

Ref. Tender No. BGL/569/2022-23, dated 06.04.2023

Sub: Tender for Hiring of Group Medical Insurance Family Floater Policy for BGL Employees & Dependents

REPLIES TO PRE-BID QUERIES/ADDENDUM-01

Sl.no	Vol & Section	Page no.	Clause /Description	Bidder Queries	BGL Remarks / Clarifications
Technical Queries					
1	Section-06, Scope of Work	Page 28 of 33	Scope of Work- Annexure-III, Total Claims Experience Report	Detailed claims MIS for the past 3 years (excel sheet) as well as summary	last 2 years claim details attached as Annexure-1 to pre- bid Queries.
2	Section-06, Scope of Work	Page 28 of 33	Scope of Work- Annexure-III, Total Claims Experience Report	No.of lives covered at the start and end of the policy for past 3 years	last 2 years claim details attached as Annexure-1 to pre- bid Queries.
3	Section-06, Scope of Work		General	Expiring policy copy or Incumbent insurer and premium details	The scope is detailed in Section -06 : Scope of Work and bidder to quote accordingly.
4	Section-06, Scope of Work	Page 07 of 33	Scope of Work- Annexure-I, Total Claims Experience Report	Demography in excel format for renewal policy	Demography including the gender type in Excell sheet is attached as Annexure -2 to the Replies to Pre- bid queries.
5	Section-06, Scope of Work		General	Any improvement in coverage's compared to expiring policy?	The scope is detailed in Section -06 : Scope of Work and bidder to quote accordingly.

6	Section-06, Scope of Work	Page 06 of 33	Clause NO. 27	With respect to OPD cover, was this cover part of expiring policy? If yes, Kindl share detailed OPD claims MIS for the past 3 years.	Coverage for Outpatient Treatment (OPD) upto a maximum suminsured (SI) of Rs. 15000/- per family, this policy SI is exclusive of OPD SI.
7	Section-08, Schedule of Rates	Page 31,3 2 & 33 of 33	General	Kindly note that even though quote is being provided as per SOR Part A & Part B, both coverage's will be part of 1 policy only. Both IPD and OPD policies will be required to be placed together, Kindly confirm our understanding on this point.	SOR Part -A comprise of Group Medical Insurance Policy. SOR Part B : Insurance Policy for any illness of the family, to an extent of Rs.15000/- per family, which will be reimbursed to the insured on production of prescription, dispensary bills on actuals, any X-rays, scans or diagnostic reports, recommended by the attending doctor.
8	Section-06, Scope of Work	Page 04 of 33	General	Parental enrolment: Is parental enrolment undr contributory basis (employee bearing premium)?	No
9	Section-06, Scope of Work	Page 04 of 33	General	If the answer to the abve point is NO, kindly confirm whether all parents who are alive are being covered. There are many employees who haven't covered their parents as per the data.	Only parents who are dependent (as declared by the insured) are to be covered under policy. Same mentioned in Scope of Work of Bid Document Annexure- 2 to replies to Pre-bid queries.

10	Section-07, Special Conditions of Contract (SCC)	Page 25 of 33	General -typo error correction	<p>Caluse no 4: Payment Terms/Premium Amount:</p> <p>- SOR Part -A: 100% premium amount shall be paid in advance along with placement of Purchase Order.</p> <p>- SOR Part -A: 100% premium amount shall be paid after the receipt of amount after the disbursal of claims/ reimbursements on actual basis. Vendor to submit receipt of Invoices in a individual claims or as a lot with supporting documents.</p>	<p>TO BE READ AS</p> <p>- SOR Part -A: 100% premium amount shall be paid in advance along with placement of Purchase Order.</p> <p>- SOR Part -B: 100% premium amount shall be paid after the receipt of amount after the disbursal of claims/ reimbursements on actual basis. Vendor to submit receipt of Invoices in a individual claims or as a lot with supporting documents.</p>
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Annexure-1 to Pre-bid queries

Reimbursement & Cashless Details

Period from: 14-Apr-2022 00:00:00 To: 04-Apr-2023 23:59:59

DO	Policy_NO	Policy_Type	Pol_Develop ment Officer	Policy_Start_ Date	Policy_End_ Date	Employ_ee_ Cod e	Emplo_yl ee_N ame	MAID	Claim_ents_ Name	Age	BenefSex	Rela tion	Sum_In sured	Balance _Sum_I nsured
431500	431500 /48/202 3/206	Group Policy Tailor Made	ND0000 000112	14-Apr- 2022	13-Apr- 2023	BGL/60/ 14	G Malle swari	404068 9070	G Sitha Laksh mi	65	F	Moth er	800000	770000
431500	431500 /48/202 3/206	Group Policy Tailor Made	ND0000 000112	14-Apr- 2022	13-Apr- 2023	BGL/47/ 12	D Gurunat h Babu	404068 9046	D Jaswith a	4	F	Daug hter	800000	779455
431500	431500 /48/202 3/206	Group Policy Tailor Made	ND0000 000112	14-Apr- 2022	13-Apr- 2023	BGL/42/ 12	T Bhaska r Yadav	404068 9140	T Aaradh ya	9	F	Daug hter	500000	484867
431500	431500 /48/202 3/206	Group Policy Tailor Made	ND0000 000112	14-Apr- 2022	13-Apr- 2023	BGL/75/ 17	Moham mad Sibgatul lah	404068 9097	Zeenat Ara	59	F	Moth er	800000	732000

431500	431500/48/2023/206	Group Policy Tailor Made	ND0000000112	14-Apr-2022	13-Apr-2023	BGL/28/11	T V K H Subrahmanyam	4040689144	T V K H Subrahmanyam	53	M	Self	800000	760365
431500	431500/48/2023/206	Group Policy Tailor Made	ND0000000112	14-Apr-2022	13-Apr-2023	BGL/75/17	Mohammad Sibgatullah	4040689097	Zeenat Ara	59	F	Mother	800000	732000
431500	431500/48/2023/206	Group Policy Tailor Made	ND0000000112	14-Apr-2022	13-Apr-2023	BGL/41/12	G Madhu Mohan	4040689066	G Indira Devi	71	F	Mother	500000	463000
431500	431500/48/2023/206	Group Policy Tailor Made	ND0000000112	14-Apr-2022	13-Apr-2023	BGL/55/13	Bonny K Joseph	4040689041	Bonny K Joseph	38	M	Self	800000	800000

Claim_No	Claim_Type	ProcessStage	ClaimStatus	CompRefNo	Claim_Received_Date	LastAuditDate	Date_of_Admission	Date_of_Discharge	Claimed_Amount	Approved_Amount	Incurred_Amount
107840008	Cashless	Settled	Claim Paid	3339852	31-May-2022	09-Jun-2022	20-May-2022	21-May-2022	65000	30000	30000
108407148	Cashless	Settled	Claim Paid	3567600	28-Jun-2022	15-Mar-2023	24-Jun-2022	24-Jun-2022	23598	20545	20545
109022730	Cashless	Settled	Claim Paid	4142191	30-Jul-2022	15-Mar-2023	30-Jul-2022	30-Jul-2022	18631	15133	15133
112187713	Cashless	Settled	Claim Paid	5698032	18-Feb-2023	04-Mar-2023	12-Feb-2023	12-Feb-2023	34000	34000	34000
109452786	Cashless	Settled	Claim Paid		26-Aug-2022	15-Mar-2023	25-Aug-2022	27-Aug-2022	49984	39635	39635
112405255	Cashless	Settled	Claim Paid	5762087	09-Mar-2023	16-Mar-2023	26-Feb-2023	26-Feb-2023	34000	34000	34000
109997089	Cashless	Settled	Claim Paid	4591673	29-Sep-2022	15-Mar-2023	30-Sep-2022	01-Oct-2022	37000	37000	37000

113092455	Reimbursement	Denial Review Awaited	Repudiated - awaiting insurer concurrence		23-Mar-2023	30-Mar-2023	07-Feb-2023	07-Feb-2023	21200	0	1
Totals									283413.00	210313.00	210314.00

Illness	Hospital Name	City Name	ClientPayableToName	PaymentChequeNo	PaymentChequeDate	PaymentMode
Age-related nuclear cataract, right eye	Hyderabad Eye Hospital	Hyderabad	Venkatachalam Annavajjala	IFT22154042354	2022-06-03 00:00:00.0	CHQ/DD
Diaorrhoea & gastroenteritis of presumed infectious origin	Neo Bbc New Born Childrens Hospital	Hyderabad	Neo BBC New Born & childrens Hospital	AXISCN0222460966	2023-03-14 00:00:00.0	CHQ/DD
Acute gastritis with bleeding	Rainbow Childrens Hospital	Hyderabad	Rainbow Childrens Medicare Pvt Ltd	AXISCN0222460865	2023-03-14 00:00:00.0	CHQ/DD
Cortical age-related cataract	Asg Hospital Pvt Ltd	Patna	ASG HOSPITAL PVT LTD	AXISCN0218433184	2023-03-03 00:00:00.0	CHQ/DD

, right eye						
Fever, unspecified	Russh Super Speciality Hospital	Hyderabad	Sriven Hospitals Pvt Ltd	AXISCN 022246 0864	2023-03-14 00:00:00 .0	CHQ/DD
Cortical age-related cataract, left eye	Asg Hospital Pvt Ltd	Patna	ASG HOSPITAL PVT LTD	AXISCN 022313 9445	2023-03-15 00:00:00 .0	CHQ/DD
Cortical age-related cataract, right eye	Chaitanya Eye Hospital	Vijayawada	Chaitanya Eye Hospital	AXISCN 022246 0866	2023-03-14 00:00:00 .0	CHQ/DD
Dental caries on pit and fissure surface limited to enamel	Dr G Chandras Sekhar's Dental Hospital	Hyderabad				

Reimbursement & Cashless Details of existing policy (Claims Dumb)

Period from: 01-Feb-2021 00:00:00 To: 08-Feb-2022 23:59:59

Policy_NO	Policy_Type	Pol_Development_Officer	Policy_Start_Date	Policy_End_Date	Employee_Code	Employee_Name	MAID	Claimants_Name	Age	BenefSex	Relation	Sum_Insured	Balance_Sum_Insured
431200/48/2021/6966	Group Policy Tailor Made	ND0000000112	20-Mar-21	19-Mar-22	9994712	D Gurunath Babu	4028902292	D Gurunath Babu	41	M	Self	800000	800000
431200/48/2021/6966	Group Policy Tailor Made	ND0000000112	20-Mar-21	19-Mar-22	99911220	Subhas his Bhatta charjee	4030817550	Sambhu Kr Bhatta charjee	79	M	Father	800000	412724
431200/48/2021/6966	Group Policy Tailor Made	ND0000000112	20-Mar-21	19-Mar-22	9995814	Sudhir Kumar Alladi	4028902335	Vijayarani	69	F	Mother	800000	388341
431200/48/2021/6966	Group Policy Tailor Made	ND0000000112	20-Mar-21	19-Mar-22	9994112	G Madhu Mohan	4028902309	G Rama Kumari	43	F	Spouse	500000	448329
431200/48/2021/6966	Group Policy Tailor Made	ND0000000112	20-Mar-21	19-Mar-22	9995814	Sudhir Kumar Alladi	4028902335	Vijayarani	69	F	Mother	800000	388341
431200/48/2021/6966	Group Policy Tailor Made	ND0000000112	20-Mar-21	19-Mar-22	9998919	Alok Nath	4028902352	Asha Mishra	52	F	Mother	500000	442844
431200/48/2021/6966	Group Policy Tailor Made	ND0000000112	20-Mar-21	19-Mar-22	9997217	B Bhanu Chander	4028902355	Anuradha Kumari	57	F	Mother	500000	479118
431200/48/2021/6966	Group Policy Tailor Made	ND0000000112	20-Mar-21	19-Mar-22	9994712	D Gurunath Babu	4028902297	D Bhagya Lakshmi	36	F	Spouse	800000	800000
431200/48/2021/6966	Group Policy Tailor Made	ND0000000112	20-Mar-21	19-Mar-22	9996115	D Srinu	4028902419	Sravani	30	F	Spouse	500000	500000

Claim_No	ProcessStage	ClaimStatus	Claim_Received_Date	LastAuditDate	Date_of_Admission	Date_of_Discharge	Claimed_Amount	Approved_Amount	Incurr ed_Amount	Ailment_Grp	Procedure_Type_Surgical_Non_Surgical	Hosp Id
106470534	Liability Check	Pending claim adjudication	06-Feb-22	07-Feb-22	16-Oct-21	16-Oct-21	10616	0	8493	INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)		175807
103676937	Settled	Claim Paid	10-Jun-21	19-Jul-21	09-Jun-21	20-Jun-21	465300	387276	387276	DISORDERS OF THE RESPIRATORY SYSTEM	Conservative Treatment	199334
105381321	Settled	Claim Paid	03-Nov-21	21-Dec-21	02-Nov-21	15-Nov-21	522303	389240	389240	DISORDERS OF BLOOD VESSELS	Conservative Treatment	5080
105496294	Settled	Claim Paid	15-Nov-21	26-Dec-21	15-Nov-21	18-Nov-21	57452	51671	51671	INJURIES / FRACTURES / DISLOCATIONS	Incision & Drainage	120940
105539185	Settled	Claim Paid	18-Nov-21	11-Dec-21	18-Nov-21	19-Nov-21	24328	22419	22419	Others	Conservative Treatment	5080
104262262	Settled	Claim Paid	30-Jul-21	05-Sep-21	05-May-21	23-Jun-21	66388	57156	57156	DISORDERS OF THE RESPIRATORY SYSTEM	Conservative Treatment	172801
103058132	Settled	Claim Paid	07-Apr-21	01-May-21	07-Apr-21	08-Apr-21	25277	20882	20882	CARDIAC DISORDERS	Conservative Treatment	141923

106470 506	Information Required	Information / Query pending from Customer -1	06-Feb- 22	07-Feb- 22	30-Dec- 21	30-Dec- 21	5746	0	4597	INFECTI OUS DISEASE S (BACTE RIAL / VIRAL / Others)	Conservative Treatment	1971 51
106384 938	Information Awaited	Information / query pending from customer -1	31-Jan- 22	05-Feb- 22	16-Jan- 22	19-Jan- 22	71711	0	57369	CAESAR EAN SECTIO N	Caesarean section (LSCS)	1452 32
Totals Rs.							12,49,12 1.00	9,28,644 .00	9,99,10 3.00			

Hospit al_Na me	ServiceTax	Inti mati onId	Intimat ionMod e	CImPa yableT oName	Paymen t Cheque No	Payme ntCheq ueDate
Nizam's Institute Pf Medical Scinces	0	0				
Manipal Hospital s Pvt Ltd	0	0		MANIPAL HEALTH ENTERP RISES PRIVATE LIMITED	AXISP00 2111960 21	00:00.0
Apollo Samudr a Hospital s	0	0		Apollo Hospitals - Kakinada	AXISP00 2479000 48	00:00.0

Andhra Hospital	0	0		Andhra Hospital Bhavanipuram	AXISP00248533387	00:00.0
Apollo Samudra Hospitals	0	0		Apollo Hospitals - Kakinada	AXISP00245119739	00:00.0
Sadar Hospital	0	789505	Email	Alok Nath	AXISP00217018813	00:00.0
Sri Krishna Institute Of Medical Sciences	0	0		Sri Krishna Institute of Medical Sciences	AXISP00196019420	00:00.0