. General**

1. Scope of Bid
  - 1.1 In connection with the Notice Inviting e-Tender for selection of agency for providing Group Medical Insurance for the employees (including retired employees) of Asansol Durgapur Development Authority (ADDA) and their dependents, having its office at 1<sup>st</sup> Administrative Building, City Center, Durgapur – 713216, ADDA issues the Bidding Documents inviting agencies engaged in providing such Group Medical Insurance with features as specified in Section - IV (Schedule of Requirements). The name, identification, and number of contacts of the National Competitive Bidding (NCB) are given below.  
The tender is invited online and submission of tender will also be online as detailed in the e-NIT.
  - 1.2 Throughout this Bidding Documents:
    - (a) the term "in writing" means communicated in written form and delivered against receipt;
    - (b) the terms 'bid' and 'tender' and their derivatives (bidder/tender, bid/tender, bidding/tendering, etc.) are synonymous.
    - (c) except where the context requires otherwise, words indicating the singular also include the plural and words indicating the plural also include the singular; and
    - (d) "day" means calendar day.
  
2. General guidance for e-tendering
  - 2.1 Registration of bidder  
Any bidder willing to take part in the process of e-tendering will have to be enrolled and registered with the State Government e-procurement system, on

<https://wbtenders.gov.in>. The bidder is to click on the link for e-tendering as given on the web portal and if required, may contact e-procurement Help Desk at Jalasampad Bhavan, 7<sup>th</sup> Floor, DVC Cell, Salt Lake, Phone: (033)2334-6098.

## 2.2 Digital Signature Certificate (DSC)

Each bidder is required to obtain a Class-II or Class-III Digital Signature Certificate (DSC) for submission of tenders, from the approved service provider of the National Informatics Centre (NIC). Details are available on the website <https://wbtenders.gov.in>. DSC is given as a USB e-token.

The bidder can search and download the e-NIT and Bidding Documents electronically once it logs on to the website mentioned in Sl. No. 5 of the e-NIT. This is the only mode of collection of Bidding Documents.

The bidders are also advised to upload relevant documents such as certificates well in advance under the “My Documents” Tab at <https://wbtenders.gov.in> so that those can later be selected and attached during bid submission. This is likely to ensure hassle free upload of bid documents. There is no upper limit on the size of the file to be uploaded. However, the speed of upload is dependent on the memory available in the client system as well as the network bandwidth used. In order to reduce the file size, bidders are advised to scan the documents in 75-100 DPI so that the optimal clarity is maintained.

ADDA will not be responsible for any delay or the difficulties faced during the submission of bids online by the bidders due to local connectivity or other issues.

## 3. Corrupt Practices

3.1 ADDA requires that bidders, suppliers, contractors under contracts with ADDA, observe the highest standard of ethics

during the procurement and execution of such contracts. In pursuance of this policy, ADDA:

- (a) defines, for the purposes of this provision, the terms set forth below as follows:
  - (i) "corrupt practice"/"bribery" means the offering, giving receiving, or soliciting, directly or indirectly, anything of value to influence improperly the actions of another party or influencing the process procuring goods or services or executing contracts;
  - (ii) "fraudulent practice"/"fraud" means any act or omission, including a misrepresentation of information or facts, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation or to influence the process procuring goods or services or executing contracts, to the detriment of ADDA or other participants;
  - (iii) "coercive practice" means impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
  - (iv) "collusive practice" means an arrangement between two or more parties designed to achieve an improper purpose, including influencing improperly the actions of another party or designed to result in bids at artificial prices that are not competitive;
  - (v) "restrictive practice" means forming a cartel or arriving at any understanding or arrangement among bidders with the

objective of restricting or manipulating a full and fair competition in the bidding process.

- (b) will reject a proposal to award a contract if it determines that the bidder recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive, coercive or restrictive practice in competing for the contract in question; and
- (c) will sanction a party or its successor, including declaring ineligible, either indefinitely or for a stated period of time, to participate in any tender/bidding process of ADDA if it at any time determines that the firm has, directly or through an agent, engaged in corrupt, fraudulent, collusive, coercive or restrictive practice in competing for, or in executing, a contract of ADDA.
- (d) will cancel or terminate a contract if it determines that a bidder /party has, directly or through an agent, engaged in corrupt, fraudulent, collusive, coercive or restrictive practices in competing for, or in executing, a contract with ADDA.
- (e) will normally require a contractor of ADDA to allow ADDA or any person that ADDA may designate, to inspect or carry out audits of the contractor's accounting records and financial statements in connection with the contract.

4. Eligible Bidders
- 4.1 The prospective bidders shall have to meet the following eligibility criteria :
- (a) A bidder shall be a company limited by shares (private or public) within the meaning of Companies Act, 2013 having registration under Insurance Act, 1938 or license of IRDA and the registration/ license should be valid for the insurance period. Joint bids in a consortium will not be entertained.
- (b) (i) **Financial Capacity requirements are as follows: -**  
 A bidder shall have average annual turnover of 50,00,00,000/- (Rupees Fifty Crores only) during the last 3 (three) financial years (i.e. 2016-2017, 2017-2018 and 2018-2019)
- (ii) **Technical Capacity requirements are as follows: -**  
 A bidder must produce records satisfactorily evidencing: -
- (a) experience in catering to Health Insurance of 500 or more insured families under one Group Health Insurance Scheme in each of the last 3 financial years (i.e. 2016-2017, 2017-2018 and 2018-2019), for atleast one government organisation
- (b) having an office in Durgapur.
- 4.2 A bidder shall have to furnish following documents :
- (i) Copy of documents of incorporation, i.e. Certificate of Incorporation and Memorandum and Articles of Association
- (ii) Copy of PAN Card;
- (iii) Copy of Goods &Service Tax Registration Certificate/ letter recording Goods &Service Tax number;
- (iv) Copy of Board Resolution authorizing the signatory;

- (v) Copy of Trade License/ license under the West Bengal Shops & Establishments Act, 1963 showing office in Durgapur;
- (vi) Copy of Income Tax Returns for the financial years 2016-2017, 2017-2018 and 2018-2019 (assessment years 2017-2018, 2018-2019 and 2019-2020);
- (vii) Annual Turnover during last three financial years with CA certified statement which is to include the registration No. of the CA;
- (viii) Undertaking of Rate Validity;
- (ix) Self-certified Bidder's Information Sheet with annexure.

4.3 ADDA considers a conflict of interest to be a situation in which a party has an interest that could improperly influence that party's performance of official duties or responsibilities, contractual obligations, or compliance with applicable laws and regulations, and that such conflict of interest may contribute to or constitute a prohibited practice by ADDA which requires that bidders, suppliers, and contractors under contracts with ADDA, observe the highest standard of ethics and will take appropriate actions if it determines that a conflict of interest has flawed the integrity of any procurement process. Consequently all bidders found to have a conflict of interest shall be disqualified. A bidder may be considered to be in a conflict of interest with one or more parties in this bidding process if, including but not limited to:

- (a) they have controlling shareholders in common;
- (b) they receive or have received any direct or indirect subsidy from any of them;
- (c) they have the same legal representative for purposes of this bid;
- (d) they have a relationship with each other, directly or

through common third parties, that puts them in a position to have access to information about or influence on the bid of another bidder, or influence the decisions of ADDA regarding this bidding process; or

(e) participation by a bidder in more than one bid will result in the disqualification of all bids in which the party is involved.

4.4 A bidder that is under a declaration of ineligibility by ADDA in accordance with ITB 3 or by any Department of Government of India or any State Government or any other authority, organization or Corporation under the Government of India or any State Government, at the date of the deadline for bid submission or thereafter during process of evaluation, shall be disqualified provided such declaration of ineligibility and/or blacklisting has not been challenged by the bidder and such declaration is stayed and/or kept in abeyance and/or set aside by any competent court of law and/or by any other judicial authority.

## **B. Contents of Bidding Documents**

5. Sections of Bidding Documents 5.1 The Bidding Documents consist of Parts 1, 2, and 3, which include all the Sections indicated below, and should be read in conjunction with any addenda/ corrigenda issued in accordance with ITB 7.

### PART 1 Bidding Procedures

Section I - Notice Inviting e-Tender (e-NIT)

Section II - Instructions to Bidders (ITB)

Section III - Bidding Forms (BDF)

### PART 2 Requirements

Section IV – Schedule of Requirements (SOR)

### PART 3 Conditions of Contract

Section V – Agreement

- 5.2 ADDA is not responsible for the completeness of the Bidding Documents and their addenda/ corrigenda, if they were not obtained directly from the source stated by ADDA in the e-NIT.
- 5.3 The bidder is expected to examine all instructions, forms, terms, and specifications in the Bidding Documents. Failure to furnish all information or documentation required by the Bidding Documents may result in the rejection of the bid.
6. Clarification of Bidding Documents, Pre-Bid Meeting
- 6.1 A prospective bidder requiring any clarification of the Bidding Documents shall contact ADDA in writing by sending an e-mail to ADDA's e-mail address at [adda.dgpr@gmail.com](mailto:adda.dgpr@gmail.com) or raise its queries during the pre-bid meeting if provided for in accordance with ITB 6.4 and 6.5. ADDA shall upload in the website hosting the Bidding Documents, its responses to bidders' queries. Should ADDA deem it necessary to amend the Bidding Documents as a result of a request for clarification, it shall do so following the procedure under ITB 7.
- 6.2 The bidder's designated representative is invited to attend a pre-bid meeting at 1<sup>st</sup> Administrative Building, City Centre, Durgapur – 713 216 or through Online Meeting Mode to be intimated later on 07.08.2020 at 15:00 hrs. The purpose of the meeting will be to clarify issues and to answer questions on any matter that may be raised at that stage.
- 6.3 The bidder is requested, as far as possible, to submit any questions in writing, to reach ADDA not later than one week before the meeting.
- 6.4 Minutes of the pre-bid meeting, including the text of the questions raised, without identifying the source, and the responses given, together with any responses prepared after the meeting, will be uploaded in the e-tender portal i.e.

<https://wbtenders.gov.in> within 7 (seven) days from the date of pre-bid meeting. Any modification to the Bidding Documents that may become necessary as a result of the pre-bid meeting shall be made by ADDA exclusively through the issue of an addendum/ corrigendum pursuant to ITB 7 and not through the minutes of the pre-bid meeting.

- 6.5 Non-attendance at the pre-bid meeting will not be a cause for disqualification of a bidder.
- 6.6 At any time prior to the deadline for submission of bids and in case of the extension of deadline for the submission of bids up to bid opening, ADDA may amend the Bidding Documents by issuing addenda/ corrigenda.
7. Amendment of Bidding Documents/  
Extension of deadlines
- 7.1 Any addendum/ corrigendum issued shall be part of the Bidding Documents and shall be uploaded in the e-tender portal i.e. <https://wbtenders.gov.in> and also at the websites of ADDA at [www.addaonline.in](http://www.addaonline.in).
- 7.2 To give prospective bidders reasonable time in which to take an addendum/ corrigendum into account in preparing their bids or for other causes and consideration, ADDA may, at its discretion, extend the deadline for the submission of bids.

### **C. Preparation of Bids**

8. Costs of Bidding
- 8.1 The bidder shall bear all costs associated with the preparation and submission of its bid and ADDA shall not be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.
9. Language of Bid
- 9.1 The bid, as well as all correspondence and documents relating to the bid exchanged by the bidder and ADDA, shall be written in English only. Supporting documents

and printed literature that are part of the bid may be in another language provided they are accompanied by an accurate translation of the relevant passages in English, in which case, for purposes of interpretation of the bid, such translation shall govern.

10. Documents comprising the Bid
- 10.1 Tenders are to be submitted online following the process mentioned in Sl. Nos. 3, 4 and 5 of e-NIT in two folders at a time, in respect whereof bid is being submitted, one being the Technical Bid and the other being the Financial Bid before the prescribed date and time duly signed with a valid Digital Signature Certificate (DSC). The documents are to be uploaded scanned for viruses and duly digitally signed so that the documents will get encrypted (transformed into non readable formats). The folder must be identifiable for which the bidder is submitting a bid.
- 10.2 The Technical Bid shall comprise of the scanned copies of the following documents in one folder :

Statutory cover of Technical Bid containing:

**To be filled in FORM folder:**

- (i) Letter of Technical Bid as per format given in Form- 1 of Section – III (Bidding Forms)
- (ii) Declaration by the Bidder, as per format given in Form – 2 of Section - III (Bidding Forms)
- (iii) Board Resolution in favour of signatory of the bid, as per format given in Form – 3 of Section - III (Bidding Forms)
- (iv) Bidder’s Information Sheet, as per format given in Form – 5 of Section - III (Bidding Forms)
- (v) Undertaking of Rate Validity, as per format given in

Form – 6 of Section - III (Bidding Forms)

(vi) Letter of Financial Bid, as per format given in Form – 7 of Section - III (Bidding Forms)

**To be filled in e-NIT folder:**

(i) Notice Inviting e-Tender (Section - I) and Instructions to Bidders (Section - II) (uploaded with digital signature)

(ii) Schedule of Requirements (Section - IV) (uploaded with digital signature)

Non-statutory (My Documents) cover containing

**To be filled in CERTIFICATE folder:**

(a) Copy of Certificate of Incorporation and Memorandum and Articles of Association;

(b) Copy of PAN Card;

(c) Copy of Goods & Service Tax Registration Certificate/ letter recording Goods & Service Tax number;

(d) Copy of Trade License/ license under the West Bengal Shops & Establishments Act, 1963 showing office in Durgapur;

(e) Form – 4 (Financial Capacity of Bidder)

(f) Copy of registration certificate under Insurance Act, 1938 or license of IRDA

(g) Details of TPA

(h) Draft health insurance policy

**To be filled in FINANCIAL INFO folder:**

(a) Copy of Income Tax Returns for the financial years 2016-2017, 2017-2018 and 2018-2019 (assessment years 2017-2018, 2018-2019 and 2019-2020)

**To be filled in CREDENTIALS folder:**

- (a) Work Order and certificate recording satisfactorily rendering Health Insurance of 500 or more insured families under one Group Health Insurance Scheme in each of the last 3 financial years (i.e. 2016-2017, 2017-2018 and 2018-2019), for at least one government organisation

In case of failure to submit any of the above mentioned documents (for both statutory and non statutory cover) in respective folders, ADDA shall be entitled to summarily reject the bid.

- 10.3 The Financial Bid shall comprise of the Bill of Quantities (BOQ) in the specified format i.e. the total premia in INR for one year of insurance service, for the total number of employees and their dependents provided by ADDA.

N.B. – (1) The bidder is to quote the rate online in the space marked for quoting rate in the BOQ.

(2) Only downloaded copies of the above documents are to be uploaded, virus scanned and digitally signed by the bidder.

11. Letters of Bid, and Schedules 11.1 The Letters of Technical Bid and Financial Bid shall be prepared using the relevant forms furnished in Section - III (Bidding Forms). The forms must be completed without any alterations to the text, and no substitutes shall be accepted. All blank spaces shall be filled in with the information requested.

12. Bid Prices 12.1 The prices quoted by the bidder in the Financial Bid shall conform to the requirements specified below.
- 12.2 The price to be quoted in the Financial Bid, in accordance with ITB 10.3, shall be the consolidated premium in INR for each year of insurance inclusive of all rates, taxes and

Third Party Administrator (TPA) charges.

- 12.3 The price quoted by the bidder is not subject to any discount or adjustment.
- 12.4 All duties, taxes, and other levies payable by the Selected Bidder under the Agreement, or for any, other cause, shall be considered to be included in the prices and the Financial Bid submitted by the bidder. The bid price quoted by the bidder shall be final and shall not be adjusted and/or increased for change in any duty/tax/other levies or outgoings. In other words, the Selected Bidder will not be paid anything more than the Financial Bid, which is all inclusive of all rates, charges and taxes.
13. Currencies of Bid and Payment      13.1 The fees shall be quoted by the bidder entirely in Indian National Rupees (INR) only. ADDA shall be entitled to reject any bid, if the same has been submitted in any other currency.
14. Documents Establishing the Qualifications of the Bidder      14.1 To establish its qualifications to perform the contract, the bidder shall provide the information requested in the corresponding information sheets included in Section - III (Bidding Forms).
15. Period of Validity of Bids      15.1 Bids shall remain valid for a period of 120 days after the bid submission deadline date prescribed by ADDA. A bid valid for a shorter period shall be rejected by ADDA as non responsive.
- 15.2 In exceptional circumstances, prior to the expiration of the bid validity period, ADDA may request bidders to extend the period of validity of their bids. The request and the responses shall be made in writing. If a Bid Security is requested to be extended in accordance with ITB 16, the

bid validity shall also be extended for a similar period. A bidder may refuse the request without forfeiting its Bid Security. A bidder granting the request shall not be required or permitted to modify its bid.

## 16. Bid Security

- 16.1 The bidder shall upload along with scanned copy of its bid in the e-tender portal i.e. <https://wbtenders.gov.in>, the appropriate folders, as part of its bid, payment of EMD/Bid Security of the amount as indicated in Sl. 3 of the e-NIT.
- 16.4 Any bid not accompanied by an enforceable and compliant Bid Security required in accordance with ITB 16.1, shall be rejected by ADDA as non responsive.
- 16.5 The Bid Security of bidders shall be refunded as promptly as possible upon the issue of Work Order in favour of the Selected Bidder.
- 16.6 The Bid Security may be forfeited:
- (a) If a bidder withdraws its bid during the period of bid validity specified by the bidder, except as provided in ITB 15.2;
  - (b) If a bidder engages in a corrupt practice, fraudulent practice, coercive practice, collusive practice or restrictive practice as specified in ITB 3.1;
  - (c) If a bidder is declared disqualified in terms of ITB 4.3;
  - (d) If the Selected Bidder fails to sign the Agreement in accordance with ITB 35.1;
  - (e) If a bidder is otherwise in breach of the terms of the Bidding Documents.

17. Format and Signing of Bid 17.1 The bid shall be digitally signed by a person or persons duly authorized to sign on behalf of the bidder as stated in Sl. 20 of the e-NIT.

**D. Submission and Opening of Bids**

18. Submission of Tenders 18.1 Tenders are to be submitted online as stated in Sl. Nos. 6, 7 and 8 of the e-NIT in two folders at a time, one being Technical Bid and the other being Financial Bid before the prescribed date and time with Digital Signature Certificate (DSC). For submitting the Technical Bid, the documents are to be uploaded scanned for viruses and duly signed, digitally so that the documents will get encrypted (transformed into non readable formats).  
In addition, the bidders shall submit a physical copy of all documents so uploaded, at the office of ADDA before the bid submission date, to facilitate evaluation of the bids.
19. Deadline for Submission of Bids 19.1 Complete bids (including Technical and Financial) must be uploaded in the e-tender website i.e. <https://wbtenders.gov.in> not later than the date as mentioned in the e-NIT under Sl. 10.  
19.2 ADDA may, at its discretion, extend the deadline for the submission of bids by amending the Bidding Documents in accordance with ITB 7, in which case all rights and obligations of ADDA and bidders previously subject to the deadline shall thereafter be subject to the deadline as extended.
20. Bid Opening 20.1 The Technical Bid will be opened online by the authority receiving tenders or by its authorized representative at time, date and the place specified in the e-NIT under Sl. 10 in the manner specified in the e-NIT. The authority

receiving tenders or its authorized representative shall decrypt all Technical Bids submitted by the bidders and copy it in any storage device such as a compact disc, pen drive or hard drive. The authority receiving tenders or his authorized representative will take print outs of all Technical Bids. The date and time for online opening of Financial Bid will be as per Sl. 10 of the e-NIT. The manner of online opening of Financial Bid will be same as Technical Bid opening.

- 20.2 All folders containing the Technical Bids shall be opened one at a time, and the following recorded:
- (a) the name of the bidder;
  - (b) the presence of a Bid Security, if required; and
  - (d) any other details as ADDA may consider appropriate.
- Only Technical Bids recorded at bid opening shall be considered for evaluation.
- 20.3 ADDA shall prepare a record of the opening of Technical Bids. A copy of the record shall be uploaded on the website <https://wbtenders.gov.in> and also at [www.addaonline.in](http://www.addaonline.in).
- 20.4 At the end of the evaluation of the Technical Bids, ADDA will upload on the website <https://wbtenders.gov.in>, and also at [www.addaonline.in](http://www.addaonline.in) the name of the bidders who have submitted substantially responsive Technical Bids and who have been determined as being qualified for opening of Financial Bids in terms of ITB 28.1.
- 20.5 ADDA shall conduct the opening of the Financial Bid of all bidders who have submitted substantially responsive Technical Bids and who have been determined as being qualified in terms of ITB 28.1. All folders containing Financial Bids shall be opened one at a time and the following recorded:
- (a) the name of the bidder;

- (b) the Financial Bid; and
  - (c) any other details as ADDA may consider appropriate.
- Only Financial Bids recorded during the opening of Financial Bids shall be considered for evaluation. No bid shall be rejected at the time of opening of Financial Bids except when the Financial Bid is not in accordance with the Bidding Documents.

#### **E. Evaluation and Comparison of Bids**

- |                           |   |
|---------------------------|---|
| 21. Confidentiality       | <p>21.1 Information relating to the examination, evaluation, comparison, and post qualification of bids and recommendation of award of contract, shall not be disclosed to bidders or any other persons not officially concerned with such process until information on award of contract is communicated to all bidders.</p> <p>21.2 Any attempt by a bidder to influence ADDA in the evaluation of bids or award of contract decisions may result in the rejection of its bid.</p>  |
| 22. Clarification of Bids | <p>22.1 To assist in the examination, evaluation and comparison of the Technical and Financial Bids, ADDA may, at its discretion, ask any bidder for a clarification of its bid. Any clarification submitted by a bidder that is not in response to a request by ADDA shall not be considered. ADDA's request for clarification and the response shall be in writing. No change in the substance of the Technical Bid or, prices in the Financial Bid shall be sought, offered, or permitted.</p> <p>22.2 If a bidder does not provide clarifications of its bid by the date and time set in ADDA's request for clarification, its bid may be rejected.</p> |

23. Deviations, Reservations, and Omissions      23.1      During the evaluation of bids, the following definitions apply:
- (a) "Deviation" is a departure from the requirements specified in the Bidding Documents;
  - (b) "Reservation" is the setting of limiting conditions or withholding from complete acceptance of the requirements specified in the Bidding Documents; and
  - (c) "Omission" is the failure to submit part or all of the information or documentation required in the Bidding Documents.
24. Preliminary Examination of Technical Bids      24.1      ADDA shall examine the Technical Bid to confirm that all documents and technical documentation requested in ITB 10.2 have been provided, and to determine the completeness of each document submitted. If any of these documents or information is missing, the bid may be rejected.
25. Responsiveness of Technical Bid      25.1      ADDA's determination of a bid's responsiveness is to be based on the contents of the bid itself, as defined in ITB 10.
- 25.2      A substantially responsive Technical Bid is one that meets the requirements of the Bidding Documents without material deviation, reservation, or omission. A material deviation, reservation, or omission is one that,
- (a) if accepted, would:
    - (i) affect in any substantial way, the scope, quality, or performance of the Agreement; or
    - (ii) limit in any substantial way, inconsistent with the Bidding Documents, ADDA's rights or the bidder's obligations under the proposed Agreement; or
  - (b) if rectified, would unfairly affect the competitive

position of other bidders presenting substantially responsive bids.

- 25.3 ADDA shall examine the technical aspects of the bid submitted to confirm that all requirements of Section - IV (Schedule of Requirements) have been met without any material deviation or reservation.
- 25.4 If a bid is not substantially responsive to the requirements of the Bidding Documents, it shall be rejected by ADDA and may not subsequently be made responsive by correction of the material deviation, reservation, or omission.
26. Nonconformities, Errors, and Omissions
- 26.1 Provided that a bid is substantially responsive, ADDA may waive any nonconformity in the bid that does not constitute a material deviation, reservation or omission.
- 26.2 Provided that a Technical Bid is substantially responsive, ADDA may request that the bidder submit the necessary information or documentation, within a reasonable period of time, to rectify nonmaterial nonconformities in the Technical Bid related to documentation requirements. Requesting information or documentation on such nonconformities shall not be related to any aspect of the Financial Bid. Failure of the bidder to comply with the request may result in the rejection of its bid.
27. Qualification of the Bidder
- 27.1 ADDA shall determine to its satisfaction during the evaluation of Technical Bids whether bidders meet the qualifying criteria as specified in the Bidding Documents.
- 27.2 The determination shall be based upon an examination of the documentary evidence of the bidder's qualifications submitted by the bidder, pursuant to ITB 10.2.

28. Evaluation Criteria 28.1 The bidders who meet the qualifying criteria shall be treated equally and all the technically qualified bidders shall be at par while considering their Financial Bid.  
The Financial Bid of bidders, who do not meet the qualifying criteria prescribed in ITB 4.1 will not be opened and considered.
29. Preliminary Examination of Financial Bids 29.1 ADDA shall examine the Financial Bid to determine the completeness of the Financial Bid. If the Financial Bid is found to be incomplete in any respect, the bid may be rejected.
30. Evaluation of Financial Bids 30.1 ADDA shall only consider the amount quoted in the BOQ, for evaluation of the Financial Bid of the technically qualified bidder. No other evaluation criteria or methodology shall be permitted.
31. Comparison of Bids 31.1 All technically qualified bidders shall be at par.  
31.2 ADDA shall make a table of all the Financial Bids of all technically qualified bidders.
32. ADDA's right to accept any bid, and to reject any or all bids 32.1 ADDA reserves the right to accept or reject any bid and to annul the bidding process and reject all bids at any time prior to award of contract, without thereby incurring any liability to bidders. In case of annulment, all bids submitted and specifically, the Bid Security shall be promptly returned to the bidders.

#### **F. Award of Contract**

33. Award Criteria 33.1 Subject to being otherwise not under any disqualification, the bidder of the lowest Financial Bid (L1) shall be declared as the Selected Bidder.

33.2 In the event the Financial Bids of 2 (two) or more bidders, who are qualified and whose Technical Bids are at par, are the same (the “**tie bidders**”), ADDA shall at its discretion:

(a) Either hold an *inter se* auction amongst such tie bidders to quote further lower bids and shall declare such of them who has offered the lowest bid in such auction to be the Selected Bidder. Bidders’ representatives who choose to attend the Financial Bid opening should therefore be duly authorized to participate in such auction. In the event a tie bidder is not represented on the Financial Bid opening date or the authorized representative of such bidder does not or is unwilling to participate in such auction, the auction would be held amongst the remaining tie bidders and if there be only one remaining tie bidder, the latter will be declared as the Selected Bidder provided that such remaining tie bidder offers a lower bid than that already offered in its Financial Bid. In the event the lowest bidder withdraws or is not declared as the Selected Bidder, ADDA may invite fresh bids for the tender; or

(b) Invite fresh bids, without holding any *inter se* auction amongst such tie bidders.

34. Notification of Award
- 34.1 The bidder whose bid has been accepted will be notified of the award by ADDA prior to expiry of the bid validity period by uploading such information in the e-tender portal and [www.addaonline.in](http://www.addaonline.in) or by e-mail or facsimile confirmed by registered letter. This letter (hereinafter called the “Notification of Award/Work Order”) will state the sum that ADDA will pay the Selected Bidder in consideration of the services being rendered by the Selected Bidder for one year as prescribed by the contract (hereinafter called the “Premium”).
35. Signing of Agreement
- 35.1 Within 7 days of the issue of Notification of Award, the Selected Bidder shall send to ADDA, draft of the policy to be executed and the draft tripartite service level agreement including the Third Party Administrator (TPA), which shall be executed by ADDA, upon the same having been scrutinized on its part and such policy/ agreement shall only be entered by ADDA upon ensuring that the same is in conformity with the tender conditions.

**SECTION - III**

**BIDDING FORMS**

**FORM-1**

**LETTER OF TECHNICAL BID IN FORM OF AFFIDAVIT**

**(Affidavit on Non-Judicial Stamp Paper of Rs.10/- duly attested by Notary /  
Magistrate)**

Date: .....

Bid Reference No. : ADDA/DGP/08/2005-06(PART-I)/719 Dated : 20<sup>th</sup> July, 2020

Name of Contract: Selection of agency for Group Medical Insurance Policies for employees of ADDA and their dependents

Chief Executive Officer,  
Asansol Durgapur Development Authority (ADDA),  
1<sup>st</sup>Administrative Building, City Center,  
Durgapur – 713216.

We, the undersigned, declare that:

- (a) We have examined and have no reservations to the Bidding Documents, including addenda/ corrigenda issued in accordance with Instructions to Bidders (ITB).
- (b) We offer to provide group medical insurance on cashless basis to all employees of ADDA and their dependents in conformity with the Bidding Documents.
- (c) Our Bid consisting of the Technical Bid and the Financial Bid shall be valid for a period of 120 days from the date fixed for the bid submission deadline in accordance with the Bidding Documents, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.
- (d) Our company has been incorporated in accordance with the laws of India and governed by them.
- (e) Our company does not have any conflict of interest in accordance with ITB 4.3.

- (f) Our company is participating as a bidder having satisfied the eligibility criteria in accordance with ITB 4.4;
- (g) Our company, its affiliates or subsidiaries, has not been declared ineligible by ADDA, any Department of the Government of India or any State Government or Government Undertaking, Corporations or statutory bodies;
- (h) We agree to permit ADDA or its representative to inspect our accounts and records and other documents relating to the bid submission and to have them reviewed by auditors appointed by ADDA.
- (i) We understand that:
  - (i) The tender inviting and accepting authority can amend the scope and value of the contract bid under this project.
  - (ii) The tender inviting and accepting authority reserves the right to reject any application without assigning any reason.
- (j) All the statements made in the attached documents are true and correct. In case of any information submitted proved to be false or concealed, the bid may be rejected and no objection /claim will be raised by the bidder.

Enclo:

- 1. Statutory Documents
- 2. Non Statutory Documents
- 3. Forms & Annexure duly filled up, signed & notarized (where applicable)

Place:

For.....(name of bidder)  
(Signature)  
.....(name of authorized signatory)  
.....(designation)

**FORM-2****DECLARATION BY THE BIDDER**

**(Affidavit on Non-Judicial Stamp Paper of Rs.10/- duly attested by Notary /  
Magistrate)**

In relation to our bid submitted to for procurement of in response to Bid Reference No. :  
ADDA/DGP/08/2005-06(PART-I)/719 Dated : 20<sup>th</sup> July, 2020 we hereby declare that:

- a) We possess the necessary technical and financial resources and competence required by the Bidding Documents issued by ADDA;
- b) We have fulfilled our obligation to pay such of the taxes payable to the Union and the State Government or any local authority as specified in the Bidding Documents;
- c) We are not insolvent, in receivership, bankrupt or being wound up, nor have our affairs administered by a court or a judicial officer, nor have our business activities suspended and not the subject of legal proceedings for any of the foregoing reasons;
- d) We and our directors and officers have not been convicted of any criminal offence related to our professional conduct or the making of false statements or misrepresentations as to our qualifications within a period of three years preceding the bidding process, or not have been otherwise disqualified pursuant to debarment proceedings;
- e) We do not have a conflict of interest as specified in the Bidding Documents, which materially affects fair competition.

Date:  
Place:

For.....(name of bidder)  
(Signature)  
.....(name of authorized signatory)  
.....(designation)

**FORM-3****BOARD RESOLUTION IN FAVOUR OF SIGNATORY OF THE BID**

The Board, after discussion, at the duly convened meeting on ..... (insert date), with the consent of all the Directors present and in compliance of the provisions of the Companies Act, 2013, passed the following Resolution:

RESOLVED THAT Mr./Ms....., be and is hereby authorized to do on our behalf, all such acts, deeds and things necessary in connection with or incidental to our bid for **“Selection of agency for Group Medical Insurance Policies for employees and their dependents”** issued by Asansol Durgapur Development Authority (hereinafter “ADDA”), including signing and submission of all documents and providing information / responses to ADDA, representing us in all matters before ADDA, and generally dealing with ADDA in all matters in connection with our bid for the said Services.

**Certified true copy**

-----

**(Signature, Name and stamp of Company Secretary)**

**Notes:**

- 1) *This certified true copy should be submitted on the letterhead of the bidder, signed by the Company Secretary.*
- 2) *The contents of the format may be suitably re-worded indicating the identity of the entity passing the resolution.*

**FORM-4****FINANCIAL CAPACITY OF BIDDER***(On the letterhead of a qualified Chartered Accountant)*

Dated:[.....]

**Certificate of Financial Capacity**

We certify that M/s..... , which is a company within the meaning of the Companies Act, 2013 , as per its books of accounts, has the following turnover in the last three financial years:

<b>Financial Year</b>	<b>Turn Over</b>
2018-2019	
2017-2018	
2016-2017	

We further certify that the said turnover has been calculated in accordance to the formula specified in the Bidding Documents and the bidder has a positive net-worth as on date.

Name of Chartered Accountant:

Seal of Chartered Accountant:

**FORM-5****BIDDER'S INFORMATION SHEET**

## 1.1 Identity

a) Name	
b) Registered address	
c) Phone numbers (s)	
d) Fax	
e) Email	
f) Website	

## 1.2 Contact Person

a) Name	
b) Designation	
c) Location	<i>(should be located in Durgapur/Asansol)</i>
d) Mailing address	
e) Phone number(s)	
f) Fax	
g) Email	

Date:

Place:

For.....(name of bidder)

(Signature)

.....(name of authorized signatory)

.....(designation)

**FORM- 6**

**UNDERTAKING ON RATE VALIDITY**

**{to be filled by the bidder}**

(on Rs.100/- Non Judicial Stamp Paper)

Name of Contract: Selection of agency for Group Medical Insurance Policies for employees of ADDA and their dependents

Chief Executive Officer,  
Asansol Durgapur Development Authority (ADDA),  
1<sup>st</sup>Administrative Building, City Center,  
Durgapur – 713216.

Dear Sir,

This has reference to our bid in response to Bid Reference No. ADDA\_\_\_\_\_ dated \_\_\_\_\_.

We hereby undertake that the total premium quoted by us for undertaking group medical insurance for the employees of ADDA and their dependents for the year 2020-2021, shall remain valid for a further period of 24 months from the date of award of the contract, irrespective of increase/decrease of number of employees and their dependents.

Yours faithfully,

For.....(name of bidder)  
(Signature)

.....(name of authorized signatory)  
.....(designation)

**FORM - 7**

**LETTER OF FINANCIAL BID**

**{on bidder's letterhead}**

Date:

Name of Contract: Selection of agency for Group Medical Insurance Policies for employees of ADDA and their dependents

Chief Executive Officer,  
Asansol Durgapur Development Authority (ADDA),  
1<sup>st</sup>Administrative Building, City Center,  
Durgapur – 713216.

Dear Sir,

We, the undersigned, declare that:

- a) We have examined and have no reservations to the Bidding Documents, including addenda/ corrigenda issued in accordance with Instruction to Bidders (ITB) 7.
- b) We offer to render the insurance services for ADDA in conformity with the Bidding Documents.
- c) Apart from the rates in the Financial Bid, nothing extra or additional, on any head or account including rates, taxes and TPA charges shall be payable by ADDA or the beneficiaries to whom the cashless medical treatment is being provided.
- d) We understand that this bid, together with the written acceptance thereof included in the Notification of Award by ADDA, shall constitute a binding contract between us, until a formal Agreement is prepared and executed.
- e) We understand that you are not bound to accept the lowest evaluated bid or any other bid that you may receive.

Yours faithfully,

For.....(name of bidder)  
(Signature)

.....(name of authorized signatory)  
.....(designation)

**FORM -8**

**FORM OF NOTIFICATION OF AWARD**

**(BY SPEED POST WITH ACK. DUE)**

**(On the letterhead of Asansol Durgapur Development Authority)**

No. : \_\_\_\_\_ /

Dated :

Name & address of the bidder

Dear Sirs,

Sub: Bid Reference No. ADDA/DGP/08/2005-06(PART-I)/719 Dated : 20<sup>th</sup> July, 2020

This is to notify you that your tender for selection of agency for Group Medical Insurance Policies for employees of ADDA and their dependents under reference has been accepted by us for a total sum of Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) for a period of 12 months starting from \_\_\_\_\_.

In terms of Clause 35.1 of the Instructions to Bidders, within 7 days of receipt of the Notification of Award, you are required to submit the draft insurance policy and the draft tripartite service level agreement including the Third Party Administrator (TPA).

This Notification of Award is being sent to you in duplicate and you are requested to return without delay one copy of the letter duly signed and stamped, in token of your acknowledgement.

Kindly note that this Notification of Award shall constitute a binding contract between us pending execution of formal Agreement.

Your letter referred to above shall form part of the Agreement.

Yours faithfully,

Chief Executive Officer

We accept the above

For \_\_\_\_\_

(Name of authorized signatory)

(Designation)

## **SECTION – IV**

### **SCHEDULE OF REQUIREMENTS**

#### **ARTICLE 1: OBJECTIVE**

The objective of ADDA is to ensure that the Group Mediclaim Insurance Policies managed at a high service level and in the most cost-effective manner. The Selected Bidder/ insurer must have the flexibility necessary to respond to ADDA's current and changing needs.

ADDA's primary objective is to contract with an insurer who:

- Matches the desired plan design and contract provisions;
- Demonstrate the ability to deliver high quality services at a competitive price.

#### **ARTICLE 2: BENEFICIARIES UNDER THE POLICY**

ADDA has commenced the present Group Mediclaim Insurance scheme for its employees (including retired employees) and their dependents, since the employees and their dependents are deprived of the benefits of the West Bengal Health Scheme (WBHS) instituted by the Government of West Bengal (GoWB) for the Government employees and their dependents. The Medical Insurance scheme shall ensure that all the employees and their dependents can obtain cashless indoor treatment and OPD treatment facilities and charges from private hospitals and nursing homes as per the policy, detailed features of which are provided in Article 3.

All employees of ADDA (including retired employees) and their dependents are included within the insurance scheme. If the employee or any of its dependent, is a member of West Bengal Health Scheme or any such similar Health Insurance scheme maintained by any other Government, Government authority or Government corporation, then he or she can only avail of the present Scheme, if he or she opts out of the pre-existing Scheme. Dependent of the employee, shall at all material times, mean the definition of dependent, as contained in the West Bengal Health Scheme, at the time of treatment of the said dependent member. At present, "dependent member of the family of an employee" under Clause 2(e) of the West Bengal Health Scheme, 2008 means and includes:

- (i) Husband or Wife, as the case may be;
- (ii) Parents whose monthly income does not exceed Rupees Three Thousand and Five Hundred;
- (iii) Children, including step-children, legally adopted children and unmarried daughters;
- (iv) Dependent unmarried/ widowed/ divorced daughters;
- (v) Minor brothers/ sisters.

Explanation :

- (a) For availing medical facilities, children, minor brothers, minor/ unmarried/ widowed/ divorced sisters and parents are deemed to be dependent on the employee, if they are normally residing with him/ her and fulfills the condition of income.
- (b) Son is considered to be dependent till he starts earning or attains the age of 25 years, whichever is earlier. Son suffering from permanent disabilities either physically or mentally will be considered dependent without any age limit.
- (c) Unmarried daughter is eligible till she starts earning (irrespective of age).
- (d) As an exception, parents can live away from employee in another station with other members of family.
- (e) The provisions of West Bengal Health Scheme, 2008 shall be inter alia, applicable to the present scheme, on issues where the present scheme is silent or when there is any difference in opinion, with the interpretation of the present scheme.

The demography of the present number of ADDA employees (including retired employees) and their dependents are provided in Appendix - I hereto.

### **ARTICLE 3: SCOPE OF COVER**

The policy should cover expenses of hospitalization (room charges, Doctors/surgeons fees, ICU/ICCU, medicines, pathological tests, etc.) on a reimbursement/cashless basis, incurred as a result of illness and/or accidents as an inpatient in a recognized hospital. The policy should cover dental treatment following an injury/accident.

The policy should cover hospitalisation expenses incurred in connection with accidents caused due to terrorism.

Pre/Post hospitalization period to be covered for 30 and 60 days respectively. In case of Physiotherapy, the post hospitalization is to be covered up to 180 days, subject to applicable per hospitalization ceiling.

The policy should cover standard day care procedures (140+), an indicative list of which is provided in the Appendix – II hereto. The day care list will also be inclusive of day care medical treatment undertaken due to advancement of technology, as per IRDAI guidelines.

The policy shall be applicable throughout the territory of India. The insurer shall ensure that atleast 3 private hospitals/ nursing homes of repute in each of the cities of Durgapur and Asansol will be empanelled with the insurer and shall be rendered the hospitalization facilities on cashless basis, as per the terms of the policy.

The policy must offer following covers:

1. Shall ensure Mediclaim coverage for the employee concern and his/ her beneficiaries to the extent of **Rs.5,00,000/- (Rupees Five Lac)** or **Rs.3,00,000/- (Rupees Three Lacs)** only in a year with provision to raise limit on subsequent occasion.
2. Cashless facility (minimum 25 hours hospitalisation or irrespective of day care surgeries) for hospitalisation procedures arising out of sickness or accident. Claims can be made on cashless/reimbursement basis.
3. For repeated hospitalization of the same ailments within 45 days of hospitalization, reimbursement facility will be available, except in the case of serious ailments viz. cancer, CRF & heart ailments, etc. where cashless facility would continue.
4. Cover for new members and their dependents from the date of joining of the member.
5. ***After retirement on superannuation of service, an employee of this Authority shall be provided option for continuing his/her Mediclaim facility including his/her dependent family members as explained hereinbefore subject to deposition of premium pro rata basis;***
6. Pre-existing diseases must be covered for all the members.
7. Waiting period (30 days, first year, etc) will not be applicable.
8. Waiver of domiciliary hospitalization benefit

9. Chemotherapy, dialysis, radiotherapy, chronic renal failure including medicines, AIDS & HIV, COVID-19 cases, indoor ayurvedic treatment taken in government run/government approved hospital and at CGHS empanelled ayurveda hospitals.
10. Ayurvedic treatment for cancer patients at private ayurvedic hospitals having registration with AYUSH/State Medical Council.
11. Supply and fitting of external prosthetic devices, artificial aids including eye glasses, hearing aids, artificial limbs, etc. if the same is necessitated following an accident as per IRDAI guidelines.
12. Local ambulance charges for admission, transfer to another hospital and /or discharge under critical condition as advised by the doctor.
13. Registration charges levied by hospital.
14. Nursing charges should not be clubbed with room rent for arriving at eligibility (capped @2 %of the room charge).
15. In case of bilateral knee or hip replacement surgery done during the same hospitalization, reimbursement to be made up to twice the ceiling applicable and cashless extended in empanelled hospitals to be made twice the ceiling applicable.
16. Cataract operation with a cap of Rs. 40,000/- uniform for all members.
17. Investigation charges during hospitalisation will be reimbursed in full irrespective of rooms occupied. Pro-rata deduction will not be applicable on investigation charges.
18. Oral chemotherapy subject to sum insured on cumulative basis.
19. Endoscopy/ colonoscopy - as day care procedure.
20. Eye treatment- Reimbursement of cost of intra vitreous injection Avastin/ Lucentis Macugen/ Ozurdex etc. up to ceiling of Rs. 25,000/- (inclusive of all hospitalization cost) per dose/ per eye up to maximum three dosages per eye during the policy year with a total sub-limit of Rs. 75,000/-.
21. Psychiatric treatment to be included on IPD Basis up to the sum insured.
22. EECP (Enhanced External Counter Pulsation) to be included under the policy on OPD basis up to the per hospitalization limit. Settlement of claim to be done on reimbursement basis only after completion of full treatment.

23. Donor Medical expenses in case of transplants like kidney, liver etc., to be covered within the sum insured (Organ cost not covered under policy)
24. Zolendronic injection, Bortezomib injection and Terifrac Injection administration covered under day care procedures subject to sum insured on cumulative basis.

#### **ARTICLE 4: EXCLUSIONS FROM COVERAGE**

The following are excluded from the coverage of the policy:

1. Circumcision unless necessary for the treatment of illness not otherwise excluded in this article or required as a result of accidental body injury.
2. Vaccination, inoculation cosmetic treatment (including any complications arising out of or however attributable to any cosmetic treatments, or the replacement of the existing breast implant), aesthetic treatment, experimental, investigational or unproven procedures or treatments, devices and pharmacological regiments.
3. Vitamins & tonic unless forming necessary part of the treatment/ illness as certified by the attending doctor.
4. Personal comfort and convenience items or services such as television, telephone, barber or beauty service, guest service, and similar incidental services and supplies.
5. The treatment of obesity (including morbid obesity) and any other weight control programmes, services or supplies.
6. Durable medical equipment (including but not limited to wheelchairs, crutches, artificial limbs and the like) (namely that equipment used externally from the human body which can withstand repeated use; is not designed to be disposable is used to serve a medical purpose; is generally not useful in the absence of illness or injury and is usable outside of the hospital) unless required for the treatment of illness or accidental bodily injury.
7. Any travel/ transportation cost or expenses except local ambulance charges.

8. Ionizing, radiation or contamination by radio activity from any nuclear waste or from combustion of nuclear fuel or otherwise; or the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or asbestosis or any related condition resulting from the existence, production, handling processing, manufacture, sales, distribution, deposit, or use of asbestos or asbestos products.
9. Invitro fertilization (IVF), GIFT procedures, ZIFT procedures or any related prescription, medication, and treatment,embryo transport, donor ovum and semen and related cost including collection and preparation; voluntary medical termination of pregnancy.

#### **ARTICLE 5 : MANDATORY FEATURES OF POLICY**

The policy will pay in respect of the hospitalization expenses as per the limit per hospitalization. If the insured is diagnosed with an illness or suffer accidental bodily injury, which necessitates his hospitalization, the insurer will reimburse the insured person's consequent hospitalization expenses for medical expenses reasonably and necessarily incurred including but not limited to:

1. Room & Board charges are applicable as per sum insured.
2. Doctor's fees
3. Intensive care unit
4. Nursing expenses
5. Surgical fees, operating theatre, anaesthesia and oxygen and their administration
6. Physiotherapy
7. Drugs & medicines consumed on the premises
8. Hospitalisation miscellaneous services (such as laboratory, x-ray, diagnostic test)
9. Dressing, ordinary splints and plaster casts
10. Cost of prosthetic devices
11. Organ transplantation including the treatment costs of the donor but excluding the cost of organ.
12. The Insurer shall ensure that the policy shall cover invariably the OPD Treatment and Charges of the employee and his/her beneficiaries, subject to prior intimation to be provided to the Insurer through e-mail.

### **ARTICLE 6 : CUSTOMISED FEATURES OF POLICY**

The policy shall ensure that the following customized features are available to the intended beneficiaries of the policy:

1. Individual ID cards for each member & dependents
2. Access to a 24 hours help line (TPA must set up special help line numbers for ADDA employees)
3. In case of death of the insured during hospitalisation or within 48 hours of discharge from the hospital full amount, excluding non-medical items of the hospital bills, will be paid irrespective of the hospitalization limit.
4. No members will be out of the scheme till the buffer amount is available.
5. There will be no cap/restriction on the number of medically justified hospital confinements per policy period, unless specifically mentioned.
6. Intimation of hospitalisation should be within 7 days from the date of admission. Immediately after the submission of relevant documents from date of discharge from hospital, not later than 30 days, the claims will be settled within 15 days (in case the members are not availing cashless facility).

### **ARTICLE 7: TERM AND ADMINISTRATION OF POLICY**

The term of the policy shall be for a period of 12 months and the policy shall not have a cancellation clause. However, ADDA shall have the right to renew the engagement of the insurer for 2 (two) consecutive periods of 12 months each, for which the insurer shall be paid the total premium quoted by it, which shall be increased or decreased on a pro-rata basis, subject to increase or decrease in the number of beneficiaries.

The policy shall be administered by the insurer as follows: -

1. The policy shall be administered through a Third Party Administrator (TPA)/Panel of TPA which will be decided with the prior approval of ADDA with a written service level agreement in place prior to the date of commencement of the cover.
2. In case of new entries, cover starts from the date of joining.
3. In case of separations/ death, coverage ceases automatically from that date. Pro-rata refund of premium shall be credited in cases of deletion of

members provided no claim has been admitted in respect of such member(s).

4. In the event of death of ADDA's employee, the dependents continue to be covered till the currency of the policy.
5. The total premium quoted by the insurer shall be divided in twelve equal monthly instalments which shall be paid in advance by the 29<sup>th</sup> day of the preceding month. The first instalment shall be paid within 3 working days from the execution of the service level agreement which shall also include the TPA.
6. All admissions / exits shall be adjusted pro-rata, subject to monthly declarations cover shall not be denied on grounds that the deposit premium was inadequate for that month. However, all efforts shall be made by ADDA to deposit the premium in advance, but, in exceptional/unforeseen cases the service must be provided and the premium claim forwarded immediately so that ADDA will deposit the premium at the earliest.
7. ADDA shall maintain a deposit premium to take care of additions / exits of the employees. This deposit shall be replenished each month to maintain the deposit balance.
8. Monthly declarations shall be sent through email by ADDA to the insurer in the succeeding month. The insurer shall calculate the pro-rata premium, refund and communicate the same to ADDA, who will arrange to give a cheque/ make bank transfer for additional premium, if any. Refund premiums, if any shall be credited to the deposit account by the insurer. The final refund, if any shall be returned to ADDA within one month from the date of expiry of the policy.
9. There should be a monthly meeting between ADDA, the insurer and the TPA (s) to review the progress/ health and service related issues.

**APPENDIX - I****DEMOGRAPHY OF ADDA EMPLOYEES AND THEIR DEPENDENTS**

Employee Strength as on	29/02/2020
Total number of employees	<b>166</b>
Number of dependents	386
Total number of lives	<b>552</b>

Age band of employees (including retired)	Number
0-25	0
26-30	5
31-35	15
36-40	32
41-45	45
46-50	37
51-55	17
56-60	15
More than 60	0
<b>Sub-total</b>	<b>166</b>

Age band of dependents	Number
0-25	150
26-30	22
31-35	31
36-40	26
41-45	21
46-50	13
51-55	13
56-60	14
More than 60	96
<b>Sub-total</b>	<b>386</b>

**APPENDIX - II**

**DAY CARE FACILITIES**

140+ day care day care surgeries are covered under the policy, the list of which is given hereinbelow, which is not exhaustive:

**A. Operation on the Ears:**

**Microsurgical Operations on the Middle Ear**

Stapedotomy

Stapedectomy

Revision of a Stapedectomy

Other operations on the auditory ossicles

Myringoplasty (Type 1-tympanoplasty)

Tympanoplasty(Closure of an eardrum perforation and reconstruction of the auditory ossicles)

Revision of a Tympanoplasty

Other Microsurgical operations on the Middle Ear

**Other Operations on the Middle and Internal Ear**

Paracentesis (myringotomy)

Removal of a tympanic drain

Incision of the mastoid process and middle ear

Mastoidectomy

Reconstruction of the middle ear

Other excisions of the middle and inner ear

Fenestration of the inner ear

Revision of afenestration of the inner ear

Incision (opening) and destruction (elimination) of the inner ear

Other operations on the middle and inner ear

**Operation on the nose and the Nasal Sinuses**

Excision and destruction of disease tissue of the nose

Operations on the tuTea Board of Indianates' (Nasal Concha)

Other operations on the nose

Nasal Sinus aspiration

### **Operation on the eyes**

Incision of the tear glands

Other operation on the tear ducts

Incision of diseased eyelids

Excision and destruction of diseased tissue of the eyelid

Operations on the canthus and epicanthus

Corrective surgery for entropion and ectropioyl

Corrective surgery for blepharoptosis

Removal of foreign body from conjunctiva

Removal of foreign body from the cornea

Incision of the cornea

Operations for pterygium

Other operations on the cornea

Removal of foreign body from the lens of the eye

Removal of foreign body from the posterior chamber of the eye

Removal of a foreign body from the eyeball

Operation of cataract

### **Operation of the skin and subcutaneous tissue**

Incision of a pilonidal sinus

Other incisions of the skin and subcutaneous tissues

Surgical wound toilet(wound debridement) and removal of diseased tissue of the skin andsubcutaneous tissue

Local excision of the diseased tissue of the skin and subcutaneous tissues

Other excisions of the skin andsubcutaneous tissues

Simple restoration of surface continuity of the skin and subcutaneous tissues

Chemosurgery of the skin

Destruction of diseased tissue in the skin and subcutaneous tissues

## **Operation on mouth and face**

### **Operation on the tongue**

Incision, excision and destruction of diseased tissue of the tongue

Partial glossectomy

Glossectomy

Reconstruction of the tongue

Other operation on the tongue

### **Operation on the salivary glands and salivary ducts**

Incision and lancing of a salivary gland and salivary duct

Excision of diseased tissue of a salivary gland and salivary duct

Resection of salivary gland

Reconstruction of a salivary gland and salivary duct

Other operations on the salivary glands and salivary ducts

### **Other operations on the Mouth and Face**

External incision and drainage in the region of the mouth, jaw and face

Incision of the hard and soft palate

Excision and destruction of diseased hard and soft palate

Incision, excision and destruction in the mouth

Plastic surgery to the floor of the mouth

Palatoplasty

Other operations in the mouth

### **Operations on the Tonsils and adenoids**

Transoral incision and drainage of a pharyngeal abscess

Tonsillectomy without adenoidectomy

Tonsillectomy with adenoidectomy

Excision and destruction of a lingual tonsil

Other operations on the tonsils and adenoids

**Traumatological surgery and orthopedics**

Incision on bone, septic and aseptic

Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis

Suture and other operations on tendons and tendon sheath

Reduction of dislocation under GA, including K-wire

Arthroscopic knee aspiration

**Operation on the breast**

Incision of the breast.

Operation on the nipple

**Operation on the digestive tract**

Incision and excision of tissue in the perianal region

Surgical treatment of anal fistula

Surgical treatment of haemorrhoids

Division of the anal sphincter (sphincterotomy)

Other operations on the anus

Ultrasound guided aspirations

Sclerotherapy

Endoscopy/Colonoscopy

**Operations of female sexual organs**

Incision of the ovary

Insufflation of the fallopian tube

Other operation on the fallopian tube

Dilation of the cervical canal

Conisation of the uterine cervix

Other operations on the uterine cervix

Incision of the uterus (Hysterotomy)

Therapeutic curettage

Culdotomy

Incision of the vagina

Local excision and destruction of the diseased tissue of the vagina and the pouch of douglas

Operations on bartholin's gland (cysts)

Incision of the vulva

## **Operations of the Male Sexual Organs**

### **Operations on the Prostrate and seminal vesicles**

Incision of the prostrate

Transurethral excision and destruction of prostrate tissue

Transurethral and precutaneous destruction of prostrate tissue

Open surgical excision and destruction of prostrate tissue

Radical Prostatovesiculectomy

Other excision and destruction of prostate tissue

    Operations on the seminal vesicles

Incision and excision of periprostatic tissue

Other operations on the prostate

### **Operation on the Scrotum and Tunica Vaginalis Testis**

Incision of the Scrotum and Tunica Vaginalis testis

Operation on a testicular hydrocele

Excision and destruction of diseased scrotal tissue

Plastic reconstruction of the Scrotum and tunica vaginalis testis

Other operations on the scrotum and tunica vaginalis testis

### **Operation on the Testes**

Incision of the Testes

Excision and destruction of diseased tissue of the testes

Unilateral orchidectomy

Bilateral orchidectomy

Orchidopexy

Abdominal exploration in cryptorchidism

Surgical reposition of an abdominal testis

Reconstruction of the testis

Implantation, exchange and removal of a testicular prosthesis

### **Other operations on the testis**

#### **Operations on the Spermatic Cord, Epididymis and Ductus Deferens**

Surgical treatment of a varicocele and a hydrocele of the spermatic cord

Excision in the area of the epididymis

Epididymectomy

Reconstruction of the spermatic cord

Reconstruction of the ductus deferens and epididymis

Other operations on spermatic cord, epididymis and ductus deferens

#### **Operations on the Penis**

Operations on the foreskin

Local excision and destruction of diseased tissue of the penis

Amputation of the penis

Plastic reconstruction of the penis

Other operations of the penis

#### **Operations of the Urinary system**

Cystoscopic removal of stones

#### **Other Operations/Procedures**

Lithotripsy

Coronary angiographies

Dialysis

Coronary CT angiography

Chemotherapy & radiotherapy

Oral chemotherapy

Age related Macular Degeneration (Laser treatment)

Carotid Artery Angiography

Foam sclerotherapy

Treatment of pemphigus variegatus by rituximab therapy (injection rituximab)

All types of angiography covered

Cystoscopy

Photo dynamic laser therapy covered under ARMD treatment

Cost of CRF/CKD treatment including the cost of injection Erythropoietin/Cyclosporine/

Sandimmune