



BHAGYANAGAR GAS LIMITED

(A JOINT VENTURE OF HPCL & GAIL)

BID DOCUMENT FOR

**Tender for Group Medical Insurance coverage - Family Floater Policy for
BGL Employees & Dependents at Hyderabad, Vijayawada and Kakinada**

**UNDER OPEN DOMESTIC
COMPETITIVE BIDDING**

Bid Document No.: BGL/734/2026-27

VOLUME-II of II

CONTENTS

VOLUME II OF II

- SECTION 6 :** SCOPE OF WORK
- SECTION 7 :** SPECIAL CONDITIONS OF CONTRACT.
- SECTION 8 :** SCHEDULE OF RATES



Bhagyanagar
Gas Limited

**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

**SECTION 6
SCOPE OF WORK**

SCOPE OF WORK

1. A Group Mediclaim Insurance policy is required for BGL employees and their dependent parents. The coverage is required on cash less basis from the date of inception of the policy for one year from award which can be extended on mutual consent on same rate, terms and conditions.

Floater sum insured policy covering dependent parents and fix the sum insured as follows:

E0 – E2: Rs.7 lakhs for the entire family

E3 – E9: Rs.10 lakhs for the entire family.

The proposed policy will cover dependent parents and being a floater policy will have wide coverage of each member of the family.

The details of employees & their dependents i.e. age, date of birth, sex etc., is attached herewith as Annexure-1.

List of Day care treatments attached as Annexure -II

The claim Dump of previous year is attached as annexure-III.

2. Family shall mean employees, spouse, DEPENDENT parents and TWO (02) dependent children up to 25 years of age OR till he or she started earning whichever is earlier.
3. The premium quoted & agreed herein shall remain firm till the expiry of the contract and the insurer shall not be entitled to increase or revision (statutory or otherwise) or any other right or claim whatsoever.
 - Premium is paid by company.
 - Policy being taken for renewal of existing policy.
4. **Payment Terms** – The premium shall be paid in advance on Annual basis or at the time of renewal of the policy, if applicable.
5. New employees joining the Group mid-term or Spouse of newly married employee should be covered by charging pro-rata premium.
6. Midterm inclusion/deletion of members are allowed subject to the confirmation from BGL.
7. Suitable provision for addition and deletion of members during the contract period shall be available. For which Premium shall be calculated on pro rata basis.
8. Refund should be allowed on pro-rata basis for the unexpired period in case of withdrawal of the policy.
9. Physical health card to be issued Individual and dependent family members.

10. Cashless Access Service for SOR Part A: The Insurer has to ensure that all the 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 the period in the network hospital of the Insurer subject to the allowable limit. In other cases, all reimbursement of claim must be settled within 30 days of submission of final bill. Query against the submitted bill if any must be raised within a week by the TPA/Insurance agency.
11. Pre-Existing Diseases coverage required for all insured persons.
12. Coverage for Pre and Post hospitalization for 30 days and 60 days required respectively in case of medical tests /investigations before / after hospitalization(s).
13. On hospitalization capping for normal room rent can be 2% of SI for Non-ICU & 3% for ICU/ICCU on sum insured per day.
14. The Policy should cover expenses of hospitalization (Room Charges, Doctors/ Surgeon, Anesthetist, Medical Practitioner, Consultants special fees, ICU/ICCU, Medicines, pathology reports, Anesthesia, Blood, Oxygen, OT Charges, Surgical appliances, Medicines, Drugs, Diagnostic Material, X-Ray, Dialysis, Chemotherapy, Radiopathy, Cost of Pacemaker, Artificial Limbs and cost of Stent & Implant etc.) on a reimbursement/cashless basis, incurred as a result of illness and/or accidents as an inpatient in a recognized hospital with no restriction upto the sum insured (SI) value.
15. All doctors' charges including Surgeon, anesthetist, medical practitioner, consultants, and specialist fees whether charged within the main hospitalization bill and/or billed separately to be covered under the policy and will not form part of non-admissible expenses.
16. Day care procedures / treatments or any other similar surgery procedure / treatment taken in the hospital where the patient is discharged on the same day require to be covered on actual basis. Please refer Annexure II – for minimum day care procedure / treatment to be cover.
17. Maternity and Newborn benefit: Includes maternity related procedure/treatments arising from child birth (including both normal delivery/caesarean section, including miscarriage or abortion included by accident or other medical emergency treated in a registered hospital/nursing home should be cover. Maternity benefit for normal & C section to be covered on actual within the Sum Insured (SI) value.
18. Newborn child (single/twins) to an insured mother would be covered under the policy from day one for the expenses (subject to policy limitations) incurred for treatment taken in registered Hospital / Nursing Home as in patient and will be treated as a part of the mother. Congenital diseases for new born child shall be covered under the policy.
19. Any type of treatment or procedure or surgeries which require Laser Assistant should be reimbursed due to advancement to technology.

20. Coverages related to Psychiatric type disease(s): The Policy should cover the medical expenses for In – patient treatment in a recognized psychiatric unit of a hospital including consultation, diagnostics, counselling and / or therapy and medication. The in – patient treatment under this benefit must at all times be administrated under the direct control of the registered psychiatrist.
21. Waiver of Waiting period (30 days, First year, etc.) is applicable for all the insurance claims.
22. Local Ambulance charges for admission, transfer to another hospital and /or discharge under critical condition should be cover on actual.
23. Ambulance charges should be cover per incident in case of emergency.
24. Registration charges levied by hospital or any other charges similar in nature would be payable under the policy.
25. Service Charge levied by the Hospital or any other charges similar in nature would be payable under the policy.
26. Coverage for Ayurvedic & Homeopathic Treatment as applicable.
 - i. The total count in tender is for 59 nos employees and may be increased/ decreased based on addition of new Joinees during the policy period. Premium shall be paid on proportionate basis.
27. Insurer are requested to quote their best offer considering the above terms and conditions.
28. The Insurance company should have all major Hospitals empaneled for cashless facility at Hyderabad, Vijayawada and Kakinada.

Few are mentioned below:

Hyderabad

- 1) Apollo Hospitals
- 2) Care Hospitals
- 3) Yashoda Hospitals
- 4) Cloud Nine hospital hyderabad
- 5) KIMS Hospitals
- 6) Continental Hospitals
- 7) Aware Gleneagles global Hospitals
- 8) Star Hospitals
- 9) Virinchi Hospitals
- 10) Basavatarakam Indo- American cancer Hospital research Institute.

11) Cygnus Gastro Hospitals

Vijayawada

- 1) Kamineni Hospitals
- 2) Manipal Hospital
- 3) Ramesh Hospital

Kakinada

- 1) Surya Global Hospital
- 2) Apollo Hospital

In case some are unavailable the same should be empanelled within 30days of resumption of contract.



**Tender for Group Medical Insurance coverage - Family Floater Policy for BGL Employees & Dependents at Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

LIST OF EMPLOYEES AND THEIR FAMILY MEMBERS TO BE COVERED

S.No	Code/ID	Name	Location	Relation	Gender	Date of Birth	Sum insured for Family Floater policy
1	BGL/01/08	P.Krishna	KKD	SELF	Male	01.07.1974	10,00,000
		S. Krishna Veni		SPOUSE	Female	14.05.1975	
		P. Parnika		DAUGHTER	Female	26.05.2007	
		P. Varish		SON	Male	31.03.2009	
		P N Ratnam		Mother	Female	10.08.1954	
		P Appa Rao		Father	Male	01.07.1949	
2	BGL/28/11	T V K H Subrahmanyam	HYD	SELF	Male	11.12.1968	10,00,000
		T. Srilakshmi		SPOUSE	Female	10.07.1969	
		T. Sruthi		DAUGHTER	Female	06.10.1996	
		T. Sudhansh		SON	Male	09.06.2001	
3	BGL/42/12	T Bhaskar Yadav	HYD	SELF	Male	18.08.1983	7,00,000
		T. Rajani		SPOUSE	Female	28.09.1988	
		T. Aaradhya		DAUGHTER	Female	11.09.2012	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

		T.Dhruvin Yadav		SON	Male	13.02.2019	
		T.Laxmamma		Mother	Female	01.01.1951	
4	BGL/43/12	S Suman	HYD	SELF	Male	12.04.1978	7,00,000
		S. Prashanthi		SPOUSE	Female	30.08.1984	
		S. Hara Govind		SON	Male	29.11.2006	
		S. Nitya Srividhya		DAUGHTER	Female	31.10.2008	
		S.Balasurahmanyam		Father	Male	13.09.1952	
		S.Saraswathi		Mother	Female	12.07.1956	

5	BGL/47/12	D Gurunath Babu	VJA	Self	Male	18.11.1979	10,00,000
		D. Bhagya Lakshmi		Spouse	Female	17.09.1984	
		D. Mohit Babu		Son	Male	14.12.2014	
		D.Jaswitha		DAUGHTER	Female	14.04.2018	
6	BGL/60/14	G. Malleswari	HYD	Self	Male	10.03.1976	10,00,000
		Y. Sai Karunakar		Husband	Female	01.06.1971	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

		Y.S.V. Abhijna		Daughter	Female	08.08.2010	
		Y.S. Adithi		Daughter	Female	28.06.2014	
		Gude Sitalakshmi		Mother	Female	16.03.1957	
7	BGL/72/17	B Bhanu Chander	HYD	SELF	Male	24.04.1986	7,00,000
		B Kalyani		Spouse	Female	15.08.1989	
		Anuradha Kumari		Mother	Female	12.08.1964	
		Soma Sundaram		Father	Male	04.06.1956	
8	BGL/75/17	Mohammad Sibgatullah	HYD	SELF	Male	02.11.1990	10,00,000
		Reshma Parween		Spouse	Female	17.12.1995	
		Abdul Majeed		Father	Male	01.03.1951	
		Zeenat Ara		Mother	Female	25.11.1962	
		Reyan Ahmad		SON	Male	19.06.2021	
9	BGL/79/18	Satish Chandra Mishra	HYD	SELF	Male	20.07.1992	10,00,000
		Suresh chandra Mishra		Father	Male	20.11.1964	



**Tender for Group Medical Insurance coverage - Family Floater Policy for BGL Employees & Dependents at Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

		Rajesvari mishra		Mother	Female	01.01.1971	
		Ekta Satish Mishra		Spouse	Female	15.07.1992	
		Jivika Mishra		Daughter	Female	12-07-2022	

10	BGL/91/19	Suraj Yedla	HYD	SELF	Male	27.08.1990	10,00,000
		Ekkudu Sushmitha Devi		Spouse	Female	01.06.1994	
		Yedla Eeshika		Daughter	Female	26.11.2023	
11	BGL/108/19	Bandaru Johnson	HYD	SELF	Male	08.10.1995	7,00,000
		B.Satya kumar Chand		Father	Male	15.04.1964	
		B.Jai geeta Mani		Mother	Female	26.08.1969	
12	BGL/102/19	Duggirala Manoj	VJA	SELF	Male	06.06.1998	7,00,000 (new addition)
		Janisha		Father	Male	06.05.1972	
		Ratnamma		Mother	Female	27.03.1976	
		Paleti Mounika		Spouse	Female	04.11.1999	



**Tender for Group Medical Insurance coverage - Family Floater Policy for BGL Employees & Dependents at Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

13	BGL/113/20	Dheeravath Mohan Rao	HYD	Self	Male	05.06.1984	10,00,000
		Keloth Manasa		Spouse	Female	03.08.1995	
		Dheeravath Anil Duminy		Son	Male	20.06.2015	
		Dheeravath Amarendra Duminy		Son	Male	24.08.2017	
		Dheeravath Bali		Mother	Female	01.01.1963	
		Dheeravath Somla		Father	Male	01.01.1959	
14	BGL/115/20	G. Venkatesh	HYD	Self	Male	13.07.1990	10,00,000
		M Devi Priyanka		Spouse	Female	21.11.1994	
		Sudheeksha Govada		Daughter	Female	13.09.2019	
		Kasi Visalakshi Govada		Mother	Female	25. 07. 1970	
15	BGL/117/22	Ankita Sharma	HYD	Self	Female	02.03.1998	7,00,000
		Anil Sharma		Father	Male	03.03.1964	
		Nirmal Sharma		Mother	Female	25.02.1966	
16	BGL/122/22	Shruti Aaryan	HYD	Self	Female	07.04.1998	7,00,000



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

		Punam Kumari Singh		Mother	Female	15.12.1968	
		Ashok Kumar Chandravanshi		Father	Male	05.04.1969	
17	BGL/126/22	Rishab Verma	HYD	Self	Male	04.02.2000	7,00,000
		Kamlesh Kumar Verma		Father	Male	07.07.1972	
		Anjali Devi		Mother	Female	03.03.1975	
18	BGL/136/22	Mudumby Vishnu Vardhan	HYD	Self	Male	17.10.1992	7,00,000
		Vakula Devi Mudumby		Mother	Female	23.07.1966	
		Naga Kavya Vangipuram		wife	Female	14.05.1994	
		Sahasra Chandrika		Daughter	Female	24.06.2023	
19	BGL/142/23	Prashant Jagannath Waingankar	HYD	Self	Male	01.06.1982	7,00,000
		Shraddha Jagannath Waingankar		Mother	Female	01.06.1956	
		Shravani Prashant Waingankar		Wife	Female	06.01.1982	
		Vaidehi Prashant Waingankar		Daughter	Female	02.10.2011	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

20	BGL/143/23	Manukonda Samuel Sampath Kumar	KKD	Self	Male	03.01.1993	7,00,000
		K Mamatha		Wife	Female	22-12-1998	
		New born Baby		Son	Male	13.01.2026	
21	BGL/144/23	Sangram Kishore Pati	HYD	Self	Male	27.08.1985	10,00,000
		Shilpika Das		Wife	Female	10.07.1987	
		Saanvi Pati		Daughter	Female	25.07.2018	
		Syam Sundara Pati		Father	Male	15.01.1940	
22	BGL/145/23	Ganji Sekhara Babu	HYD	Self	Male	14.06.1991	7,00,000
		Ganji Nagewswararao		Father	Male	01.01.1958	
		G Kumari		Mother	Female	01.01.1964	
		G Kanchanna		Wife	Female	10.06.1997	
		G Manogna		Daughter	Female	26.09.2022	
		Ganji sunidhi		Daughter	Female	15.04.2024	
23	BGL/148/23	Md. Safiuddin	HYD	Self	Male	07.03.1996	7,00,000



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

		Nazneen sultana		Mother	Female	24.06.1976	
		Md. Naseruddin		Father	Male	22.07.1962	
24	BGL/150/23	Janjanam Sravanth	VJA	Self	Male	21.12.1997	7,00,000
25	BGL/151/23	Keta Naga Manikanta	HYD	Self	Male	24.07.1995	7,00,000
		K Mangatayaru		Mother	Female	01.01.1979	
		K S V Parameswara Rao		Father	Male	01.01.1973	

26	BGL/152/23	Challa Ravi Tej	KKD	Self	Male	05.10.1986	10,00,000
		Abhizna		Spouse	Female	13.06.1991	
		Challa Abhiram Tej		Son	Male	28.12.2016	
27	BGL/153/23	Sandeep Kumar	HYD	Self	Male	21.07.1995	7,00,000
		Shiwani		Spouse	Female	17.01.1996	
		Raghu Kumar		Father	Male	26.04.1967	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

		Mani Devi		Mother	Female	07.06.1972	
	New	Male Baby of Shiwani		Son	Male	12.06.2025	
28	BGL/154/23	Ravindra Kumar Yadav	HYD	Self	Male	04.03.1991	10,00,000
		ANURADHA YADAV		Spouse	Female	15.06.1992	
		RAM KRISHNA YADAV		Father	Male	31.01.1960	
		GYAN PATI YADAV		Mother	Female	01.03.1976	
		Karalika Yadav		Daughter (new born)	Female	15-04-2024	
29	BGL/155/23	Shrinivas Panchari	HYD	Self	Male	08.03.1985	10,00,000
		Sunitha Panchari		Spouse	Female	22.08.1987	
		Rashmika Panchari		Daughter	Female	12.11.2012	
		Kashamma Panchari		Mother	Female	27.08.1957	
30	BGL/157/23	Pradeep Kumar Yadav	HYD	Self	Male	20.10.1988	10,00,000
		Punam Yadav		Wife	Female	05.11.1988	



Bhagyanagar Gas Limited

**Tender for Group Medical Insurance coverage - Family Floater Policy for BGL Employees & Dependents at Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

		Rajendra Prasad Singh Yadav		Father	Male	29.07.1957	
		BASANTI DEVI		Mother	Female	01.01.1960	
		Kartik Kumar Yadav		Son	Male	10.02.2022	
		Reyansh Yadav		Son	Male	16.08.2024	
31	BGL/158/23	MD AMAMUDDIN	HYD	Self	Male	14.02.1997	7,00,000
		MD MUSLIM		Father	Male	01.01.1977	
		ROSHAN		Mother	Female	01.01.1983	
32	BGL/159/24	MUDAPAKA HARITHA	HYD	Self	Female	06.02.1993	7,00,000
		R. Rakesh Kumar		Spouse	Male	21.09.1989	
		R PARIN SAI BHARADWAJ		Son	Male	08.09.2021	
		Janvi Shreenika Ryali		Daughter	Female	06.01.2025	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

33	BGL/160/24	V BALA ANKALU	HYD	Self	Male	06.08.1989	7,00,000
		Siva Jyothi		Spouse	Female	15.09.2000	
		Chinna Pullaiah		Father	Male	01.01.1968	
		Vempalaku Gayatri		Daughter	Female	09.11.2024	
		Vempalaku Venkata Lashumma		Mother	Female	01.01.1973	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

34	BGL/164/24	Rasagna Thotakura	HYD	Self	Female	06.08.2000	7,00,000
		T. Bharathi		Mother	Female	05.02.1980	
		T. Dhanunjaya Rao		Father	Male	14.08.1973	

35	BGL/162/24	B. Leela Bhargavi	HYD	Self	Female	13.09.1995	7,00,000
		B. Kodhanda Ram Prasad		Father	Male	08.12.1968	
		B Lalithamba		Mother	Female	15.03.1968	
		Ch. Sivaji		Husband	Male	30.05.1994	

36	BGL/167/24	Pasupula Shiva Kumar	HYD	Self	Male	18.06.2000	7,00,000
		Pasupula Yadagiri		Father	Male	01.01.1981	
		Pasupula Renuka		Mother	Female	10.10.1980	

37	BGL/170/24	Rohan Chakravarty	HYD	Self	Male	01.03.1987	1000000
		Tapas Chakravarty		Father	Male	04.08.1961	
		Manisha Chakravarty		Mother	Female	05.08.1969	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

38	BGL/171/24	Gaurav Singh	HYD	Self	Male	10.07.1995	700000
		Rishu Singh		wife	Female	08.03.1999	
		Female Baby		Daughter	Female	15.09.2025	New addition
		Yogendra Pratap Singh		Father	Male	09.09.1965	
		Geeta Singh		Mother	Female	25.03.1971	

39	BGL/173/24	Saradhibabu Gudapati	HYD	Self	Male	07.03.1990	1000000
		Sri Navya		Wife	Female	09.01.2000	
		Veerabhadrrao		Father	Male	01.01.1958	
		Venkata Lakshmi		Mother	Female	01.01.1958	
		Male baby		Son	Male	27.02.2026	(New born addition)

40	BGL/174/24	Uppala Lalith Kumar	VJA	Self	Male	28.08.1994	1000000
		Uppala Venkata Ramaiah		Father	Male	27.12.1956	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

		Uppala Vijaya Lakshmi		Mother	Female	30.06.1967	
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41	BGL/175/24	Swapnil Sanghavi	HYD	Self	Male	05.01.1985	1000000
		Shruti Sanghavi		Wife	Female	30.08.1988	
		Gautamrao Sanghavi		Father	Male	20.03.1958	
		Shobha Sanghavi		Mother	Female	20.03.1960	
		Shashwat Sanghavi		Son	Male	12.10.2014	

42	BGL/176/24	Yacham Sai Anvesh	HYD	Self	Male	10.11.1994	1000000
		Yacham Venu Gopala		Father	Male	10.10.1963	
		Gandi Kota Reddy Vyshnavi		Wife	Female	11.07.1995	
		Yacham Sai Darvik		Son	Male	16.12.2019	
		Male Baby		Son	Male	08.03.2026	New addition

43	BGL/177/24	Annamsetti Ramakrishna	HYD	Self	Male	10.06.1984	1000000
		Annamsetti Chahna		Daughter	Female	16.01.2024	
		Annamsetti Satyavati		Mother	Female	01.01.1963	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

44	BGL/178/24	Pavan Kumar Pasumarthi	VJA	Self	Male	18.08.1986	1000000
		Pasumarthi Amrutha		Wife	Female	28.04.1991	
		Anwita Lakshmi Pasumarthi		Daughter	Female	15.12.2013	
		Rushita Pasumarthi		Daughter	Female	06.05.2020	
45	BGL/179/24	Korlepara Ram Chaitanya	HYD	Self	Male	14.01.1994	1000000
		K Sowmya		Wife	Female	31.10.2001	
		K Lakshmi Narayana		Father	Male	01.01.1971	
		K Satyamaha Lakshmi		Mother	Female	01.01.1974	
46	BGL/180/24	Penta Naresh Kumar	HYD	Self	Male	07.08.1989	1000000
		Penta Sudeshna		Wife	Female	13.03.1989	
		Penta Bavishya		Daughter	Female	29.09.2017	
		Penta Thanishka		Daughter	Female	05.11.2020	
		Penta Das		Father	Male	01.10.1968	
		Penta Shobha		Mother	Female	10.03.1971	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

47	BGL/181/24	Goundla Karthik	HYD	Self	Male	05.08.1998	700000
		Goundla Narendar		Father	Male	01.07.1967	
		Goundla Janabai Lavanya		Mother	Female	02.04.1967	
48	BGL/183/25	Kancha Shankar	HYD	Self	Male	12.03.2002	700000
		Kancha Sunitha		Mother	Female	02.05.1985	
49	BGL/184/25	Livani Akkepally	HYD	Self	Female	25.01.2001	700000
		Akkepally Sharada		Mother	Female	01.01.1976	
50	BGL/185/25	Chitti Saikiran	HYD	Self	Male	03.03.2000	700000
		Chitti Ramadevi		Mother	Female	01.01.1983	
51	BGL/186/25	Neerudi Rakesh	HYD	Self	Male	10.12.1999	700000
		Neerudi Durgaiah		Father	Male	01.01.1971	
		Neerudi Vijaya		Mother	Female	01.01.1976	
		Kavya		Spouse	Female	25.12.2004	(Addition wife)



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

52	BGL/187/25	Rashim Khan	HYD	Self	Male	25.06.1988	1000000
		Nihat Faraz		Wife	Female	06.07.1991	
		Ayat Khan		Daughter	Female	08.02.2018	
		Muhammad Haad Khan		Son	Male	19.11.2020	
		Rashid Khan		Father	Male	01.01.1964	
		Rizwana Begum		Mother	Female	01.01.1972	
53	BGL/189/25	B Anil	HYD	Self	Male	11.03.2000	7,00,000
		B Parvathamma		Mother	Female	01.01.1973	
54	BGL/190/25	Solleti Sruthi	HYD	Self	Female	07.03.2000	7,00,000
		Solleti Srilatha		Mother	Female	15.09.1976	
55	BGL/191/25	Kaliki Srinivas	VJA	Self	Male	29-05-2000	7,00,000
		K Naga Sessaiah		Father	Male	01.06.1971	



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

56	BGL/192/25	Pallerla Yamini	HYD	Self	Female	27-08-2001	7,00,000
		Pallerla Chandrashekar		Father	Male	10.11.1975	
		Pallerla Saritha		Mother	Female	12.11.1978	

57	BGL/193/25	NISHCHINT RAWAT	HYD	Self	Male	21-08-1993	10,00,000
		RUPALI KATIYAR		Wife	Female	07.08.1994	

58	BGL/194/26	Ch. Venkatesh	HYD	Self	Male	28.02.1993	1000000
		P. Sindhusa		Wife	Female	14.02.1998	
		Ch. Raj Nihan		Son	Male	03.09.2022	

59	BGL/195/26	Halavath Ashok Kumar	HYD	Self	Male	10.06.1995	7,00,000
		H. Santha		Mother	Female	01.03.1974	
		H.Sindhu		Wife	Female	01.01.2001	
		H. Veekshitha		Daughter	Female	31.10.2023	

The total count envisaged in tender is for 59 nos employees and may be increased/ decreased based on addition of new Joines during the policy period. Premium shall be paid on proportionate basis.

ANNEXURE II

A. Cardiology:

1. Coronary Angiography

B. Critical Care:

1. Insert Non - Tunnel CV Cath
2. Insert PICC CATH (Peripherally Inserted Central Catheter)
3. Replace PICC CATH (Peripherally Inserted Central Catheter)
4. Insertion Catheter, Intra Anterior
5. Insertion of Portacath

C. Dental :

1. Suturing Lacerated Lip
2. Suturing Oral Mucosa
3. Oral Biopsy In Case Of Abnormal Tissue Presentation
4. FNAC

D. ENT :

1. Bronchical Thermoplasty for Asthma
2. Myringotomy With Grommet Insertion
3. Tympanoplasty (closure Of An Eardrum Perforation reconstruction Of The Auditory Ossicles)
4. Removal Of A Tympanic Drain
5. Keratosis Removal Under GA
6. Operations On The Turbinates (nasal Concha)
7. Removal Of Keratosis Obturans
8. Stapedotomy To Treat Various Lesions In Middle Ear
9. Revision Of A Stapedectomy
10. Other Operations On The Auditory Ossicles

11. Myringoplasty (post-aura/endaural Approach As Well As Simple Type-I Tympanoplasty)
12. Fenestration Of The Inner Ear
13. Revision Of A Fenestration Of The Inner Ear
14. Palatoplasty
15. Transoral Incision And Drainage Of A Pharyngeal Abscess
16. Tonsillectomy Without Adenoidectomy
17. Tonsillectomy With Adenoidectomy
18. Excision And Destruction Of A Lingual Tonsil
19. Revision Of A Tympanoplasty
20. Other Microsurgical Operations On The Middle Ear
21. Incision Of The Mastoid Process And Middle Ear
22. Mastoidectomy Reconstruction Of The Middle Ear
23. Other Excisions Of The Middle And Inner Ear
24. Incision (opening) And Destruction (elimination) Of The Inner Ear
25. Other Operations On The Middle And Inner Ear
26. Excision And Destruction Of Diseased Tissue Of The Nose
27. Other Operations On The Nose
28. Nasal Sinus Aspiration
29. Foreign Body Removal From Nose
30. Other Operations On The Tonsils And Adenoids
31. Adenoidectomy
32. Labyrinthectomy For Severe Vertigo
33. Stapedectomy Under GA
34. Stapedectomy Under LA
35. Tympanoplasty (type IV)

36. Endolymphatic Sac Surgery For Meniere's Disease
37. Turbinectomy
38. Endoscopic Stapedectomy
39. Incision And Drainage Of Perichondritis
40. Septoplasty
41. Vestibular Nerve Section
42. Thyroplasty Type I
43. Pseudocyst Of The Pinna - Excision
44. Incision And Drainage - Haematoma Auricle
45. Tympanoplasty (Type II)
46. Reduction Of Fracture Of Nasal Bone
47. Thyroplasty Type II
48. Tracheostomy
49. Excision Of Angioma Septum
50. Turbinoplasty
51. Incision & Drainage Of Retro Pharyngeal Abscess
52. Uvulo Palato Pharyngo Plasty
53. Adenoidectomy With Grommet Insertion
54. Adenoidectomy Without Grommet Insertion
55. Vocal Cord Lateralisation Procedure
56. Incision & Drainage Of Para Pharyngeal Abscess
57. Tracheoplasty
58. Total excision of Pinna
59. Middle ear polypectomy
60. Nasal septum cauterisation (and bilateral)
61. Excision of lesion of Internal nose

62. Balloon Sinuplasty

E. Gastroenterology :

1. Cholecystectomy And Choledocho-jejunostomy/Duodenostomy / Gastrostomy /
Exploration Common Bile Duct

2. Esophagoscopy, Gastroscopy, Duodenoscopy With Polypectomy/Removal Of Foreign
Body/diathermy Of Bleeding Lesions

3. Pancreatic Pseudocyst Eus & Drainage

4. RF Ablation For Barrett's Oesophagus

5. ERCP And Papillotomy

6. Esophagoscope And Sclerosant Injection

7. EUS + Submucosal Resection

8. Construction Of Gastrostomy Tube

9. EUS + Aspiration Pancreatic Cyst

10. Small Bowel Endoscopy (therapeutic)

11. Colonoscopy, Lesion Removal

12. ERCP

13. Colonscopy Stenting Of Stricture

14. Percutaneous Endoscopic Gastrostomy

15. EUS And Pancreatic Pseudo Cyst Drainage

16. ERCP And Choledochoscopy

17. Proctosigmoidoscopy Volvulus Detorsion

18. ERCP And Sphincterotomy

19. Esophageal Stent Placement

20. ERCP + Placement Of Biliary Stents

21. Sigmoidoscopy W / Stent

22. EUS + Coeliac Node Biopsy

23. UGI Scopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers

F. General Surgery:

1. Robotic surgeries
2. Incision Of A Pilonidal Sinus / Abscess
3. Fissure In Ano Sphincterotomy
4. Surgical Treatment Of A Varicocele And A Hydrocele Of the Spermatic Cord
5. Orchidopexy
6. Abdominal Exploration In Cryptorchidism
7. Surgical Treatment Of Anal Fistulas
8. Division Of The Anal Sphincter (sphincterotomy)
9. Epididymectomy
10. Incision Of The Breast Abscess
11. Operations On The Nipple
12. Excision Of Single Breast Lump
13. Incision And Excision Of Tissue In The Perianal Region
14. Surgical Treatment Of Hemorrhoids
15. Other Operations On The Anus
16. Ultrasound Guided Aspirations
17. Sclerotherapy, Etc.
18. Laparotomy For Grading Lymphoma With Splenectomy / liver/ lymph Node Biopsy
19. Therapeutic Laparoscopy With Laser
20. Appendicectomy With/without Drainage
21. Infected Keloid Excision
22. Axillary Lymphadenectomy
23. Wound Debridement And Cover

24. Abscess-decompression
25. Cervical Lymphadenectomy
26. Infected Sebaceous Cyst
27. Inguinal Lymphadenectomy
28. Incision And Drainage Of Abscess
29. Suturing Of Lacerations
30. Scalp Suturing
31. Infected Lipoma Excision
32. Maximal Anal Dilatation
33. Piles a. Injection Sclerotherapy b. Piles Banding
34. Liver Abscess- Catheter Drainage
35. Fissure In Ano-Fissurectomy
36. Fibroadenoma Breast Excision
37. Oesophageal Varices Sclerotherapy
38. ERCP - Pancreatic Duct Stone Removal
39. Perianal Abscess I&d
40. Perianal Hematoma Evacuation
41. UGI Scopy And Polypectomy Oesophagus
42. Breast Abscess I& D
43. Feeding Gastrostomy
44. Oesophagoscopy And Biopsy Of Growth Oesophagus
45. ERCP - Bile Duct Stone Removal
46. Ileostomy Closure
47. Colonoscopy
48. Polypectomy Colon
49. Splenic Abscesses Laparoscopic Drainage

50. UGI Scopy And Polypectomy Stomach
51. Rigid Oesophagoscopy For FB Removal
52. Feeding Jejunostomy
53. Colostomy
54. Ileostomy
55. Colostomy Closure
56. Submandibular Salivary Duct Stone Removal
57. Pneumatic Reduction Of Intussusception
58. Varicose Veins Legs - Injection Sclerotherapy
59. Rigid Oesophagoscopy For Plummer Vinson Syndrome
60. Pancreatic Pseudocysts Endoscopic Drainage
61. Zadek's Nail Bed Excision
62. Subcutaneous Mastectomy
63. Excision Of Ranula Under GA
64. Rigid Oesophagoscopy For Dilation Of Benign Strictures
65. Eversion Of Sac -unilateral -bilateral
66. Lord's Plication
67. Jaboulay's Procedure
68. Scrotoplasty
69. Circumcision For Trauma
70. Meatoplasty
71. Intersphincteric Abscess Incision And Drainage
72. PSOAS Abscess Incision And Drainage
73. Thyroid Abscess Incision And Drainage
74. Tips Procedure For Portal Hypertension
75. Esophageal Growth Stent

76. Pair Procedure Of Hydatid Cyst Liver
77. Tru Cut Liver Biopsy
78. Photodynamic Therapy Or Esophageal Tumour And Lung Tumour
79. Excision Of Cervical Rib
80. Laparoscopic Reduction Of Intussusception
81. Microdochoectomy Breast
82. Surgery For Fracture Penis
83. Sentinel Node Biopsy
84. Parastomal Hernia
85. Revision Colostomy
86. Prolapsed Colostomy- Correction
87. Testicular Biopsy
88. Laparoscopic Cardiomyotomy(Hellers)
89. Sentinel Node Biopsy Malignant Melanoma
90. Laparoscopic Pyloromyotomy(Ramstedt)

G. Gynecology:

1. Operations On Bartholin's Glands (cyst)
2. Incision Of The Ovary
3. Insufflations Of The Fallopian Tubes
4. Other Operations On The Fallopian Tube
5. Dilatation Of The Cervical Canal
6. Conisation Of The Uterine Cervix
7. Therapeutic Curettage With Colposcopy / Biopsy /Diathermy / Cryosurgery
8. Laser Therapy Of Cervix For Various Lesions Of Uterus
9. Other Operations On The Uterine Cervix

10. Incision Of The Uterus (hysterectomy)
11. Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
12. Incision Of Vagina
13. Incision Of Vulva
14. Culdotomy
15. Salpingo-oophorectomy Via Laparotomy
16. Endoscopic Polypectomy
17. Hysteroscopic Removal Of Myoma
18. D&c
19. Hysteroscopic Resection Of Septum
20. Thermal Cauterisation Of Cervix
21. Mirena Insertion
22. Hysteroscopic Adhesiolysis
23. Leep
24. Cryocauterisation Of Cervix
25. Polypectomy Endometrium
26. Hysteroscopic Resection Of Fibroid
27. LLETZ
28. Conization
29. Polypectomy Cervix
30. Hysteroscopic Resection Of Endometrial Polyp
31. Vulval Wart Excision
32. Laparoscopic Paraovarian Cyst Excision
33. Uterine Artery Embolization
34. Laparoscopic Cystectomy

35. Hymenectomy(Imperforate Hymen)
36. Endometrial Ablation
37. Vaginal Wall Cyst Excision
38. Vulval Cyst Excision
39. Laparoscopic Paratubal Cyst Excision
40. Repair Of Vagina (Vaginal Atresia)
41. Hysteroscopy, Removal Of Myoma
42. TURBT
43. Ureterocoele Repair - Congenital Internal
44. Vaginal Mesh For POP
45. Laparoscopic Myomectomy
46. Surgery For SUI
47. Repair Recto- Vagina Fistula
48. Pelvic Floor Repair(Excluding Fistula Repair)
49. URS + LL
50. Laparoscopic Oophorectomy
51. Normal Vaginal Delivery And Variants
52. Excision of lesion of vulva
53. Amputation of cervix uteri

H. Neurology :

1. IONM – (Intra Operative Neuro Monitoring)
2. Facial Nerve Glycerol Rhizotomy
3. Spinal Cord Stimulation
4. Motor Cortex Stimulation
5. Stereotactic Radiosurgery
6. Percutaneous Cordotomy

7. Intrathecal Baclofen Therapy
8. Entrapment Neuropathy Release
9. Diagnostic Cerebral Angiography
10. VP Shunt
11. Ventriculoatrial Shunt
12. Deep Brain stimulation

I. Oncology :

1. Radiotherapy For Cancer
2. Cancer Chemotherapy
3. IV Push Chemotherapy
4. HBI-hemibody Radiotherapy
5. Infusional Targeted Therapy
6. SRT-stereotactic ARC Therapy
7. SC Administration Of Growth Factors
8. Continuous Infusional Chemotherapy
9. Infusional Chemotherapy
10. CCRT-concurrent Chemo + RT
11. D Radiotherapy
12. D Conformal Radiotherapy
13. IGRT- Image Guided Radiotherapy
14. IMRT- Step & Shoot
15. Infusional Bisphosphonates
16. IMRT- DMLC
17. Rotational Arc Therapy
18. Tele Gamma Therapy

19. FSRT-fractionated SRT
20. VMAT-volumetric Modulated Arc Therapy
21. SBRT-stereotactic Body Radiotherapy
22. Helical Tomotherapy
23. SRS-stereotactic Radiosurgery
24. X-knife SRS
25. Gammaknife SRS
26. TBI- Total Body Radiotherapy
27. Intraluminal Brachytherapy
28. Electron Therapy
29. TSET-total Electron Skin Therapy
30. Extracorporeal Irradiation Of Blood Products
31. Telecobalt Therapy
32. Telecesium Therapy
33. External Mould Brachytherapy
34. Interstitial Brachytherapy
35. Intracavity Brachytherapy
36. D Brachytherapy
37. Implant Brachytherapy
38. Intravesical Brachytherapy
39. Adjuvant Radiotherapy
40. Afterloading Catheter Brachytherapy
41. Conditioning Radiotherapy For BMT
42. Nerve Biopsy
43. Muscle Biopsy
44. Epidural Steroid Injection

45. Extracorporeal Irradiation To The Homologous Bone Grafts
46. Radical Chemotherapy
47. Neoadjuvant Radiotherapy
48. LDR Brachytherapy
49. Palliative Radiotherapy
50. Radical Radiotherapy
51. Palliative Chemotherapy
52. Template Brachytherapy
53. Neoadjuvant Chemotherapy
54. Adjuvant Chemotherapy
55. Induction Chemotherapy
56. Consolidation Chemotherapy
57. Maintenance Chemotherapy
58. HDR Brachytherapy
59. Immunotherapy - Monoclonal Antibody to be given as injection
60. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions

J. Salivary Glands & Salivary Ducts:

1. Incision And Lancing Of A Salivary Gland And A Salivary Duct
2. Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
3. Resection Of A Salivary Gland
4. Reconstruction Of A Salivary Gland And A Salivary Duct
5. Other Operations On The Salivary Glands And Salivary Ducts
6. Open extraction of calculus from parotid duct

K. Skin & Subcutaneous Tissues:

1. Other Incisions Of The Skin And Subcutaneous Tissues
2. Surgical Wound Toilet (wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
3. Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
4. Other Excisions Of The Skin And Subcutaneous Tissues
5. Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
6. Free Skin Transplantation, Donor Site
7. Free Skin Transplantation, Recipient Site
8. Revision Of Skin Plasty
9. Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues.
10. Chemosurgery To The Skin.
11. Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues
12. Reconstruction Of Deformity/defect In Nail Bed
13. Excision Of Bursitis
14. Tennis Elbow Release

L. Tongue:

1. Incision, Excision And Destruction Of Diseased Tissue Of The Tongue
2. Partial Glossectomy
3. Glossectomy
4. Reconstruction Of The Tongue
5. Other Operations On The Tongue

M. Ophthalmology :

1. Surgery For Cataract
2. Incision Of Tear Glands

3. Other Operations On The Tear Ducts
4. Incision Of Diseased Eyelids
5. Excision And Destruction Of Diseased Tissue Of The Eyelid
6. Operations On The Canthus And Epicanthus
7. Corrective Surgery For Entropion And Ectropion
8. Corrective Surgery For Blepharoptosis
9. Removal Of A Foreign Body From The Conjunctiva
10. Removal Of A Foreign Body From The Cornea
11. Incision Of The Cornea
12. Operations For Pterygium
13. Other Operations On The Cornea
14. Removal Of A Foreign Body From The Lens Of The Eye
15. Removal Of A Foreign Body From The Posterior Chamber Of The Eye
16. Removal Of A Foreign Body From The Orbit And Eyeball
17. Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (bilateral)
18. Correction Of Eyelid Ptosis By Fascia Lata Graft (bilateral)
19. Diathermy/cryotherapy To Treat Retinal Tear
20. Anterior Chamber Paracentesis / Cyclodiathermy /Cyclocryotherapy / Goniotomy
Trabeculotomy And Filtering And Allied Operations To Treat Glaucoma
21. Enucleation Of Eye Without Implant
22. Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland
23. Laser Photocoagulation To Treat Retinal Tear
24. Biopsy Of Tear Gland
25. Treatment Of Retinal Lesion
26. Curettage/cryotherapy of lesion of eyelid
27. Intra vitreal injections

N. Orthopedics :

1. Surgery For Meniscus Tear
2. Incision On Bone, Septic And Aseptic
3. Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis
4. Suture And Other Operations On Tendons And Tendon Sheath
5. Reduction Of Dislocation Under GA
6. Arthroscopic Knee Aspiration
7. Surgery For Ligament Tear
8. Surgery For Hemoarthrosis/pyoarthrosis
9. Removal Of Fracture Pins/nails
10. Removal Of Metal Wire
11. Closed Reduction On Fracture, Luxation
12. Reduction Of Dislocation Under GA
13. Epiphyseolysis With Osteosynthesis
14. Excision Of Various Lesions In Coccyx
15. Arthroscopic Repair Of Acl Tear Knee
16. Closed Reduction Of Minor Fractures
17. Arthroscopic Repair Of PCL Tear Knee
18. Tendon Shortening
19. Arthroscopic Meniscectomy - Knee
20. Treatment Of Clavicle Dislocation
21. Haemarthrosis Knee- Lavage
22. Abscess Knee Joint Drainage
23. Carpal Tunnel Release
24. Closed Reduction Of Minor Dislocation

25. Repair Of Knee Cap Tendon
26. ORIF With K Wire Fixation- Small Bones
27. Release Of Midfoot Joint
28. ORIF With Plating- Small Long Bones
29. Implant Removal Minor
30. K Wire Removal
31. Closed Reduction And External Fixation
32. Arthrotomy Hip Joint
33. Syme's Amputation
34. Arthroplasty
35. Partial Removal Of Rib
36. Treatment Of Sesamoid Bone Fracture
37. Shoulder Arthroscopy / Surgery
38. Elbow Arthroscopy Amputation Of Metacarpal Bone
39. Release Of Thumb Contracture
40. Incision Of Foot Fascia
41. Partial Removal Of Metatarsal
42. Repair / Graft Of Foot Tendon
43. Revision/removal Of Knee Cap
44. Amputation Follow-up Surgery
45. Exploration Of Ankle Joint
46. Remove/graft Leg Bone Lesion
47. Repair/graft Achilles Tendon
48. Remove Of Tissue Expander
49. Biopsy Elbow Joint Lining
50. Removal Of Wrist Prosthesis

51. Biopsy Finger Joint Lining
52. Tendon Lengthening
53. Treatment Of Shoulder Dislocation
54. Lengthening Of Hand Tendon
55. Removal Of Elbow Bursa
56. Fixation Of Knee Joint
57. Treatment Of Foot Dislocation
58. Surgery Of Bunion
59. Tendon Transfer Procedure
60. Removal Of Knee Cap Bursa
61. Treatment Of Fracture Of Ulna
62. Treatment Of Scapula Fracture
63. Removal Of Tumor Of Arm/ Elbow Under RA/GA
64. Repair Of Ruptured Tendon
65. Decompress Forearm Space
66. Revision Of Neck Muscle (torticollis Release)
67. Lengthening Of Thigh Tendons
68. Treatment Fracture Of Radius & Ulna
69. Repair Of Knee Joint

O. Mouth & Face:

1. External Incision And Drainage In The Region Of The Mouth, Jaw And Face
2. Incision Of The Hard And Soft Palate
3. Excision And Destruction Of Diseased Hard And Soft Palate
4. Incision, Excision And Destruction In The Mouth
5. Other Operations In The Mouth
6. Operations on uvula

P. Pediatric Surgery :

1. Excision Of Fistula-in-ano
2. Excision Juvenile Polyps Rectum
3. Vaginoplasty
4. Dilatation Of Accidenta L Caustic Stricture Oesophageal
5. Presacral Teratomas Excision
6. Removal Of Vesical Stone
7. Excision Sigmoid Polyp
8. Sternomastoid Tenotomy
9. Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy
10. Excision Of Soft Tissue Rhabdomyosarcoma
11. Mediastinal Lymph Node Biopsy
12. High Orchidectomy For Testis Tumours
13. Excision Of Cervical Teratoma
14. Rectal-myomectomy
15. Rectal Prolapse (delorme's Procedure)
16. Detorsion Of Torsion Testis
17. EUA + Biopsy Multiple Fistula In Ano

Q. Plastic Surgery :

1. Construction Skin Pedicle Flap
2. Gluteal Pressure Ulcer-excision
3. Muscle-skin Graft, Leg
4. Removal Of Bone For Graft
5. Muscle-skin Graft Duct Fistula

6. Removal Cartilage Graft
7. Myocutaneous Flap
8. Fibro Myocutaneous Flap
9. Breast Reconstruction Surgery After Mastectomy
10. Sling Operation For Facial Palsy
11. Split Skin Grafting Under RA
12. Wolfe Skin Graft
13. Plastic Surgery To The Floor Of The Mouth Under GA

R. Thoracic Surgery :

1. Thoracoscopy And Lung Biopsy
2. Excision Of Cervical Sympathetic Chain Thoracoscopic
3. Laser Ablation Of Barrett's Oesophagus
4. Pleurodesis
5. Thoracoscopy And Pleural Biopsy
6. EBUS + Biopsy
7. Thoracoscopy Ligation Thoracic Duct
8. Thoracoscopy Assisted Empyema Drainage
9. Operations for drainage of pleural cavity

S. Urology :

1. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
2. Haemodialysis
3. Lithotripsy/nephrolithotomy For Renal Calculus
4. Excision Of Renal Cyst
5. Drainage Of Pyonephrosis/perinephric Abscess

6. Incision Of The Prostate
7. Transurethral Excision And Destruction Of Prostate Tissue
8. Transurethral And Percutaneous Destruction Of Prostate Tissue
9. Open Surgical Excision And Destruction Of Prostate Tissue
10. Radical Prostatovesiculectomy
11. Other Excision And Destruction Of Prostate Tissue
12. Operations On The Seminal Vesicles
13. Incision And Excision Of Periprostatic Tissue
14. Other Operations On The Prostate
15. Incision Of The Scrotum And Tunica Vaginalis Testis
16. Operation On A Testicular Hydrocele
17. Excision And Destruction Of Diseased Scrotal Tissue
18. Other Operations On The Scrotum And Tunica Vaginalis Testis
19. Incision Of The Testes
20. Excision And Destruction Of Diseased Tissue Of The Testes
21. Unilateral Orchiectomy
22. Bilateral Orchiectomy
23. Surgical Repositioning Of An Abdominal Testis
24. Reconstruction Of The Testis
25. Implantation, Exchange And Removal Of A Testicular Prosthesis
26. Other Operations On The Testis
27. Excision In The Area Of The Epididymis
28. Operations On The Foreskin
29. Local Excision And Destruction Of Diseased Tissue Of The Penis
30. Amputation Of The Penis
31. Other Operations On The Penis

32. Cystoscopic Removal Of Stones
33. Lithotripsy
34. Biopsy Oftemporal Artery For Various Lesions
35. External Arterio-venous Shunt
36. AV Fistula - Wrist
37. URSL With Stenting
38. URSL With Lithotripsy
39. Cystoscopic Litholapaxy
40. ESWL
41. Bladder Neck Incision
42. Cystoscopy & Biopsy
43. Cystoscopy And Removal Of Polyp
44. Supra
pubic Cystostomy
45. Percutaneous Nephrostomy
46. Cystoscopy And "SLING" Procedure.
47. TUNA- Prostate
48. Excision Of Urethral Diverticulum
49. Removal Of Urethral Stone
50. Excision Of Urethral Prolapse
51. Mega-ureter Reconstruction
52. Kidney Renoscopy And Biopsy
53. Ureter Endoscopy And Treatment
54. Vesico Ureteric Reflux Correction
55. Surgery For Pelvi Ureteric Junction Obstruction
56. Anderson Hynes Operation

57. Kidney Endoscopy And Biopsy
58. Paraphimosis Surgery
59. Injury Prepuce- Circumcision
60. Frenular Tear Repair
61. Meatotomy For Meatal Stenosis
62. Surgery For Fournier's Gangrene Scrotum
63. Surgery Filarial Scrotum
64. Surgery For Watering Can Perineum
65. Repair Of Penile Torsion
66. Drainage Of Prostate Abscess
67. Orchiectomy
68. Cystoscopy And Removal Of FB
69. Endoscopic anti-reflux procedure (and bilateral)
70. Excision of urethral caruncle
71. Dilatation of urethra (including cystoscopy)NCTION OBSTRUCTION



**Tender for Group Medical Insurance coverage - Family Floater Policy for BGL Employees & Dependents at Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

Claims MIS Summary as on 28-03-2026

Group Name BHAGYANAGAR GAS LTD

GHI Policy No 2816/70180998/02/000

No of Self 66

Policy from 08/05/2025

Policy up to 07/05/2026

ICR on Earned 73%

No of Lives	245
Net Premium	30,17,540
Gross Premium	35,60,698
ICR on Net	65%

Claim Type	Claims Reported		Claims Paid		Claims Closed/Repudiated	Claims Outstanding	
	No	Amount	No	Amount		No	Amount
Cashless	21	38,13,869	11	14,11,725	7	3	1,34,304
Reimbursement	11	5,92,864	8	4,12,515	3	-	-
Total	32	44,06,733	19	18,24,240	10	3	1,34,304

Status	No of Claim	Amount
Claim under query	1	52961
PreAuth Approved	2	81343
Grand Total	3	134304



Tender for Group Medical Insurance coverage - Family Floater Policy for BGL EMPLOYEES & Dependents at Hyderabad, Vijayawada and Kakinada Bid Document No. BGL/734/2026-27

Volume II
of II

Health Serve Card No	Policy No	Patient Name	Employee Name	Employee Number	Relationship with Employee	Gender	AGE	Sum Insured	Claim No	Type_of_claim - Cashless / Reimbursement	Provider/Name	Provider City	Adm date	Adm amount	Di_of_admission	Di_of_discharge	Admitt	Claimed Amount	Date_of_deficiency_raised	Rejection Date	Deductio ns	Claim Stage (Paid / Closed / OS)	Date-of-Intimation	UTR No paid to Beneficiary	UTR Date paid to Beneficiary	
10063000018000	2816/70180998/02/000	Rasagna Thotakura	Rasagna Thotakura	BGL/164/24	Employee	Female	24	700000	570490	Cashless	Kamhari hospital L.V. Prasad Eye Institute, Hyderabad	VIJAYAWADA	09/09/2025		25/08/2025	27/08/2025	Enteric Fever	34866			16619	Paid	26-Aug-2025	AKISCN101502913	24-Sep-2025	
10063000020500	2816/70180998/02/000	T V K H Subrahmanyam	T V K H Subrahmanyam	BGL/218/11	Employee	Male	56	1000000	571902	Cashless		HYDERABAD	20/09/2025		08/09/2025	08/09/2025	CENTRAL RETINAL VEIN OCCLUSION IN THE LEFT EYE	73400				Paid	05-Sep-2025	AKISCN11139936	10-Oct-2025	
10063000015800	2816/70180998/02/000	Shruti Aaryan	Shruti Aaryan	BGL/122/22	Employee	Female	27	700000	570635	Cashless	Apollo Hospitals, Hyderabad	HYDERABAD	02/09/2025		26/08/2025	27/08/2025	ACUTE FEBRILE ILLNESS WITH VIRAL THROMBOCYTOPENIA	43014			5326	Paid	27-Aug-2025	CB0100419753	29-Oct-2025	
10063000015800	2816/70180998/02/000	Shruti Aaryan	Shruti Aaryan	BGL/122/22	Employee	Female	27	700000	57063502	Reimbursement	Apollo Hospitals, Hyderabad	HYDERABAD	18/09/2025		26/08/2025	27/08/2025	ACUTE FEBRILE ILLNESS WITH VIRAL THROMBOCYTOPENIA	5469	23/09/2025			Paid	18-Sep-2025	AKISCN11302329	24-Oct-2025	
10063000017400	2816/70180998/02/000	Shivani	Sandeep Kumar	BGL/153/23	Spouse	Female	29	700000	561881	Reimbursement	Svaraj Hospitals	K.v.rangawady			11/06/2025	15/06/2025	PREM WITH TERM GESTATION	66070			16070	Paid	11-Jun-2025	AKISCN10243705	08-Jul-2025	
10063000015400	2816/70180998/02/000	Dheeravath Anil Dumriny	Dheeravath Anil Dumriny	BGL/115/20	Son	Male	9	1000000	563959	Cashless	SRAVANI HOSPITAL, Secunderabad	HYDERABAD	31/07/2025		01/07/2025	09/07/2025	Acute Appendicitis	300				31/07/2025	Rejected	30-Jun-2025		
10063000015700	2816/70180998/02/000	Syam Sundara Pati	Singam Eshore Pati	BGL/144/23	Father	Male	85	1000000	563188	Cashless	APOLLO HOSPITALS, Secunderabad	SEUNDERABAD	30/06/2025		23/06/2025	25/06/2025	Unsexpia uti	147129			43512	Paid	23-Jun-2025	CB0067929645	24-Jul-2025	
10063000017400	2816/70180998/02/000	Male Baby of Shivani	Sandeep Kumar	BGL/153/23	Son	Male		700000	563760	Reimbursement	Parvitha Women and Children hospital	HYDERABAD			12/06/2025	19/06/2025	nrv-opt	161736	30/06/2025		24872	Paid	25-Jun-2025	AKISCN10140751	17-Jul-2025	
10063000015400	2816/70180998/02/000	Dheeravath Anil Dumriny	Dheeravath Anil Dumriny	BGL/115/20	Son	Male	9	1000000	563966	Cashless	SRAVANI HOSPITAL	HYDERABAD	05/07/2025		01/07/2025	02/07/2025	Acute appendicitis	53800	01/09/2025	30/10/2025		Rejected	30-Jun-2025			
10063000016800	2816/70180998/02/000	G Kanchanna	Garj Sekhara Babu	BGL/145/23	Spouse	Female	27	700000	565420	Cashless	Anu Hospitals	Krishna	22/07/2025		13/07/2025	15/07/2025	VIRAL FEVER	36119			3594	Paid	14-Jul-2025	AKISCN10482144	11-Aug-2025	
10063000017400	2816/70180998/02/000	Shivani	Sandeep Kumar	BGL/153/23	Spouse	Female	29	700000	565184	Reimbursement	Parvitha Women and Children hospital	HYDERABAD			18/06/2025	23/06/2025	fever with pain abdomen for evaluation	48331	11/07/2025		6700	Paid	09-Jul-2025	AKISCN10423521	05-Aug-2025	
10063000017700	2816/70180998/02/000	Punam Yadav	Pradeep Kumar Yadav	BGL/157/23	Spouse	Female	36	1000000	566692	Reimbursement	Cloudrive Hospital	HYDERABAD			20/06/2025	21/06/2025	Post I and O of Bartholin abscess	46199			17004	Paid	19-Jul-2025	AKISCN10588289	01-Aug-2025	
10063000015400	2816/70180998/02/000	Dheeravath Ball	Dheeravath Mohan Rao	BGL/115/20	Mother	Female	62	1000000	568105	Cashless	Indus Super Speciality Hospital	Khammam	21/08/2025		06/08/2025	09/08/2025	Anemia	149275			71381	Paid	06-Aug-2025	AKISCN11388675	01-Nov-2025	
10063000015400	2816/70180998/02/000	Dheeravath Ball	Dheeravath Mohan Rao	BGL/115/20	Mother	Female	62	1000000	568641	Cashless	Apollo Hospitals	HYDERABAD	08/09/2025		10/08/2025	22/08/2025	Acute Gastroenteritis WITH URTI	2151668			1184143	Paid	11-Aug-2025	CB0107057008	15-Dec-2025	
10063000017000	2816/70180998/02/000	Md. Nasaruddin	Md. Saffuddin	BGL/148/23	Father	Male	62	700000	569277	Reimbursement	Ash Hospitals	SANGAREDDY			17/08/2025	20/08/2025	Health issue	15001				26/09/2025	Rejected	17-Aug-2025		
10063000017000	2816/70180998/02/000	Md. Nasaruddin	Md. Saffuddin	BGL/148/23	Father	Male	62	700000	569374	Reimbursement	Tharani Hospital	Erode			17/08/2025	21/08/2025	Fever	40000				26/09/2025	Rejected	17-Aug-2025		
10063000011300	2816/70180998/02/000	Rajeevari Mishra	Shreshtha Mishra	BGL/79/18	Mother	Female	54	700000	575774	Cashless	Shreshtha Hospital	BHAYANDER	18/10/2025		06/10/2025	14/10/2025	Vulvar growth of Vaginal region	158411			19993	Paid	07-Oct-2025	AKISCN12014939	29-Dec-2025	
10063000019400	2816/70180998/02/000	Ruthika Pasumarthi	Pavan Kumar Pasumarthi	BGL/178/24	Daughter	Female	5	1000000	577177	Cashless	Rainbow Institute of Medical Sciences Pvt Ltd	Krishna	28/10/2025		18/10/2025	20/10/2025	Viral Pneumonia	54558			6576	Paid	20-Oct-2025	CB0106260497	09-Dec-2025	
10063000019400	2816/70180998/02/000	Ruthika Pasumarthi	Pavan Kumar Pasumarthi	BGL/178/24	Spouse	Female	34	1000000	577188	Cashless	Rainbow Institute of Medical Sciences Pvt Ltd	Krishna	20/10/2025		18/10/2025	23/10/2025	Viral pneumonia	62750				20/10/2025	Rejected	20-Oct-2025		
10063000020600	2816/70180998/02/000	T Sheelar Yadav	T Sheelar Yadav	BGL/42/12	Employee	Male	41	700000	575105	Cashless	Apollo Hospitals, Hyderabad	HYDERABAD	08/10/2025		09/10/2025	09/10/2025	Atypical Chest Pain	29240			3840	Paid	01-Oct-2025	CB0099716092	23-Oct-2025	
10063000018000	2816/70180998/02/000	Tapes Chakravarthy	Rohan Chakravarthy	BGL/170/24	Father	Male	63	1000000	576306	Cashless	APOLLO HOSPITALS, Hospital Ltd.	Kolkata	11/10/2025		22/10/2025	25/10/2025	HERNIA	218000	11/10/2025	31/10/2025	138000	Rejected	11-Oct-2025			
10063000018700	2816/70180998/02/000	Rihu Singh	Gaurav Singh	BGL/171/24	Spouse	Female	26	700000	579935	Reimbursement	Samarpan Hospital	Vareanai			15/09/2025	18/09/2025	Maternity	70182			10171	Paid	13-Nov-2025	AKISCN1104559	29-Nov-2025	
10063000017000	2816/70180998/02/000	Md. Nasaruddin	Md. Saffuddin	BGL/148/23	Father	Male	62	700000	582671	Cashless	Madhavi Eye Hospitals Private Limited	HYDERABAD	15/02/2026	85000.00	10/12/2025	10/12/2025	RIGHT EYE CATARACT	65000			30000	OS	10-Dec-2025			
10063000017700	2816/70180998/02/000	Punam Yadav	Pradeep Kumar Yadav	BGL/157/23	Spouse	Female	36	1000000	581898	Reimbursement	Indra IVF Fertility and Centre	Hyderabad			18/06/2025	20/06/2025	Bartholin abscess	46199			16193	Paid	05-Dec-2025	AKISCN11021918	19-Dec-2025	
10063000016800	2816/70180998/02/000	Garj Nagewararao	Garj Sekhara Babu Manukonda	BGL/145/23	Father	Male	67	700000	585045	Cashless	Trust Hospital	VIJAYAWADA	12/01/2026		31/12/2025	09/01/2026	Deep Lacerated Wound Over Right Leg	65840			13551	Paid	31-Dec-2025	AKISCN12527980	28-Jan-2026	
10063000016600	2816/70180998/02/000	K Mamatha	Sarmul Sampath Kumar	BGL/143/23	Spouse	Female	26	700000	590676	Reimbursement	Harshe Hospitals	Rajahmundry			12/01/2026	17/01/2026	Maternity primi	65446			6107	Paid	18-Feb-2026	AKISCN12662619	27-Feb-2026	
10063000020900	2816/70180998/02/000	Y.S. Adithi	G. Malleswari	BGL/60/24	Daughter	Female	10	1000000	587963	Cashless	Yashode Hospital, Secunderabad	HYDERABAD	04/02/2026		31/01/2026	01/02/2026	POSTERIOR FRACTURE RIGHT ANKLE	22546	16/02/2026	17/03/2026		Rejected	30-Jan-2026			
10063000020900	2816/70180998/02/000	Y.S. Adithi	G. Malleswari	BGL/60/24	Daughter	Female	10	1000000	587963	Reimbursement	Yashode Hospital, Secunderabad	HYDERABAD	14/02/2026		31/01/2026	01/02/2026	POSTERIOR FRACTURE RIGHT ANKLE	28891	18/02/2026	17/03/2026		Rejected	23-Feb-2026			
10063000018900	2816/70180998/02/000	Sri Navya	Sareethbabu Gudipati	BGL/173/24	Spouse	Female	25	1000000	591093	Cashless	Bhuvanewari Hospitals	Eluru	06/03/2026		26/02/2026	02/03/2026	GIFELL WITH FT PREGNANCY WITH PREVIOUS LSCS	53249	13/03/2026		288	OS	28-Feb-2026			
10063000019200	2816/70180998/02/000	Genidi Kota Reddy Vyshnavi	Yecham Sai Anvesh	BGL/176/24	Spouse	Female	29	700000	592138	Cashless	Sri Lakshmi Hospital	KADAPA	10/03/2026	47104.00	07/03/2026	10/03/2026	GIFELL POST CESAREAN SECTION	47104			761	OS	10-Mar-2026			
10063000019200	2816/70180998/02/000	Genidi Kota Reddy Vyshnavi	Yecham Sai Anvesh	BGL/176/24	Spouse	Female	29	700000	592234	Cashless	K.C.Hospital Managed BY K.C. Oncosurge	Shuj	11/03/2026		07/03/2026	11/03/2026	LSCS	55000				11/03/2026	Rejected	11-Mar-2026		



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

SECTION 7

SPECIAL CONDITIONS OF CONTRACT

SPECIAL CONDITIONS OF CONTRACT:

GENERAL INFORMATION: -

The special conditions of contract shall be read in conjunction with general condition of contract (GCC), if any, Schedule of rates, scope of work and any other document forming part of contract, wherever Context so Requires. GCC, if any is available at tender issuing office and same shall be referred to by Tendered. Notwithstanding, the subdivisions of the documents in to separate sections every part of each shall be deemed to be supplementary of every other part and shall be read with and into the Contract so far as it may be practicable to do so. Where any portion of the special conditions of the Contract (SCC) is repugnant to or at variance with any provisions of the GCC, if any then provision of SCC Shall be deemed to override the provision of GCC only to the extent of each repugnance or variations. In case of any contradictions the Decision of the Engineer-I In-Charge will be final and binding on the Contractor.

1) **CONTRACT PERIOD /VALIDITY:** One year from the date of Issuance of Insurance Policy for SOR Part.

2) **VALIDITY OF QUOTED RATES/PRICES**

The quoted / accepted rates shall remain valid for the entire duration of the Contract, and no escalation, for whatsoever reason, shall be permissible at a later date in cluding applicable stamp duties.

3) **Performance Security & Defect Liability Period (DLP) Period – Not Applicable.**

4) **Payment Terms/Premium Amount:**

- SOR Part -: 100% premium amount shall be paid in advance along with placement of Purchase Order.

5) **OTHER CONDITIONS**

a. The entire scope of coverage as specified in the Bidding Document shall be treated as Insurance Contract.

b. The bidder shall quote the premium rates and total premium against respective areas of coverage for respective sum insured as per format of price Schedule. The total premium will be inclusive of all expenditures to be incurred by the bidders and applicable taxes, duties, GST and surcharge etc. and no expenditure other than those quoted in the SOR will be paid by Bhagyanagar Gas Limited on any account for the defined scope of coverage.

c. All premium rates & Total premium to be quoted by the bidders will be in Indian Rupees only on firm price basis and shall remain valid during the currency of the policy.

6. RESPONSIBILITY OF INSURER

The following terms and conditions shall have the meaning hereby assigned to them except where the context otherwise requires:

- i. The bidders are required to quote the premium rates strictly as per IRDA tariff provisions and violation/breach of IRDA tariff provisions will not be accepted. In case of any violation of the IRDA tariff provisions by the insurance company, in the quotation, Bhagyanagar Gas Limited will not be liable for any differential premium in any case. Also there will be no effect on the settlement of the claims.
- ii. The terms & conditions of cover and the wordings of the policies, warranties and clauses should be strictly in line with IRDA provisions & draft policy issued by IRDA from time to time.
- iii. The rates quoted should be with minimum excess as stipulated in the IRDA tariff.
- iv. Bidders are required to quote for entire scope of insurance cover as mentioned in the bid document.

7. ADDITIONAL DOCUMENTS REQUIRED:

- I. Letter of confirmation by bidder regarding compliance of guidelines, circulars and amendments thereof issued by IRDA from time to time. (as per annexure – A) below:



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

ANNEXURE - A

To
Bhagyanagar Gas Limited
Hyderabad

Sub: Tender ref: BGL/ /2026-27

It is hereby certified that the quotations given by us against tender no..... dt..... are as per IRDA provisions and that there is no violation of the IRDA provisions whatsoever. In case of any violation of the tariff provisions by the insurance company, in the quotation, Bhagyanagar Gas Limited would not be liable for any differential premium in any case. Also there would be no effect on the settlement of the claims. However, in case there is any downward movement of the tariff provisions, which are applicable to Bhagyanagar Gas Limited , the insurance company would ensure that the same is passed on to Bhagyanagar Gas Limited.

Further we hereby confirm that we are competent enough to handle upto 100%, if provided to u

On Behalf of the Insurer

Authorized Signatory with designation

Place :

Date :

SECTION – 8

SCHEDULE OF RATES (SOR)



**Tender for Group Medical Insurance coverage - Family
Floater Policy for BGL Employees & Dependents at
Hyderabad, Vijayawada and Kakinada
Bid Document No. BGL/734/2026-27**

Volume II
of II

Bhagyanagar Gas Limited

Schedule of Rates

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

Bid Document No. BGL/734/2026-27

NAME OF THE BIDDER									
Sr.No	Description	SAC Code	UOM	Qty	Basic Premium in Rs.	Total premium amount Premium Excl. of GST	GST (%)	GST (Rs)	Total premium amount Premium incl. of GST in Rs.
1	2	3	4	5	6	7	8	9=8 X7	10=9+7
1	SOR: Mediclaim Insurance								
	Charges for Providing Group Mediclaim Insurance Policy for BGL Employees as per scope of work in bid document for One (1) Year		LS	59					
Amount In Words:									