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REQUEST FOR PROPOSAL

NCSCM Group Health Insurance Scheme (NGHIS)
and
NCSCM Group Personal Accident Insurance Scheme (NGPAIS))

National Centre for Sustainable Coastal Management

(Ministry of Environment, Forests & Climate Change, Govt. of India)
Koodal Building, Anna University Campus, Chennai 600025

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Disclaimer

This Request for Proposal (RFP) is an invitation to receive response from eligible interested bidders for Group Insurance Policies' for employees of the NCSCM. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by the NCSCM with the bidders. This document should be read in its entirety.

1. Introduction

- 1.1 National Centre for Sustainable Coastal Management (NCSCM) is an institution under the Ministry of Environment Forests and Climate Change Government of India. NCSCM is located at Anna University Campus, Chennai-600025. NCSCM is involved in research activities along the coastal areas of India.
- 1.2 NCSCM to solicit proposals through a two stage bidding process (comprising of Technical and Financial Bids) from **IRDA Licensed General Insurance companies operating in India** for NCSCM Group Health Insurance Scheme NGHIS and NCSCM Group Personal Accident Insurance Scheme NGPAIS (Type 1 & 2) offered to its employees, Project Staff, Consultants and Young professionals. Bidders are invited to submit their proposal in accordance with the enclosed Request for Proposal (RFP) terms which are also available at NCSCM website www.ncscm.org, under the "Tenders" section.
 - 1.2.1 Third Party Administrator (TPA) used by the Insurance companies, for processing the claims, should also be authorized by IRDA.
 - 1.2.2 IRDA Licensed General Insurance Companies need only submit proposal.
- 1.3 Complete confidentiality of Information should be maintained. Information provided here should be used for its intended scope and purpose. Retention of this RFP signifies your agreement to treat the information as confidential. You must agree to bear all costs related to the preparation of your proposal.
- 1.4 Bid submission, queries and all other terms and conditions are detailed in the following sections of this document. All communication with regard to this proposal needs to be directed to "The Director, National Centre for Sustainable Coastal Management" only.

2. Proposal Requirements

- 2.1 The following sections include the information necessary for your organization to respond to this RFP. Your proposal must:
 - 2.1.1 Provide premium quotes in the requested format as stated.
 - 2.1.2 Answer all questions in following sections clearly and concisely.
 - 2.1.3 Be submitted in the form of sealed envelopes within stipulated date and time.
 - 2.1.4 Failure to submit the proposal within the stipulated time will result in disqualification.
 - 2.1.5 Bidder shall submit proposal for all the schemes. Failure to do will result in disqualification.

3. Insurance Schemes:

The following section includes information of all the schemes for which this RFP is raised:

- 3.1 NCSCM Group Health Insurance Scheme (NGHIS) - Annex 1
- 3.2 NCSCM Group Personal Accident Insurance Scheme - Type 1 (NGPAIS-1) - Annex 2
- 3.3 NCSCM Group Personal Accident Insurance Scheme - Type 2 (NGPAIS-2) - Annex 3

4. General Information

- 4.1 The objective is to ensure that the NGHIS and NGPAIS are to be managed at a high service level and in the most cost-effective manner as possible. The insurer must have the flexibility necessary to respond to NCSCM's current and changing needs. NCSCM's primary objective in conducting this RFP is to contract with an insurer who would match the desired plan design and contract provisions and demonstrate the ability to deliver high quality services at a competitive price
- 4.2 This RFP provides following information to enable you to prepare and submit proposals for consideration by NCSCM.
 - 4.2.1 Employee and dependent data for NGHIS -Annex 4
 - 4.2.2 Employee data for NGPAIS-1 -Annex 5
 - 4.2.3 Project Staff data for NGPAIS-2 -Annex 6

Annex 4 to 6 are available on written request in Microsoft Excel Format.

- 4.3 The bidder should have valid proof of IRDA registration certification from IRDA, while applying and throughout the period of the contract.
- 4.4 Sales tax/Service tax/VAT in connection with the sale/service shall be shown separately.
- 4.5 The Prices shall be quoted in Indian Rupees only.
- 4.6 The contract shall be for the full quantity as described Corrections, if any, shall be made by crossing out, initialing, dating and re writing will be rejected.
- 4.7 The bidder should quote PAN, TAN, VAT & Registration Numbers, Service Tax numbers, whichever is applicable.
- 4.8 Quotation shall remain valid for a period not less than 60 days after the deadline date specified for submission.
- 4.9 Contract is valid for a period of ONE YEAR from the issue of a valid work order.
- 4.10 The rates quoted by the bidder shall be fixed for the duration of the contract and shall not be subject to adjustment on any account.
- 4.11 Each bidder shall submit only one quotation. Bidder shall not contact other Bidders in matters relating to this quotation.
- 4.12 Once upon selection of successful bidder the bidder shall provide the detailed calculation of the premium to NCSCM.

5. Response Format

- 5.1 Your proposal must clearly indicate the name of the responding organization, as well as the name, e-mail id, postal address and telephone number of the primary contact at your organization for this proposal. Your proposal must include the contact name for local

service and account management team that NCSCM can call directly.

- 5.2 Please submit your proposal response in sealed envelope not later than 5:00 p.m. on or before **20th January 2015**, addressed to “The Director, National Centre for Sustainable Coastal Management, Koodal Building, Anna University Campus, Chennai-600025”.
- 5.3 NCSCM assume no responsibility or liability for any costs you may incur in responding to this RFP, including attending meetings, site visits, etc.

6. Deviations from RFP Specifications

- 6.1 It is intended that you should conform to these specifications in full. Do not quote any alternative Plan Designs. Please quote the requested financial arrangements only. Any deviation shall be considered for disqualification.
- 6.2 Your company will be bound to comply with the provisions set forth in this RFP.

7. Proposal Instructions

7.1 Proposal Requirements

It would may be noted that for the purpose of the appointment of Group Insurance, a two-stage bidding process will be followed. The response to the present tender will be submitted in two parts, i.e., the Technical Bid and the Financial Bid. The Bidder will have to submit the ‘Technical Bid’ and the ‘Financial Bid’ separately in two different envelopes. Both the bids are to be placed in another envelope and submitted within the stipulated date and time. All envelopes should be sealed and signed individually. The ‘Technical Bid’ will contain the exhaustive and comprehensive Technical details indicated in Annex 8, and ‘Financial Bid’ will contain the Pricing information as indicated in Annex 9.

The Technical Bid shall not contain any pricing or commercial information at all and if the Technical Bid contains any price related information, then that Technical Bid would be disqualified and would NOT be processed further.

Your response should be organized into the following sections:

- | | |
|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Section 1 | Executive Summary / Introduction |
| Section 2 | Proposal Compliance Letter
A letter signed by an authorized officer of your organization signifying your proposal’s complete compliance with the RFP specifications except as specifically noted in the appropriate sections. |
| Section 3 | Technical Bid (as per Annex-8) |
| Section 4 | Financial bid (as per Annex -9)
Premium quotes should include TPA charges (if any). |

Tax (if any) should be indicated separately

Section 5 Items included with Proposal
Copy of IRDA approval for the Insurance Company.

7.2 Important Terms:

7.2.1 **Quotes:** The rates quoted must be final and considered firm regardless of actual claims experience as on the policy effective date.

7.2.2 **Terms:** Your proposal must not include "Cancellation" and / or "Premium / Claims Review" clause.

7.2.3 **Endorsements:** Premium for endorsement (addition / deletion) should be computed on daily pro-rata basis. Any refunds on account of deletions should be refunded on daily pro-rata basis subject to benefit utilization.

7.3 Process to be Adopted for Evaluation of the Bids

In the first stage, only the 'Technical Bid' will be opened and Technical Bids in respect of only those bidders who fulfill the details indicated in the Annex-8. The Technical Bids will be evaluated on the basis of Technical details and the points to be awarded as per following table:-

7.3.1 Evaluation criteria for Technical Bids:

Sl. No.	Criteria (for Mediciam and Personal Accident Policies)	Points	Total
1	Number of Years since License given by IRDA as on 31.3.2014		15
	Less than 2 years	0	
	2 years and upto 5 years	3	
	5 years and upto 10 years	6	
	10 years and upto 15 years	9	
	15 years and upto 20 years	12	
	20 years and above	15	
2	Gross Total Premium under-written within India in the year 2013-14		20
	Less than 10 crores	0	
	10 crores and upto 25 crores	4	
	25 crores and upto 50 crores	8	
	50 crores and upto 75 crores	12	
	75 crores and upto 100 crores	16	
	100 crores and above	20	
3	Claim Settlement ratio for the Year 2013-2014		30
	50% and below	0	
	Above 50 upto and including 60%	5	
	Above 60 upto and including 70%	10	
	Above 70 upto and including 80%	15	

	Above 80 upto and including 90%	20	
	Above 90 upto and including 100%	30	
4	Number of Network Hospitals/ Clinic across India (If served through TPA, provide details of TPA)		35
	100 and below	0	
	101-500	10	
	501-750	15	
	751- 1000	20	
	1001-1500	30	
	Above 1500	35	
Total			100

7.3.2 Bidders scoring equal to or more than 75% marks as per above evaluation in Technical Bid, will qualify for the further process of bidding.

7.3.3 In the second stage, the Financial Bids of only those bidders, who have qualified through the above process on the basis of evaluation of their Technical Bids, will be opened. In case of eliminated bidders, the sealed financial bid will be returned.

7.3.4 Ranking will be based on 80% of relative technical score and the 20% of relative financial score both put together. (See illustration below).

7.3.5 Illustration:

- a. The Technical bid of qualified bidder will be given relative percentage based on the highest bidder. i.e., 80% Score will be provided to the highest bidder and relatively less for the other bidders.

$$\text{Relative Technical Score} = \frac{\text{Your Technical Score}}{\text{Highest Technical Score among all eligible bidders}} \times 80$$

If there are three eligible bidders (scored above 75% in technical bid) A, B & C and their technical scores are 75%, 85% and 95% respectively, then

$$\text{Relative Technical Score of A} = \frac{75}{95} \times 80 = 63.16$$

$$\text{Relative Technical Score of B} = \frac{85}{95} \times 80 = 71.58$$

$$\text{Relative Technical Score of C} = \frac{95}{95} \times 80 = 80$$

- b. The Financial bid of qualified bidder will be given relative percentage based on the lowest bidder i.e., 20% Score will be provided to the lowest bidder and relatively less for the other bidders.

$$\text{Relative Financial Score} = \frac{\text{Lowest Financial Score among all eligible bidders}}{\text{Your Financial Score}} \times 20$$

Let for example the financial scores of A, B & C are 10000, 20000 and 15000

respectively.

$$\text{Relative Financial Score of A} = \frac{10000}{10000} \times 20 = 20$$

$$\text{Relative Financial Score of B} = \frac{10000}{20000} \times 20 = 10$$

$$\text{Relative Financial Score of C} = \frac{10000}{15000} \times 20 = 13.33$$

c. Total Score = Relative Technical score + Relative Financial Score

$$\text{Total Score of A} = 63.16 + 20 = 83.16$$

$$\text{Total Score of B} = 71.58 + 10 = 81.58$$

$$\text{Total Score of C} = 80 + 13.33 = 93.33$$

As per the illustration above, the most competitive bidder is C.

7.4 **NCSCM reserves the right to:**

- 7.4.1 Reject any or all responses received in response to the RFP without assigning any reason whatsoever.
- 7.4.2 Cancel the RFP / Tender at any stage, without assigning any reason whatsoever.
- 7.4.3 Waive or modify any formalities or inconsistencies in this RFP (format and delivery). Such a modification / waiver would be duly and publicly notified in the NCSCM website before the closure of the bid date.
- 7.4.4 Extend the time for submission of all proposals and such an extension would be duly communicated by NCSCM to all the bidders.
- 7.4.5 Select the next most responsive bidder if the first most responsive bidder evaluated for selection fails to result in an agreement within a specified time frame.
- 7.4.6 Select the bidder even if a single technically qualified bid results as responsive.
- 7.4.7 Share the information / clarifications provided in response to RFP by any bidder, with all other bidder(s) / others, in the same form as clarified to the bidder raising the query.

7.5 **Bid Submission**

7.5.1 **Response Format:**

- a. Section 1 - Technical Bid to be submitted in a separate sealed envelope in the attached format
Super scribe the envelope with the Advertisement No.

- b. Section 2 – Financial Bid to be submitted in a separate sealed envelope in the attached format

Super scribe the envelope with the Advertisement No.

7.5.2 The bid should be signed by the bidder or any person duly authorized to bind the bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the tender documents and bind the bidder. All pages of the tender documents except brochures, if any, are to be signed by the authorized signatory.

7.5.3 The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should initial such corrections.

7.5.4 The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in rejection of the bid.

7.5.5 No columns of the tender should be left blank. Offers with insufficient information and Offers which do not strictly comply with the stipulations given above, are liable for rejection.

7.5.6 You are requested to provide the quotation latest by 20th January 2015 at 5:00 PM.

8. RFP Terms and Conditions :

8.1 Following additional terms and conditions shall apply to the evaluation process:

8.1.1 **Bidder warranties** - By submitting a response, bidder warrants to NCSCM that, as at the date of submission:

- a. The Bidder has fully disclosed to NCSCM in its responses all information which could reasonably be regarded as affecting in any way NCSCM's evaluation of the response;
- b. All information contained in the bidder's response is true, accurate and complete and not misleading in any way;
- c. The bidder agrees to notify NCSCM of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the bidder's business, assets or financial condition or render the bidder unable to perform its obligations under the NCSCM agreement if any or have a material adverse effect on the evaluation of the responses by NCSCM; and
- d. The bidder will not influence or attempt to influence any decisions of NCSCM, in any manner, during the evaluation process or engage in any uncompetitive

behavior or other practice which may deny legitimate business opportunities to other bidders.

- 8.1.2 **Confidentiality** - Bidder must keep confidential any information received from or about NCSCM as a result of or in connection with the submission of the response. All information contained in the response, or in subsequent communications shall be deemed confidential and may be used only in connection with the preparation of bidder's response. Unless expressly agreed in writing prior to submissions, responses are not confidential and may be used by NCSCM in whole or part. NCSCM however, will not disclose the information provided by bidder in a response other than to its affiliates or to its professional advisors, unless required otherwise by any provisions of law.
- 8.1.3 **Disclaimer**- Whilst all reasonable care has been taken in compiling this response document, the figures, documents and details are presented in good faith; and no warranty or guarantee (express or implied) is given by NCSCM as to the completeness or accuracy of the response or any information provided in or in connection with it to the maximum extent permitted by law:
- a. NCSCM its officers, employees and agents will not be liable in any way whatsoever for any loss, damage, cost or expense (including without limitation any liability arising from any fault or negligence on their part) arising from the evaluation process; and
 - b. Each bidder releases and indemnifies NCSCM from all claims, suits, demands, proceedings, actions, liabilities, damages and costs which may arise under statute, law, equity or otherwise arising from, whether directly or indirectly, or in connection with the evaluation and selection process.
 - c. This RFP is not an offer to contract, nor should it be construed as such; it is a definition of specific NCSCM requirements and an invitation to recipients to submit a responsive proposal addressing such requirements. NCSCM reserves the right to make no selection and enter into no agreement as a result of this RFP. Only the execution of a written agreement between NCSCM and a vendor upon selection will obligate NCSCM in accordance with the terms and conditions contained in such agreement.
 - d. It should be understood that your response to this RFP constitutes an offer to do business on the terms stated in your response and that, should a contract be awarded to you, NCSCM may, at its option, incorporate all or any part of your response to this RFP in the contract. NCSCM reserves the right to accept your offer without further discussions and without any additional opportunity for you to amend, supplement or revise your submitted offer.
- 8.1.4 **NCSCM's right to verify** - NCSCM reserves the right to conduct a site survey or obtain other evidence of facilities, resources, and managerial, financial and Bidder performance abilities prior to announcing the successful Bidder or awarding an agreement under this evaluation process.
- 8.1.5 **Financial documents** - NCSCM may request additional financial/ business information from the bidder at its discretion.

- 8.1.6 **Termination/ Suspension of evaluation process** - NCSCM reserves the right to suspend or terminate the bid evaluation process (in whole or in part) at any time in its absolute discretion and without liability to NCSCM. Bidders will be notified if any suspension or termination occurs but NCSCM is not obliged to provide any reasons.
- 8.1.7 **Other Rights** - NCSCM may:
- a. Require additional information from a Bidder;
 - b. Change the structure and timing of the evaluation process;
 - c. Terminate further participation in the evaluation process by a Bidder
 - d. Vary or extend the timetable and evaluation process
 - e. Vary the terms and conditions of the evaluation process, the RFP or specifications or requirements at any time.
- 8.1.8 **Responsibility for Costs** - Bidder is responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the information provided for evaluation process (including in relation to providing NCSCM with the response, the revised response or any additional information).
- 8.1.9 **Non-Reliance by Bidder** - Bidder, by submitting a response, acknowledges that:
- a. It does not rely on any information, representation or warranty, whether oral or in writing or arising from other conduct, other than that specified in this RFP or otherwise provided by NCSCM in writing;
 - b. It has made its own inquiries as to regarding the risks, contingencies and other circumstances that may have an effect on the bidder's response as well as the accuracy currency or completeness of such information; and
 - c. Information provided in its responses are based on historical trends does not constitute a representation that such trends will continue into the future or occur again and nothing contained in its response can be relied upon as a commitment, guarantee or representation regarding future events or performance.
- 8.1.10 **Precedence of Documents** - If there is any inconsistency between the terms of this RFP and any of its appendices, schedules or attachments then, unless the contrary is explicitly stated in this RFP, the terms of the RFP will prevail to the extent of any inconsistency.
- 8.1.11 In the event that the bidder decides not to respond to this RFP, then the restrictions shall continue to apply to the use or disclosure of the information. Additionally, bidders must immediately return this document and certify in writing to NCSCM, that all copies have been returned to NCSCM, or destroyed, without retaining the document in any form.

S/d.
Director,
National Centre for Sustainable Coastal Management,
Anna University Campus, Chennai - 600 025.

NCSCM GROUP HEALTH INSURANCE SCHEME (NGHIS)

1. NAME OF THE SCHEME

- 1.1 The name of the proposed scheme is “NCSCM Group Health Insurance Scheme”, hence forth referred to as “NGHIS” or “Scheme”.
- 1.2 The scheme shall be owned and governed by NCSCM.
- 1.3 All or part of the scheme may vary based on the contract with the insurer, in force from time to time.

2. BENEFICIARIES

- 2.1 All contract staff, who are directly recruited by NCSCM serving or newly recruited and their eligible family members shall be offered NGHIS on compulsory basis, till their service with NCSCM, as per their entitlement.
- 2.2 NGHIS would be available on voluntary basis, till their service with NCSCM, for existing Employee/ Pensioners of Central/ State/ Other Government Organisations, who are deputed or reemployed in NCSCM and who are already covered by similar schemes or receiving other medical benefits' and their family members.
 - i. In this case they have to opt out of such schemes and choose NGHIS.
 - ii. They will also have the option of choosing both. In such case, the total insurance premium for NGHIS has to be borne by the concerned staff.
- 2.3 NGHIS is not applicable for Project Staff, Consultants and Young Professionals.

3. INSURANCE COVERAGE

- 3.1 **In-patient benefits:** The insurer shall pay all applicable expenses incurred in course of medical treatment availed of by the beneficiaries in Hospital/ Nursing Homes (24 hours admission clause) within the country, arising out of either illness/ disease/ injury and or sickness.
- 3.2 **Coverage of Pre-existing diseases:** All diseases under the Scheme shall be covered from day one. A person suffering from any disease prior to the inception of the policy shall also be covered.
- 3.3 **Pre & Post hospitalization benefit:** Benefit up to 30 days Pre-Hospitalization & up to 60 days Post Hospitalization respectively which would cover all expenses related to treatment of the sickness for which hospitalization was done.
- 3.4 **Domiciliary Hospitalization:** The Scheme would also cover Domiciliary Hospitalization where the medical treatment for such illness/disease /injury requires as in-patient treatment at Hospital/Nursing Home but actually taken whilst confined at home in India under the circumstances that:
 - i. His/her condition is such that patient cannot be moved to a Hospital/Nursing home or,

- ii. If no room is available in Hospital/Nursing home within that area.
- iii. Pre and Post hospitalization benefit under this section would not be covered.

3.5 **Day Care Procedures:** Given the advances made in the treatment techniques, many medical treatments, formerly requiring hospitalization, can now be treated on a day care basis. The scheme would also provide for day care facilities (less than 24 hours hospitalization) for such identified procedures given below.

- i. List of Day care procedures is provided in the **Annex-7**.
- ii. Insurers will provide the exhaustive list of Day care procedures, beyond the list provided in paragraph 3.5 (i), if any.
- iii. Outpatient (OPD) services shall not be part of Day care facilities.

3.6 **Maternity and Newborn Benefits:**

i. **Maternity benefit**

- a. This means treatment taken in Hospital/Nursing Home arising from childbirth including Normal Delivery/Caesarean Section including miscarriage or abortion induced by accident or other medical emergency.
- b. This benefit would be limited to only first two living children in respect of Dependent Spouse/Female Employee covered from day one under the policy, without any waiting period.

ii. **Newborn benefit**

- a. Newborn child (single/twins) to an insured mother would be covered from day one up to the expiry of the current policy for the expenses incurred for treatment taken in Hospital/Nursing Home/Day Care Clinic as In-patient during the currency of the policy and will be treated as part of the mother subject to eligibility under maternity benefit. However, next year the child could be covered as a regular member of the family subject to size of the family.
- b. In first pregnancy, if more than one child is born then all the children will be covered till the expiry of the current policy and would cease for second pregnancy.
- c. In first pregnancy single child was born and subsequently in second pregnancy more than one child is born then all the children born out of both the deliveries will be covered till the expiry of the current policy.
- d. Internal congenital diseases of new born child shall be covered.

4. **EXCLUSIONS:** The Insurer shall not be liable to make any payment under this Scheme in respect of any expenses whatsoever incurred in connection with or in respect of:

4.1 **Hospitalization Benefits:**

- i. Conditions that do not require hospitalization:
 - a. Condition that do not require hospitalization. Outpatient Diagnostic, Medical and Surgical procedures or treatments unless necessary for treatment of a disease covered under Day Care procedures or Inpatient hospitalization.

- b. Expenses incurred at Hospital or Nursing Home primarily for evaluation/ diagnostic purposes only during the hospitalized period. Expenses on vitamins and tonics etc unless forming part of treatment for injury or disease as certified by the attending physician. Expenses on telephone, tonics, cosmetics/ toiletries, etc.
- ii. Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, including wears and tears etc. unless arising from disease or injury which requires hospitalization for treatment including following dental treatment which indicates that the teeth are the real source of disturbance.
 - a. Jaw bone disease treatment
 - b. Wholesale removal of teeth
 - c. Surgical operations needed for removal of Odontomes and impacted wisdom tooth
 - d. Gum boils under oral surgery.
 - e. Treatment of pyorrhea and Gingivitis may also be reimbursed as it is covered under the term “Gum treatment”.
 - f. Extraction, Scaling and Gum treatment filling of teeth, Root Canal treatment.
- iii. Congenital external diseases etc: Congenital External Diseases or Defects or Anomalies, Convalescence, General Debility, “Run Down” condition or Rest Cure.
- iv. Sex change or treatment which results from or is in any way related to sex change.
- v. Vaccination/Cosmetic or of aesthetic treatment: Vaccination, Inoculation or change of life or cosmetic or of aesthetic treatment of any description and Plastic Surgery other than as may be necessitated due to an accident or as a part of any illness. Cost of Spectacles / Contact Lens.
- vi. Suicide etc: Intentional self-injury/Suicide/Self manmade injuries.
- vii. Naturopathy, Homeopathy, Unani, Siddha, Ayurveda:
 - a. Homeopathy, Unani, Siddha, Ayurveda treatment unless taken as inpatient in a network hospital.
 - b. Naturopathy, unproven procedure or treatment, experimental or alternative medicine including acupressure, acupuncture, magnetic and such other therapies etc. Any treatment received in convalescent home, convalescent hospital, health hydro, nature care clinic or similar establishments.
 - c. External and/or durable Medical/Non-medical equipment of any kind used for diagnosis and/or treatment except covered under NGHIS scheme.
- viii. Fertility related treatments are excluded from the scheme.

4.2 **Maternity Benefit Exclusion Clauses:**

- i. Those insured persons who are already having two or more living children will not be eligible for this benefit. Claim in respect of only first two living children will be considered in respect of any one insured person covered under the policy or any renewal thereof. In such situation any such child born during the policy period, the same shall be covered as an additional member at the time of renewal only, subject to paragraph 3.6 (ii) given above.
- ii. Expenses incurred in connection with voluntary medical termination of pregnancy during the first twelve weeks from the date of conception are not covered except induced by accident or other medical emergency to save the life of mother.

- iii. Pre-natal and post-natal expenses are not covered unless admitted in Hospital/nursing home and treatment is taken there.

5. **FAMILY MEMBERS**

- 5.1 A family member who shall be a beneficiary includes staff, spouse and dependents of the concerned staff subject to entitlement.
- 5.2 Dependents include children and parents. Female staff has the option to include either her parents or parents- in - law subject to condition detailed in paragraph 5.3.
- 5.3 A family member would cease to be beneficiary immediately, if any one or more of the below conditions are met.
 - i. The concerned staff ceases to be a beneficiary from the scheme.
 - ii. Age limit of dependent reaches or exceeds the prescribed limit as detailed below:
 - a. Son - Attains the age of 21 years, irrespective of whether he earns or not.
 - b. Daughter - Gets married, irrespective of age dependent divorced/abandoned or separated from their husband and widowed daughters would be an exception irrespective of age limit.
 - c. Dependent Parents/ Parents-in law – who are dependent on the staff.
 - iii. Income limit for dependency of family members – If monthly income from all sources of income is Rs. 3,500/- per month or more plus dearness allowance for any family member, then the family member will not be considered as dependent on the employee and would be removed from the scheme.
 - iv. During the tendency of this scheme, if any family member is covered by similar scheme or receiving other medical benefits from other present/ past employer.
 - v. During the tendency of this scheme, if any family member is not residing with the member. However, there could be exception as detailed below:
 - a. If staff is staying alone at the work location and the other family members are staying jointly in another location.
 - b. Children who are staying in another location within India for the purpose of education are considered as staying with the family.
- 5.4 Addition of the family members during currency of policy is allowed in following contingencies:
 - i. The staff is newly added to a beneficiary in NGHIS.
 - ii. Marriage of Staff (requiring inclusion of spouse's name), or
 - iii. Parents/ parent-in-laws (as per applicability) becoming dependants.
 - iv. Member becoming eligible (on condition of dependency).
- 5.5 Deletion of family members during currency of the policy
 - i. Death of covered beneficiary,
 - ii. Death/Divorce of the spouse,
 - iii. Member becoming ineligible (on condition of dependency)

6. **IDENTIFICATION OF FAMILY**

6.1 All members shall be identified by a “Photo Card” issued by the insurer to all members. This card would be used across the country to access Health Insurance Benefits.

7. **SUM INSURED**

7.1 **SUM INSURED:** The scheme shall provide coverage for meeting all permissible expenses relating to hospitalization of beneficiary members, as per the entitlement detailed in paragraph 8.1 below, as per the contract NCSCM has with the insurer subject to stated limits. The benefit shall be available to each and every member of the family on floater basis i.e. the total reimbursement, as per the entitlement, can be availed by one individual or collectively by all members of the family.

8. **ENTITLEMENT**

8.1 Entitlements for the maximum sum insured per staff including his/her family member per year, is given below, based on which his/her other entitlements from paragraph 8.2 to 8.6 below will be determined.

Grade	Entitlement (Rs.)
Grade A	10,00,000
Grade B	8,00,000
Grade C	7,00,000
Grade D	6,00,000
Grade E	4,00,000
Grade F	3,00,000

8.2 Room, Boarding and Nursing expenses, as provided by the Hospital/Nursing Home to the patient, shall not exceed 1% of the entitlement per day.

8.3 I.C unit expenses shall not exceed 2% of the entitlement per day.

8.4 Surgeon, Anaesthetist, Medical practitioner, consultants, Specialist fees.

8.5 Anaesthesia, Blood, oxygen, operation theatre charges, surgical appliance Medicines & drugs, Dialysis, Chemotherapy, Radiotherapy, Artificial limbs, Cost of prosthetic desire unplanted during surgical procedure like pacemaker relevant laboratory/ diagnosis test/ X-ray/ Scan, etc.

8.6 Ambulance service 1% of the entitlement.

8.7 Maternity benefit, including all the criteria detailed from paragraph 8.2 to 8.6, shall not exceed Rs.50,000/- in case of normal delivery and Rs.75,000/- in case of delivery through caesarian session.

9. **CLAIMS/ CASHLESS ACCESS SERVICE**

- 9.1 The Insurer has to ensure that all NGHIS members are provided with adequate facilities so that they do not have to pay any deposits at the commencement of the treatment or at the end of treatment to the extent as the Services are covered under the Scheme. The service provided by the Insurer along with subject to responsibilities of the Insurer as detailed in this clause is collectively referred to as the “Cashless Access Service”.
- 9.2 The services have to be provided by the Hospital/ Nursing Home/ Day Care Clinic to the beneficiary based on Photo Smart Card authentication without any delay. The beneficiaries shall be provided treatment free of cost for all such ailments covered under the Scheme within the limits/ sub-limits of defined package rates and sum insured, i.e., not specifically excluded under the scheme.
- 9.3 In case of unavoidable circumstances where cashless access service was not able to be done, the insurer should ensure reimbursement of the expenses, subject to the intimations of the scheme and the contract within 15 to 30 days to NCSCM. In turn NCSCM would refund amount received from insurer to employee.

NCSCM GROUP PERSONAL ACCIDENT INSURANCE SCHEME (NGPAIS-1) – Type 1

1. NAME OF THE SCHEME

- 1.1 The name of the proposed scheme is “NCSCM Group Personal Accident Insurance Scheme – Type 1”, hence forth referred to as “NGPAIS-1” or “Scheme”.
- 1.2 The scheme shall be owned and governed by NCSCM.
- 1.3 All or part of the scheme may vary based on the contract with the insurer, in force from time to time.

2. BENEFICIARIES

- 2.1 All contract staff, who are directly recruited by NCSCM serving or newly recruited shall be offered NGPAIS-1 on compulsory basis, till their service with NCSCM, as per their entitlement.
- 2.2 NGPAIS-1 would be available on voluntary basis, till their service with NCSCM, for existing Employee/ Pensioners of Central/ State/ Other Government Organisations, who are deputed or reemployed in NCSCM and who are already covered by similar schemes.
 - i. In this case they have to out of such scheme and choose NGPAIS-1. They also have the option of choosing both. In such case the total insurance premium for NGPAIS-1 has to be borne by the concerned staff.
- 2.3 NGPAIS-1 would be applicable for Consultants and Young Professionals, till their service with NCSCM, if their contract with NCSCM explicitly permits. However, NGPAIS-1 would not be applicable to Consultants and Young Professionals if they are already covered under any other Government related similar scheme(s).

3. INSURANCE COVERAGE

- 3.1 **Accidental Death:** In case of death of the insured due to an accident within the policy period, the nominee (as declared by the insured) will be compensated as per the entitlement.
- 3.2 **Permanent Total Disablement (PTD):** In case of bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof totally disables and prevents the Insured/Insured Person from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and normal duties that last for a continuous period of twelve calendar months from the date of the accident, with no hopes of improvement at the end of that period will be compensated as per the entitlement.
- 3.3 **Permanent Partial Disablement (PPD):** In case of bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof, disables any part of the limbs or organs of the body of the insured/insured person will be compensated as per the entitlement.
- 3.4 **Temporary Total Disablement (TTD):** In case of bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof totally disables and

prevents the Insured/Insured Person from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and normal duties that lasts temporarily for a certain period within twelve calendar months from the date of the accident will be compensated as per the entitlement.

4. **EXCLUSIONS:** NCSCM or the insurer shall not be liable to make any payment under this Scheme in respect of any expenses whatsoever incurred in connection with or in respect of:
- 4.1 Death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
 - 4.2 Any pre-existing disability/ accidental injury.
 - 4.3 Accidental death or permanent disability due to mental disorders or disturbances of consciousness.
 - 4.4 Accidental death or permanent disability caused by curative measures, radiation, infection, poisoning except where these arise from an accident.
 - 4.5 Any claim in respect of accidental death or permanent disablement of the Insured/Insured Person.
 - i. from intentional self-injury, suicide or attempted suicide
 - ii. whilst under the influence of liquor or drugs or other intoxicants
 - iii. whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world
 - iv. directly or indirectly, caused by venereal disease, AIDS or insanity
 - v. arising or resulting from the Insured committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion
 - vi. whilst engaging in activities other than those accepted in the relevant risk group in which the individual is covered.

5. **RISK GROUP**

- 5.1 **Risk Group 1:** Accountants, Doctors, Lawyers, Architects, Consulting Engineers, Teachers, Bankers, Persons engaged in administration functions. Persons primarily engaged in occupations of similar hazards.
- 5.2 **Risk Group 2:** Builders, Contractors and Engineers engaged in superintending functions only, paid drivers of motor cars and light motor vehicles and persons engaged in occupation of similar hazards and not engaged in manual labour. All persons engaged in manual labour (Except those falling under Group III), Cash Carrying Employees, Garage and Motor Mechanics, Machine Operators, Drivers of trucks or lorries and other heavy vehicles. Woodworking Machinists and Persons engaged in occupations of similar hazards.
- 5.3 **Risk Group 3:** Persons working in underground mines, explosives, magazines, workers involved in electrical installation with high tension supply. mountaineering, , skiing, ice, river rafting, sea diving with or without hard helmet and breathing apparatus, sea/river including estuaries other water bodies work, laboratory work, work on boat, ship or other modes of transportation on water bodies polo and persons engaged in occupations/activities of similar hazard.

6. **SUM INSURED**

6.1 The scheme shall provide coverage for sum insured as given below:

Grade	Sum Insured (Rs.)
Grade A	15,00,000
Grade B	12,00,000
Grade C	11,00,000
Grade D	7,50,000
Grade E	3,50,000
Grade F	3,00,000

7. **ENTITLEMENT**

Sl. No	Table of Benefits	Percentage of Capital Sum Insured
1	Death	100%
2	PTD - Total and irrecoverable loss of:	
	(i) Sight of both eyes or of the actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or one entire foot. (physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle, respectively)	100%
	(ii) Use of two hands or of two feet or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot. (physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle, respectively)	100%
	(iii) Total Paralysis	100%
	(iv) Loss of all fingers and both thumbs or loss of arm - at shoulder; between shoulder and elbow; at and below elbow OR Loss of leg - at hip; between knee and hip; below knee	100%
3	Permanent total and absolute disablement disabling the Insured Person from engaging in any	100%

	employment or occupation of any description whatsoever.	
4	PPD - Total and irrecoverable loss of various parts as given below:	
(i)	The sight of one eye or the actual loss by physical separation of one entire hand or one entire foot.	50%
(ii)	Use of a hand or a foot without physical separation	50%
(iii)	Loss of speech	50%
(iv)	Loss of toes - all	20%
(v)	Loss of toes great - both phalanges	5%
(vi)	Loss of toes great - one phalanx	2%
(vii)	Loss of toes other than great, if more than one toe lost: each	2%
(viii)	Loss of hearing - both ears	75%
(ix)	Loss of hearing - one ear	30%
(x)	Loss of four fingers and thumb of one hand	50%
(xi)	Loss of four fingers of one hand	40%
(xii)	Loss of thumb - both phalanges	25%
(xiii)	Loss of thumb - one phalanx	10%
(xiv)	Loss of index finger - three phalanges	15%
(xv)	Loss of index finger - two phalanges	10%
(xvi)	Loss of index finger - one phalanx	5%
(xvii)	Loss of middle finger or ring finger or little finger - three phalanges	10%
(xviii)	Loss of middle finger or ring finger or little finger - two phalanges	7%
(xix)	Loss of middle finger or ring finger or little finger - one phalanx	3%
(xx)	Loss of metacarpals - first or second (additional) or third, fourth or fifth (additional)	3%
(xxi)	Any other permanent partial disablement	Percentage as assessed by a panel doctor of the Insurer
5	TTD	1% per week, subject to a

		maximum of 100 weeks
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7.1 Insurer may provide higher percentage of capital sum assured for all or some of the items mentioned in the table of benefits.

NCSCM GROUP PERSONAL ACCIDENT INSURANCE SCHEME (NGPAIS-2) – Type 2

1. NAME OF THE SCHEME

- 1.1 The name of the proposed scheme is “NCSCM Group Personal Accident Insurance Scheme - Type 2”, hence forth referred to as “NGPAIS-2” or “Scheme”.
- 1.2 The scheme shall be owned and governed by NCSCM.
- 1.3 This scheme is governed by the provisions of the NCSCM Human Resources (HR) Manual. All or part of the scheme is subject to change based on the relevant changes in the NCSCM HR Manual in force from time to time. If there is any contradiction, that exists between this scheme and the NCSCM HR Manual, then the provisions in the latter will apply.
- 1.4 All or part of the scheme may vary based on the contract with the insurer, in force from time to time.

2. BENEFICIARIES

- 2.1 All project staff of NCSCM serving or newly recruited, shall be offered NGPAIS-2-2 on compulsory basis, till their service with NCSCM, as per their entitlement.
- 2.2 NGPAIS-2 would be applicable for Consultants and Young Professionals, till their service with NCSCM, if their contract with NCSCM explicitly permits. However, NGPAIS-2 would not be applicable to Consultants and Young Professionals if they are already covered under any other Government related health benefit scheme(s).

3. INSURANCE COVERAGE

- 3.1 **Accidental Death:** In case of death of the insured due to an accident within the policy period, the nominee (as declared by the insured) will be compensated as per the entitlement.
- 3.2 **Permanent Total Disablement (PTD):** In case of bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof totally disables and prevents the Insured/Insured Person from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and normal duties that last for a continuous period of twelve calendar months from the date of the accident, with no hopes of improvement at the end of that period will be compensated as per the entitlement.
- 3.3 **Permanent Partial Disablement (PPD):** In case of bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof, disables any part of the limbs or organs of the body of the insured/insured person will be compensated as per the entitlement.
- 3.4 **Temporary Total Disablement (TTD):** In case of bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof totally disables and prevents the Insured/Insured Person from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and

normal duties that lasts temporarily for a certain period within twelve calendar months from the date of the accident will be compensated as per the entitlement.

- 3.5 **Accident Medical Expenses:** Applicable only for Project Staff, Consultants and Young Professionals, subject to their entitlement. This benefit provides for reimbursement of actual medical expenses incurred following medical treatment of a bodily injury caused by accidental, external, violent and visible means.
4. **EXCLUSIONS:** NCSCM or the insurer shall not be liable to make any payment under this Scheme in respect of any expenses whatsoever incurred in connection with or in respect of:
- 4.1 Death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
- 4.2 Any pre-existing disability/ accidental injury.
- 4.3 Accidental death or permanent disability due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
- 4.4 Accidental death or permanent disability caused by curative measures, radiation, infection, poisoning except where these arise from an accident.
- 4.5 Any claim in respect of accidental death or permanent disablement of the Insured/Insured Person.
- i. from intentional self-injury, suicide or attempted suicide
 - ii. whilst under the influence of liquor or drugs or other intoxicants
 - iii. whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world
 - iv. directly or indirectly, caused by venereal disease, AIDS or insanity
 - v. arising or resulting from the Insured committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion
 - vi. whilst engaging in activities other than those accepted in the relevant risk group in which the individual is covered.
- 4.6 Death or permanent disablement due to accidental injury arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainments of all Kings, Princes and people of whatsoever nation, condition or quality.
5. **RISK GROUP**
- 5.1 **Risk Group 1:** Accountants, Doctors, Lawyers, Architects, Consulting Engineers, Teachers, Bankers, Persons engaged in administration functions. Persons primarily engaged in occupations of similar hazards.
- 5.2 **Risk Group 2:** Builders, Contractors and Engineers engaged in superintending functions only, Veterinary Doctors, paid drivers of motor cars and light motor vehicles and persons engaged in occupation of similar hazards and not engaged in manual labour. All persons engaged in manual labour (Except those falling under Group III), Cash Carrying Employees, Garage and Motor Mechanics, Machine Operators, Drivers of trucks or lorries and other

heavy vehicles. Professional Athletes, and Sportsmen, Woodworking Machinists and Persons engaged in occupations of similar hazards.

5.3 **Risk Group 3:** Persons working in underground mines, explosives, magazines, workers involved in electrical installation with high tension supply. Jockeys, Circus Personal, Persons engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hang gliding, river rafting, deep sea diving with or without hard helmet and breathing apparatus, sea/river work, laboratory work, polo and persons engaged in occupations/activities of similar hazard.

6. **SUM INSURED**

6.1 The scheme shall provide coverage for sum insured of Rs.5,00,000/- per project staff, out of which 40% would be towards Accidental Medical Expense.

7. **ENTITLEMENT**

Sl. No	Table of Benefits	Percentage of Capital Sum Insured
1	Death	100%
2	PTD - Total and irrecoverable loss of:	
	(i) Sight of both eyes or of the actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or one entire foot. (physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle, respectively)	100%
	(ii) Use of two hands or of two feet or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot. (physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle, respectively)	100%
	(iii) Total Paralysis	100%
	(iv) Loss of all fingers and both thumbs or loss of arm - at shoulder; between shoulder and elbow; at and below elbow OR Loss of leg - at hip; between knee and hip; below knee	100%
3	Permanent total and absolute disablement disabling the Insured Person from engaging in any employment or occupation of any description whatsoever.	100%
4	PPD - Total and irrecoverable loss of various parts as given below:	
	(i) The sight of one eye or the actual loss by physical separation of one entire hand or one entire foot.	50%

	(ii) Use of a hand or a foot without physical separation	50%
	(iii) Loss of speech	50%
	(iv) Loss of toes - all	20%
	(v) Loss of toes great - both phalanges	5%
	(vi) Loss of toes great - one phalanx	2%
	(vii) Loss of toes other than great, if more than one toe lost: each	2%
	(viii) Loss of hearing - both ears	75%
	(ix) Loss of hearing - one ear	30%
	(x) Loss of four fingers and thumb of one hand	50%
	(xi) Loss of four fingers of one hand	40%
	(xii) Loss of thumb - both phalanges	25%
	(xiii) Loss of thumb - one phalanx	10%
	(xiv) Loss of index finger - three phalanges	15%
	(xv) Loss of index finger - two phalanges	10%
	(xvi) Loss of index finger - one phalanx	5%
	(xvii) Loss of middle finger or ring finger or little finger - three phalanges	10%
	(xviii) Loss of middle finger or ring finger or little finger - two phalanges	7%
	(xix) Loss of middle finger or ring finger or little finger - one phalanx	3%
	(xx) Loss of metacarpals - first or second (additional) or third, fourth or fifth (additional)	3%
	(xxi) Any other permanent partial disablement	Percentage as assessed by a panel doctor of the Insurer
5	TTD	1% per week, subject to a maximum of 100 weeks

7.1 Insurer may provide higher percentage of capital sum assured for all or some of the items mentioned in the table of benefits.

Annex-4

The Employee and Dependent data for NGHIS is available upon written request
(procurement@ncscm.org)

Annex-5

The Employee data for NGPAIS-1 is available upon written request (procurement@ncscm.org)

Annex-6

Project Staff Data for NGPAIS-2 is available upon written request (procurement@ncscm.org)

List of Day Care Procedure

Generic list is given below. Insurer is required to submit exhaustive list of such procedures to finalize the same by adding more day care procedures under below mentioned table.

S.No	Procedures
EYE SURGERY	
1	Corrective surgery for entropion and ectropion
2	Corrective surgery for blepharoptosis
3	Removal of a foreign body from the conjunctiva
4	Removal of a foreign body from the cornea
5	Operations of pterygium
6	Operation of Cataract/IOL
7	Chalazion Excision
8	DCR/DCT
EAR , NOSE & THROAT SURGERY	
9	Stapedectomy
10	Myringoplasty (type I tympanoplasty)
11	Tympanoplasty (closure of an eardrum perforation/ reconstruction of the auditory ossicles)
12	Other micro-surgical operations on the middle ear
13	Myringotomy
14	Removal of a tympanic drain
15	Incision of the mastoid process and middle ear
16	Mastoidectomy
17	Operations on the turbinates (nasal concha)
18	Nasal sinus aspiration
19	Tonsillectomy
20	Transoral incision and drainage of a pharyngeal abscess

21	Tonsillectomy with adenoidectomy
22	Excision and destruction of a lingual tonsil
23	Other operation on the tonsils and adenoids
24	Aural polypectomy
SURGERY OF URINARY SYSTEM	
25	Cystoscopical removal of stones
26	Lithotripsy
27	Haemo-dialysis
SURGERY OF GENITAL SYSTEM (MALE)	
28	Transurethral excision
29	Incision and excision of periprostatic tissue
30	Incision of the scrotum and tunica vaginalis testis
31	Operations on a testicular hydrocoele
32	Incision of the testis
33	Unilateral orchidectomy
34	Bilateral orchidectomy
35	Orchidopexy
36	Abdominal exploration in cryptorchidism
37	Surgical repositioning of abdominal testes
38	Surgical treatment of a varicocele and a hydrocoele of the spermatic cord
39	Excision in the area of the epididymis
40	Epididymectomy
41	Operations on the foreskin of penis
42	Amputation of the penis
43	Meatotomy

44	Minor repair of hypospedias
45	Hypospedias fistula
SURGERY OF GENITAL SYSTEM (FEMALE)	
46	Insufflation of fallopian tubes
47	Other operations on the fallopian tube
48	Dilatation of the cervical canal Conisation of uterine cervix
49	Other operations on the uterine cervix
50	Incision on the uterus (hysterotomy)
51	Culdotomy
52	Operation on the Bartholin's gland
53	Examination under GA and vaginoscopy
54	Cyst labial
OPERATIONS ON THE BREAST	
55	Excision of breast lump
56	Dilatation & Curettage
DENTAL SURGERY	
57	Surgery following an accident
58	Jaw bone disease treatment
59	Removal of teeth
60	Surgical operations needed for removal of Odontomes and impacted wisdom tooth
61	Gum boils under oral surgery
62	Treatment of pyorrhea and Gingivitis as it is covered under the term "Gum treatment"
63	Extraction, Scaling and Gum treatment
64	Filling of teeth

65	Root Canal treatment
FEW GASTROINTESTINAL SURGERY/PROCEDURES	
66	Liver aspiration
OPERATIONS OF THE SKIN AND SUBCUTANEOUS TISSUE	
67	Incision of a pilonidal sinus
68	Other incision of the skin and subcutaneous tissue
69	Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissue
70	Free skin transplantation, donor site
71	Free skin transplantation recipient site
72	Revision of skin plasty
73	Chemosurgery of the skin
74	Excision of local skin lesions
75	Excision of sebaceous cysts
76	Excision of accessory auricles and digits
77	Dermoid cyst
CHEMOTHERAPY/ RADIOTHERAPY	
78	Chemotherapy
79	Radiotherapy
DOG BITE/ SNAKE BITE ETC	
80	Treatment related to dog bite
81	Treatment related to snake bite
GENERAL SURGERY /PROCEDURES	

82	Division of tongue tie
83	Incision and lancing of a salivary gland and salivary duct
84	Excision of diseased tissue of a salivary gland and salivary duct
85	Resection of a salivary gland
86	Reconstruction of a salivary gland a salivary duct
87	Incision of the hard and soft palate
88	Palatoplasty
89	Gastroscopy with/without biopsy
90	Oesophageal dilatation
91	Proctoscopy; sigmoidoscopy with/without biopsy
92	Anal dilatation
93	Manual evacuation
94	Incision and excision of tissue in the perianal area
95	Surgical treatment of anal fistulas
96	Surgical treatment of haemorrhoids
97	Division of the anal sphincter (sphincterotomy)
98	Ultrasound-guided aspiration
99	Sclerotherapy
TREATMENT OF FRACTURES/ DISLOCATION, CONTRACTURE RELEASES AND MINOR RECONSTRUCTIVE PROCEDURES OF LIMBS WHICH OTHERWISE REQUIRE HOSPITALIZATION	
100	Incision on bone, septic and aseptic
101	Closed reduction of fracture, luxation, or epiphyseolysis with osteosynthesis
102	Suture and other operations on tendons and tendon sheaths
103	Reduction of dislocation under GA
104	Arthroscopic knee aspiration

105	Arthroscopic shoulder decompressions
RECONSTRUCTIVE/PLASTIC SURGERY MAY BE NECESSITATED DUE TO AN ACCIDENT OR AS A PART OF ANY ILLNESS	
106	Excision of Dupuytren's contracture
107	Rhinoplasty
OTHER OPERATIONS /PROCEDURES	
108	Coronary Angiography
109	Varicose veins stripping /ligation
110	Partial thyroidectomy
111	Lymph node biopsy
LAPAROSCOPIC THERAPEUTIC SURGERIES UNDER DAY CARE	
IDENTIFIED SURGERIES UNDER GENERAL ANESTHESIA OR ANY OTHER PROCEDURE	

Technical Bid

Sl.No	Parameters (For Mediclaim and Personal Accident Policies)	Response
1	Number of years since license given by IRDA as on 31.03.2014	
2	Gross Total Premium underwritten within India (Rs. in Crores) as on 31.03.2014	
3	Claim Settlement ratio for the year 2013-2014	
4	Number of network hospitals /Clinics in India (Direct/TPA). If served through TPA, provide also the name of the TPA	

Financial Bid for One Year Policy

Particulars	Amount (Rupees)
Premium before Tax *	
Discount Offered to NCSCM on the premium	
Final Premium after discount	
Add: Applicable Tax	
Total Premium including Tax	

* Premium (including TPA charges, if any) should be valid for a period of 12 months effective from the date of contract.