



INVITATION FOR PROPOSAL

Dear Sirs,

Subject: Insurance Policy for BRLPS Staff (Medi-Claim) – 2026-27

1. You are hereby invited to submit (online) technical and financial proposals for Insurance coverage required for BRLPS staff which could form the basis for future negotiations and ultimately a contract between your firm and Bihar Rural Livelihoods Promotion Society, Patna.
2. The purpose of this assignment is to:
 - 2.1. Enable the agency to express a professional opinion on the effectiveness of the overall Insurance coverage.
 - 2.2. Provide Insurance Policies with timely information on premium and benefit aspects of the policy.
3. The following documents are enclosed to enable you to submit your proposal:
 - 3.1. Terms of reference (TOR) (Annexure A);
 - 3.2. A Sample Form of Contract for Insurance Agency under which the services will be performed (Annexure C).
4. **Eligibility Criteria**
 - 5.1. Insurance Agency should be registered with IRDA. Signed photocopy of registration certificate should be uploaded. Brokering firms are not allowed to participate in this bid.
 - 5.2. Insurance Agency should be registered under GST. Signed photocopy of registration/ acknowledgement certificate should be uploaded.
 - 5.3. Written declaration of Service Delivery conditions and Minimum time prescribed for settlement of Insurance Claims.
 - 5.4. Insurance Agency has to upload signed photocopy/photocopies of agreement/s with the client in support of their experience in providing Medi Claim facilities along with contract completion certificate/s issued by the client.
 - 5.5. Insurance Agency shall not be under a declaration of ineligibility for corrupt or fraudulent practices and should not be blacklisted / debarred by any State Govt./Central Govt./Public sector undertaking/ local bodies of India for any reason as on date of proposal. Notarized undertaking to this effect should be uploaded.
5. **EMD/Bid Security**
 - a. The tender shall be accompanied by Earnest Money Deposit (EMD)/Bid Security of Rs.22.50 lakh (Rupees Twenty-two lakh, Fifty-thousand only) to be deposited online payment gateway available on eProcurement Portal <https://eproc2.bihar.gov.in>.

However, bidder may also submit EMD/Bid Security in the form of Bank Guarantee issued by any Nationalized Bank/Scheduled Indian Bank. The Bank Guarantee should be valid for 06 months from the last date of submission of Bid. The Bank Guarantee should be issued in favor of Bihar Rural Livelihoods Promotion Society, Patna. Bidder submitting EMD in the form Bank Guarantee will have to upload scanned copy of Bank Guarantee with their Technical Bid and hard copy of same should reach BRLPS Office on or before the date and time of opening.

Exemption from submitting EMD will only be applicable for Insurance Agency as per Bihar Financial rule and subsequent amendments.
 - b. The EMD/Bid Security will be released within 30 days after signing of agreement/contract with the successful bidder/agency.
 - c. The EMD/ Bid Security shall be forfeited by the BRLPS hereunder or otherwise, under the following conditions:
 - If a Bidder engages in a corrupt practice, fraudulent practice, coercive practice, undesirable practice, or restrictive practice.
 - If a Bidder withdraws its Bid during the period of bid validity as specified in this document;

- Furnish the Performance Security (PS) before signing the agreement within the period prescribed in the Letter of Intent (LoI)
- Sign the agreement.

6. Supplementary information for Insurance agency

- 6.1. Approach or methodology proposed for carrying out the required work.
- 6.2. Prescribed time for grant of cashless facility by TPA– 2 Hours, for reimbursement claim 15 days on completion of documentation by the client.
- 6.3. Name and Designation of person who would be responsible for the service. (At least two).
- 6.4. The financial proposals should include the Price Schedule in **Annex B.** (provided in Excel Format)

7. The Submission of Proposals: The proposals (Technical and Financial) shall be submitted online through <https://eproc2.bihar.gov.in> only.

8. The "**Technical**" and "**Financial**" proposals under single envelope system must be uploaded on <https://eproc2.bihar.gov.in> following the schedules given in the supplementary information for insurance agency as in Para 6. The "**Technical proposal**" should include quality of the policy and benefit proposed and shall be considered as the paramount requirement, the description of the firm/organization, firm's general experience in the field of assignment, the proposed work plan methodology and approach in response to suggested terms of reference. The "**Financial proposal**" should contain the detailed premium price offer for each employee with all taxes, if any.

9. Last date of uploading of proposals (Technical & Financial)

Last date for uploading the proposal on e-Procurement site at <https://eproc2.bihar.gov.in> would be up to 15:00 hours on 14th October, 2026.

10. Opening of proposal (Technical + Financial)

The proposals will be opened online at <https://eproc2.bihar.gov.in> at BRLPS at 15:30 hours on 14th October, 2026. Interested bidders may join the online opening.

11. Pre Proposal Meeting

A pre proposal meeting will be held at BRLPS office at 1st/3rd floor, Annexe-II, Vidyut Bhawan, Bailey Road, Patna on 30th September 2026 at 12.00 PM. Clarification, if any, shall form part of Invitation for proposal. Queries, if any, may also be send through email at proc.sp@brlps.in one day before the pre proposal meeting.

12. Evaluation

Technical and Financial evaluation will be done simultaneously. The technical proposals will be evaluated using the following criteria:

- 11.1 agency fulfilling the eligibility criteria;
- 11.2 agency's relevant experience for the assignment;
- 11.3 the quality of the policy and benefit proposed; and
- 11.4 best proposal quoting the lowest aggregate weighted unit rate excluding GST under both categories, keeping the weights of average no. of employee and sum insured under each category. Calculation of aggregate unit rate is clarified as below.

SN.	Tentative Number of Employees to be covered across Project	Average Employees across project [to be considered only for evaluation purpose]	Sum Insured inn INR	Gross Premium Unit Rate excluding Taxes	Gross Premium Unit Rate (Rs. per employee for the sum insured) excluding Taxes	Gross Premium Payable considering Average Employees across the project
[1]	[2]	[3]	[4]	[5]	[6]	[7]=[6]x[3]
1	8100-8400	8300	5,00,000	-	-	-

11.5 Financial proposal will be evaluated along with the technical proposal.

13. Deciding Award of Contract

Quality of the policy and benefit proposal shall be considered as the paramount requirement. The decision of the award of the contract would be as under:

- 13.1. The evaluation committee will determine whether the Proposals are complete. The Client will

select the most beneficial among the agencies and will invite them for negotiations.

- 13.2. During negotiations the agency must be prepared to furnish the detailed cost break-up and other clarifications to the proposals submitted by them, as may be required to adjudge the reasonableness of his price proposals. If the negotiation with this agency is successful, the award will be made to him and all other agencies will be notified of award. If negotiation fails with the invited agency and if it is concluded that a contract with reasonable terms cannot be concluded with the invited agency, next agency will be invited for negotiations on L1 rate. This process will be repeated till an agreed contract is concluded.
14. Bihar Financial rule and subsequent amendments will be considered in this tender process.
15. **Performance Security**
- i. The successful bidder will have to furnish a performance security in the form of a Bank Guarantee issued by a Nationalized/Scheduled Indian Bank in favor of Bihar Rural Livelihoods Promotion Society for an amount equivalent to 5% (Five percent) of the agreement/contract value. The Bank guarantee shall remain valid for a period of 15 months from the Letter of Intent.
 - ii. The performance security should be submitted before signing the agreement.
 - iii. If the supplier violates any of the terms and conditions of agreement, the Performance Security shall be liable for forfeiture, wholly or partly, and the agreement may also be cancelled.
 - iv. The Performance Security will be released within 30 days without any interest to the agency upon completion of the agreement period.
16. Please note that the Bihar Rural Livelihoods Promotion Society, Patna is not bound to select any of the firm/s submitting proposals or may annul the selection process any time without assigning any reason thereof.
17. You are requested to hold your proposal valid for 90 days from the date of submission without any change for your proposed price. The Bihar Rural Livelihoods Promotion Society, Patna will make its best efforts to select insurance agency within this period. However, if need arises, BRLPS may request agencies/bidders to extend the proposal validity period.
18. Please note that the cost of preparing a proposal and of negotiating a contract including visits to Bihar Rural Livelihoods Promotion Society, Bihar, if any is not reimbursable as a direct cost of the assignment.
19. Joint ventures between the firms are not allowed. Brokering firm are also not allowed. It is being clarified that Insurance Company who have proper license to carry out insurance business are only eligible to bid
20. Please note that the premium etc. amount which you receive from the contract will be subject to normal tax liability in India. Kindly contact the concerned tax authorities for further information in this regard if required.

Enclosures:

- A. Terms of Reference.
- B. Performa for quoting the rate [Rate should be quoted in Excel Format provided on e-Proc. portal
- C. Service Level Agreement
- D. Draft contract format under which service will be performed.

Yours faithfully,

Sd/-

(Himanshu Sharma)

Chief Executive Officer cum Mission Director
Bihar Rural Livelihoods Promotion Society
Vidyut Bhawan, Annexe-II,
Bailey Road, Patna -800001
Tel No. +91-612-2504980

TERMS OF REFERENCE**Insurance Policy for BRLPS Staff (Medi-Claim)****For Insurance Coverage of Staff****1. Background**

Bihar Rural Livelihoods Promotion Society (BRLPS), popularly known as JEEViKA, is an autonomous society under the Department of Rural Development, Government of Bihar, established with the mandate of promoting sustainable livelihoods, strengthening community institutions and improving the socio-economic well-being of rural households across Bihar. JEEViKA serves as the nodal institution for implementing and scaling up major rural livelihoods interventions of the Government of Bihar in collaboration with the Government of India, including initiatives under the National Rural Livelihoods Mission (NRLM).

Over the years, JEEViKA has evolved into one of Bihar's major community-based development institutions, working across all *38 districts of the State through a large network of community institutions and a dedicated workforce. Its implementation architecture comprises the State Project Management Unit (SPMU), District Project Coordination Units (DPCUs) and Block Project Implementation Units (BPIUs), supported by professionals and staff across different functional and thematic areas.* The organisation's field-level workforce plays a critical role in translating policies, programmes and institutional strategies into effective interventions at the community level.

JEEViKA recognises that its people are central to the effective delivery and sustainability of its programmes. As the organisation continues to operate at a significant scale and across diverse geographical and functional contexts, ensuring the *health, well-being, security and welfare of its employees* remains an important organisational responsibility. Employee welfare measures, including appropriate medical and health insurance coverage, are therefore an integral part of JEEViKA's broader commitment towards a responsive, inclusive and employee-oriented work environment.

In this context, BRLPS has been providing ***Mediclin Insurance coverage to its employees and eligible dependents*** through an empanelled insurance agency/service provider. The existing Mediclin Policy provides coverage against hospitalisation and specified medical expenses, along with provisions relating to cashless treatment, reimbursement, maternity benefits, newborn coverage, pre-hospitalisation and post-hospitalisation expenses and other associated benefits.

With the objective of further strengthening employee welfare and making the Mediclin Policy more *uniform, comprehensive and employee-friendly, a uniform Sum Insured of ₹5,00,000/- (Rupees Five Lakh only) shall be applicable to all JEEViKA employees, irrespective of their designation.*

2.Objective of the assignment

The objective of this assignment is Insurance Coverage of all employees of BRLPS under Medi-claim Policy from reputed authorized Agencies who have proper licenses to carry out the insurance business to provide a well-designed and appropriate policy for the employees of BRLPS. Brokering firms are not allowed to participate in this bid.

The age and relationship wise breakup is being shared below.

Age wise Breakup of Members

Age Range	Count of Members
0-18	8380
19-25	1880
26-30	2368
31-35	3654
36-40	3643
41-45	2563
46-50	2111
51-55	2311
56-60	2598

61-65	2403
66-70	2252
71-75	1973
76-80	1036
81-85	364
86-90	113
91-95	12
Grand Total	37661

Relationship and Age Wise Break Up

Age	DAUGHTER	Father	Mother	SELF	SON	Husband	WIFE	Grand Total
0-18	3880			1	4488	0	9	8378
19-25	442		1	450	617	6	363	1879
26-30	68		2	980	126	104	1085	2365
31-35	11		2	2000	30	386	1222	3651
36-40	1	6	44	2118	6	558	910	3643
41-45		37	186	1503		399	438	2563
46-50		205	627	777		288	216	2113
51-55		579	1122	379		168	65	2313
56-60		1061	1371	87		71	9	2599
61- 65		1						1
61-65		1169	1210	4	1	17	4	2405
66-70		1180	1064	1		5	2	2252
71-75		1079	895			0		1974
76-80		654	382			0		1036
81-85		244	120			0		364
86-90		66	47			0		113
91-95		4	8			0		12
Grand Total	4402	6285	7081	8300	5268	2002	43231	37661

Employee's Age and Gender wise Break Up

Row Labels	Female	Male	Grand Total
0-18		1	1
19-25	230	220	450
26-30	443	537	980
31-35	885	1115	2000
36-40	690	1428	2118
41-45	289	1214	1503
46-50	159	618	777
51-55	59	320	379
56-60	12	75	87
61-65	1	3	4
66-70		1	1
Grand Total	2768	5532	8300

Claim Ratio of Last three Years

Policy Year	Count of Employee	Premium Paid including all applicable taxes	Claim Ratio (%)
13-Oct-2023 to 12-Oct-24	7753	84376803	116
13-Oct-2024 to 12-Oct-25	7268	79103533	116
13-Oct-2025 till Date (On Earned Premium)	7238	78357777	116

3. Expectations from Insurance agency

- 1.1. The agency will have to submit a detail Policy Proposal consisting of the best benefits and compensation for the employees of BRLPS. This insurance coverage will be valid till the staff will remain working with BRLPS/policy period whichever is earlier.
- 1.2. Coverage of insurance for all employees of BRLPS and their dependents.
- 1.3. The agency will also declare the incremental benefits and its condition will be applicable as and when applied by IRDA.

4. Category wise Insurance benefit required by BRLPS as hereunder:

SN	Categories	Mediclaim Coverage (Rs)	Members covered under the Policy	Tentative Number of Employees to be covered across Bihar
1	All Employees of BRLPS	Rs. 5,00,000	Employee, Spouse, Two Children, and Dependent Parents.	8100 - 8400

The agency will submit their proposal with detail description required as hereunder:

5. Facilities required in Medi-claim Insurance Policy for maximum benefit for its employee which must include the following:

- 5.1. The agency will have to submit a detail Policy Proposal consisting of the best Benefits and compensation for the employees of BRLPS. This insurance coverage will be valid till the staff will remain working with BRLPS/policy period whichever is earlier.
1. Coverage of insurance for all employees of BRLPS and their dependents.
2. The agency will also declare the incremental benefits and its condition will be applicable as and when applied by IRDA.
3. Insurance benefit required by BRLPS as hereunder:
- 4.
- 4.1. The agency will submit their proposal with detail description required as hereunder:
- 5.2 Facilities required in Medi-claim Insurance Policy for maximum benefit for its employee which must include the following:
- 5.3 Benefit in case of Hospitalization
 - Benefit in case of continued treatment/Nursing during Post Hospitalization treatment for a maximum period of 60 days.
 - Benefit in case of following expenses incurred in any type of medical treatment i.e.
 - Room, Boarding, Nursing Charges, Visiting Doctors, Surgeons, Anesthetist, Physiotherapist, Consultants special fees, Anaesthesia, Blood, Oxygen, OT charges, Surgical appliances,

Medicines, Any Diagnostic checkup charges, diagnostic Material & X-ray, Dialysis, Chemotherapy, Radio Therapy, Physiotherapy, Cost of Pacemaker, Artificial limbs, Cost of Stent and Implant, Cost for organ transplant and its related expenses and Ambulance Charges.

5.4 Any other facility provisions like cashless facility, ID card issuing process and others.

5.5 Requirement of Documents necessary for Insurance agreement with BRLPS/employees.

5.6 Coverage of pre-existing diseases.

6.Scope of Services

6.1 That subject to the terms, conditions, exclusions and definitions contained herein or endorsed or otherwise expressed hereon, the Company undertakes that if during the period stated in the schedule or during the continuance of this policy for the first initial year or by renewal, any Insured Person shall contract any disease or suffer from any illness (herein after called disease) or sustain any bodily injury through accident (hereinafter called injury) and if such disease or injury shall require any such insured person upon the advice of a duly qualified Physician/Medical Specialist/Medical Practitioner (hereinafter called Medical Practitioner) or of a duly qualified surgeon (hereinafter called Surgeon) to incur Hospitalization Expenses for Medical/Surgical treatment at any Nursing Home/Hospital in India as herein defined (hereinafter called Hospital) as an inpatient the Company will pay to the Insured person the amount of such expenses as are reasonably and necessarily incurred thereof by or on behalf of such Insured Person but not exceeding the Sum Insured in aggregate for the person in any period of Insurance as mentioned in the Schedule hereto.

In the event of any claim/s becoming admissible under this scheme, the Company will pay to the Insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred thereof by or on behalf of such Insured Person but not exceeding the Sum Insured in aggregate mentioned in the Schedule hereto.

Room, Boarding, Nursing expenses as provided by the Hospital/Nursing Home

(a)	1% of Sum Insured per day . If admitted in IC unit- 2% of Sum Insured per day. Overall limit under this head: 25% of Sum Insured per illness.
(b)	Surgeon, Anaesthetist Medical Practitioner, Consultants Specials fees. Maximum limit per illness - 25% of Sum Insured.
(c)	Anaesthesia, Blood, Oxygen, OT charges, Surgical appliances, Medicines, drugs, Diagnostic Material , X-Ray, Dialysis, Chemotherapy, Radiotherapy, cost of pacemaker, artificial limbs and cost of stent and implant covers maximum limit per illness- Maximum limit per illness- 50% of Sum Insured.
(d)	Expenses of Hospitalization for minimum period of 24 hours are admissible. However this time limit is not applied to specific treatments i.e. Dialysis, Parenteral Chemotherapy, Radiotherapy, Eye Surgery, Lithotripsy (Kidney Stone removal), D & C, Tonsillectomy, Dental Surgery due to accident, Hysterectomy, Coronary Angioplasty, Coronary Angiography, Surgery of Gall Bladder, Pancreas & Bile duct, Surgery of Hernia, Surgery of Hydrocele, Surgery of Prostate, Gastrointestinal surgery, Genital Surgery, Surgery of Nose, Surgery of Throat, Surgery of Appendix, Surgery of Urinary System, Arthroscopic Knee Surgery, Laparoscopic Therapeutic Surgeries, Any surgery under Anaesthesia, Treatment of Fractures/Dislocation including hairline fracture, Contracture releases & minor reconstructive procedures of limbs which otherwise require hospitalization taken in the Hospital/Nursing Home under the network of TPA and the Insured is discharged on the same day. The treatment will be considered under Hospitalization Benefit.
(e)	Surgery Expenses of the disease Cataract for per eye will have a cap of Rs.50,000/- and Surgery Expenses of the diseases like Hernia, Kidney Stone,

	Fistula & Fissure sinus/Bilateral Hydrocele/Appendicitis/Gall Bladder & Prostate will have a cap of Rs.50,000/-. Pre and Post expenses will be settled separately and will not be the part of above capping.
(f)	Relaxation to 24 hours minimum duration for hospitalization is also applicable: 1. If they are carried out in day care centre networked by TPAs where requirement of minimum number of beds are overlooked but it must have (a) Fully equipped Operation Theatre (b) Fully qualified Day care staff (c) Fully qualified Surgeons/Post-Operative attending Doctors. 2. If it necessitates hospitalization & involves specialized infrastructural facilities available only in hospital but due to technological advancement hospitalization is required for less than 24 hours and/or the surgical procedure involved has to be done under General anaesthesia. 3. Procedures/treatments usually done in Out-Patient Department (OPD) are not payable under the policy even if converted to Day Care Surgery Procedure or as inpatient in hospital for more than 24 hours. 4. Pre-Hospitalization: Relevant Medical Expenses incurred during period up to 30 days prior to hospitalization/domiciliary hospitalization on disease/illness/injury sustained will be considered as part of claim. 5. Post Hospitalization: Relevant Medical Expenses incurred up to 60 days after hospitalization/ domiciliary hospitalization on disease/illness/injury sustained will be considered as part of claim.
(g)	Maternity Expenses Benefits: 1. The maximum benefit allowable under this clause will be up to Rs.20,000/- for Normal and Rs.40,000/- for Caesarean. 2. These benefits are applicable only if the expenses are incurred in hospital/nursing home as inpatient in India. 3. A waiting period of nine months will not be applicable. Claims relating to normal delivery or caesarean section or abdominal operation for extra uterine pregnancy will be covered from day 1. 4. Claims in respect of deliveries for only first two children and/or operations associated therewith will be considered in respect of any one Insured person covered under the policy or any renewal thereof. Those insured persons who are already having two or more living children will not be eligible for this benefit. 5. Expenses incurred in connection with voluntary medical termination of pregnancy during the first twelve (12) weeks from the date of conception are not covered. 6. Pre-natal and post-natal expenses for OPD Claim not covered under the Policy. 7. Expenses incurred on newborn baby will be covered from Day 1 with a cap of Rs.25,000/-

Note a) Hospitalization expenses of person donating an organ during the course of organ transplant will also be payable subject to the sub limits under "C" above applicable to the insured person.

b) Ambulance charges up to 1% of Sum Insured subject in a policy year will be reimbursed. This benefit is available only for shifting patient

from residence to hospital if admitted to ICU or Emergency Ward or from one hospital to another subject to the sub limits under "C" above.

- c) Company's liability in respect of all claims admitted during the period of Insurance shall not exceed the Sum Insured for the person as mentioned in the Schedule

6.2 Definition

- a) **Insured Person:** Means Person(s) named in the schedule of the policy
- b) That subject to the terms, conditions, exclusions and definitions contained herein or endorsed or otherwise expressed hereon, the Company undertakes that if during the period stated in the schedule or during the continuance of this policy for the first initial year or by renewal, any Insured Person shall contract any disease or suffer from any illness (herein after called disease) or sustain any bodily injury through accident (hereinafter called injury) and if such disease or injury shall require any such insured person upon the advice of a duly qualified Physician/Medical Specialist/Medical Practitioner (hereinafter called Medical Practitioner) or of a duly qualified surgeon (hereinafter called Surgeon) to incur Hospitalization Expenses for Medical/Surgical treatment at any Nursing Home/Hospital in India as herein defined (hereinafter called Hospital) as an inpatient the Company will pay to the Insured person the amount of such expenses as are reasonably and necessarily incurred thereof by or on behalf of such Insured Person but not exceeding the applicable Sum Insured of Rs. 5,00,000/- (Rupees Five Lakh only) per employee, as applicable under the policy, in any period of Insurance as mentioned in the Schedule hereto.
- c) In the event of any claim/s becoming admissible under this scheme, the Company will pay to the Insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred thereof by or on behalf of such Insured Person but not exceeding the applicable Sum Insured mentioned in the Schedule hereto.
- d) **Hospital/Nursing Home**, means any institution in India established for indoor care and treatment of sickness and injuries and which;

Either

- d-1) has been registered as a hospital or Nursing Home with the local authorities and is under the supervision of the registered and qualified medical practitioner

Or

- d-2) should comply with minimum criteria as hereunder:

- (i) It should have at least 15 inpatient beds. In Class "C" towns, number of beds may be reduced to 10
 - (ii) Fully equipped Operation Theatre of its own wherever surgical operations are carried out.
 - (iii) Fully qualified nursing staff under its employment round the clock
 - (iv) Fully qualified Doctor(s) should be in charge round the clock
- e) **The term, `Hospital/Nursing Home'**, shall not include an establishment which is a place of rest, a place for the aged, a place for drug addiction or place of alcoholics, a hotel, or a similar place.

- f) **Surgical Operation** means manual and/or operative procedures for correction of deformities and defects, repair of injuries, diagnosis and cure of diseases, relief of suffering and prolongation of life.
- g) **Medical Practitioner** means a person who holds a degree/diploma from a recognized institution and is registered by Medical Council or respective State of India. The term Medical Practitioner would include Physician, Specialist and Surgeon.
- h) **Qualified Nurse** means a person who holds a certificate of a recognized Nursing Council and who is employed on the recommendations of the attending Medical Practitioner.
- i) **Preexisting Diseases** means any ailment/disease/injury that the person is suffering from (known/not known, treated/untreated, declared or not declared in the proposal) whilst taking the policy. Any complications arising from pre-existing ailment/disease/injury will be considered as Preexisting Diseases.
- j) **Third Party Administrators (TPA)** means a Third-Party Administrator, who, for the time being, is licensed by the Insurance Regulatory and Development Authority, and is engaged, for a fee or remuneration, by whatever name called as may be specified in the agreement with the Company, for the provision of health services.
- k) **ID card** means the card issued to the insured person by the TPA to avail cashless facility in the Network Hospitals. It will not have the photograph printed on it. The patient at the time of hospitalization will have to submit the photo-ID proof along with the copy of the card. In case photo-ID proof of the dependent is not available the ID card copy along with the primary card holder's photo ID proof will be accepted.
- l) **Network Hospital** means hospital that has agreed with the TPA to participate for providing cashless health services to the insured persons. The list is maintained by and available with the TPA and the same is subject to amendment from time to time.
- m) **Cashless Facility** means the TPA may authorize upon the insureds' request for direct settlement of admissible claim as per agreed charges between Network Hospitals & the TPA. In such cases the TPA will directly settle all eligible amounts with the Network Hospitals and the insured person may not have to pay any bills after the end of the treatment at hospital to the extent the claim is covered under the policy.
- n) **In- Patient:** An insured person who is admitted to hospital and stays for atleast 24 hours for the sole purpose of receiving the treatment for suffered ailment/ illness/ disease/ injury/ accident during the currency of the policy.
- o) **Hospitalization Period:** The period for which an insured person is admitted in the hospital as inpatient and stays there for the sole purpose of receiving the necessary and reasonable treatment for the disease/ailment contracted/injuries sustained during the period of policy. The minimum period of stay shall be 24 hours other than cases mentioned above in 6 (i) (B)-(d).
- p) **Reasonable and Customary Expenses:** means reasonable and customary surgical/medical treatment expenses within the scope of cover of this policy to treat the condition for which the insured person was hospitalised.
- q) **Limit of Indemnity** means the amount stated in the schedule against the name of each insured person which represents maximum liability for any and all claims made during the policy period in respect of that insured person with regard to hospitalisation taking place during currency of the policy.

7. Exclusions

The Insurance company shall not be liable to make any payment under this Policy in respect of any expenses whatsoever incurred by any person in connection with or in respect of:

- 7.1 Injury or disease directly or indirectly caused by or arising from or attributable to War Invasion Act of Foreign Enemy Warlike operations (whether war be declared or not) and Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
- 7.2 Circumcision unless necessary for treatment or a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as part of any illness.
- 7.3 Surgery for correction of eyesight, cost of spectacles, contact lenses, hearing aids etc.
- 7.4 Dental treatment or surgery-corrective, cosmetic or aesthetic procedure, filling of cavity, root canal, wear & tear unless arising due to an accident and requiring hospitalization.
- 7.5 Convalescence general debility 'Run Down' condition or rest cure, congenital external disease or defects or anomalies, sterility, infertility/sub fertility or assisted conception procedures, venereal disease, intentional self-injury, suicide, all psychiatric & psychosomatic disorders/diseases, accidents due to misuse or abuse of drugs/alcohol or use of intoxicating substances.
- 7.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphographic Virus Type III (HTLB-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or variations Deficiency Syndrome or any Syndrome or condition or a similar kind commonly referred to as AIDS, complications of AIDs and other sexually transmitted diseases (STD).
- 7.7 Expenses incurred primarily for evaluation/diagnostic purposes not followed by active treatment during hospitalization.
- 7.8 Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
- 7.9 Naturopathy, unproven procedure/treatment, experimental or alternative medicine/treatment including acupuncture, acupressure, magneto-therapy etc.
- 7.10 Expenses on irrelevant investigations/treatment; private nursing charges, referral fee to family physician, outstation Doctor/Surgeon/ consultants' fees etc.
- 7.11 Genetic disorders/stem cell implantation/surgery
- 7.12 External/ durable medical/non-medical equipment of any kind used for diagnosis/treatment including CPAP, CAPD, infusion Pump etc., ambulatory devices like walker/ crutches/ belts/ collars/caps/ splints/ slings/ braces/ stockings/ diabetic foot-wear/ glucometer/ thermometer & similar related items & any medical equipment which could be used at home subsequently.
- 7.13 Non-medical expenses including personal comfort/ convenience items/ services such as telephone/ television/ aya/ barber/ beauty services/ diet charges/ baby food/ cosmetics/napkins/ toiletries/ guest services etc.
- 7.14 Change of treatment from one pathy to another unless being agreed/allowed & recommended by the consultant under whom treatment is taken.
- 7.15 Treatment for obesity or condition arising there from (including morbid obesity) and any other weight control program/services/supplies.
- 7.16 Arising from any hazardous activity including scuba diving, motor racing, parachuting, hand gliding, rock or mountain climbing etc. unless agreed by insurer.
- 7.17 Treatment received in convalescent home/hospital, health hydro/nature care clinic & similar establishments.

- 7.18 Stay in hospital for domestic reason where no active regular treatment is given by specialist.
- 7.19 Out-patient diagnostic/medical/surgical procedures/treatments, non-prescribed drugs/medical supplies/hormone replacement therapy, sex change or any treatment related to this.
- 7.20 Massages/Steambath/Surodhara & alike Ayurveda treatment.
- 7.21 Any kind of service charges/surcharges, admission fees/registration charges etc. levied by the hospital.
- 7.22 Doctor's home visit charges/attendant, nursing charges during pre & post hospitalization period.
- 7.23 Treatment which the insured was on before hospitalization and required to be on after discharge for the ailment/disease/injury different from the one for which hospitalization was necessary.

8.Other Conditions:

- 8.1 Every notice of communication to be given or made under this policy shall be delivered in writing or through official e-mail id at the address as shown in the Schedule.
- 8.2 The premium payable under this policy shall be paid in advance. No receipt for premium shall be valid except on the official form of the Company signed by the duly authorized official of the Company. The due payment of premium and the observance and fulfillment of the terms provisions conditions and endorsement of this policy by the Insured person in so far as they relate to anything to be done or complied with by the Insured Person shall be condition precedent to any liability of the Company to make any payment under this policy. No waiver of any terms provisions, conditions and endorsement of this policy shall be valid unless made in writing and signed by an authorized official of the Company.
- 8.3 Upon the happening of any event, which may give rise to a claim under this policy notice with full particulars shall be sent to the Company within 15 days from the date of Injury / Hospitalization/Domiciliary Hospitalization.
- 8.4 The Insured person shall obtain and furnish the Company with all original bills, receipts and other documents upon which a claim is based and shall also give the Company such additional information and assistance as the Company may require in dealing with the Claim.
- 8.5 Any Medical Practitioner authorized by the Company shall be allowed to examine the Insured person in case of any alleged injury or disease requiring hospitalization when and often as the same may reasonably be required on behalf of the Company.
- 8.6 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured person or by any other person acting on his/her behalf.
- 8.7 If at the time when any claim arises under this policy there is in existence any other insurance (other than Cancer Insurance policy in collaboration with Indian Cancer Society) whether it be effected by or on behalf of any insured person in respect of whom the claim may have arisen covering the same loss, liability, compensation, costs or expenses the Company shall not be liable to pay or contribute more than its ratable proportion of any loss, liability, compensation, costs or expenses. The benefits under this policy shall be in excess of the benefits available under the Cancer Insurance Policy.
- 8.8 The Policy may be renewed by mutual consent. The Company shall not however be bound to give notice that it is due for renewal and the Company may at any time cancel this policy by sending the Insured 30 (thirty) days' notice by Registered Letter at Insured's last known address and in such event the Company shall refund to the Insured a prorata premium for unexpired period of Insurance The Company shall however, remain liable for any claim which

arises prior to the date of cancellation The Insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's Short period rate only (table given here below) provided no claim has occurred up to the date of cancellation.

Period of risk	Rate of premium to be charged
Up to 1 month	1/4 of the annual rate
Up to 3 months	1/2 of the annual rate
Up to 6 months	3/4 of the annual rate
Exceeding 6 months	Full annual rate

- 8.9 That some of the employee may leave or join the organization in between the year/validity period.
- 8.10 Agency will issue Insurance Policy mentioning therein category wise total number of employees covered the name of employee can be changed or replaced in case of new employee join in place of old employee who left the organization.
- 8.11 Any additions or deletions are to be intimated to the Insurance Agency in a pre-defined format. Such addition or deletion will be incorporated in the policy subject to pro rata premium adjustment. The member exiting the scheme shall be required to surrender the ID card issued by TPA of the Insurance Agency. Pro rata premium adjustment shall be allowed even for deletion of person if he/she has recovered a claim in the policy.
- 8.12 If any dispute or difference shall arise as to the quantum to be paid under the Policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to for the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.
- 8.13 If the Company shall disclaim liability to the Insured for any claim hereunder and if the Insured shall not within 12 calendar months from the date of receipt of the notice of such disclaimer notify the Company in writing that he/she does not accept such disclaimer and intends to recover his/her claim from the Company, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- 8.14 All medical surgical treatments under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency.

9.Procedure for availing Cashless Access Services in Network Hospital/Nursing Home.

- 9.1 Claims in respect of Cashless Access Services will be through the list of the network of Hospitals/Nursing Homes and are subject to pre-admission authorization. The TPA shall, upon getting the related medical information from the insured persons/ network provider, verify that the person is eligible to claim under the policy and after satisfying itself will issue a pre-authorization letter/ guarantee of payment letter to the Hospital/Nursing Home mentioning the sum guaranteed as payable, also the ailment for which the person is seeking to be admitted as a patient.

- 9.2 The TPA will make it clear to the insured person that denial of Cashless Access is in no way construed to be denial of treatment. The insured person may obtain the treatment as per his/her treating doctors' advice and later on submit the full claim papers to the TPA for reimbursement subject to admissibility of the claim as per terms and conditions of the policy.
- 9.3 Pre-authorization for Cashless Access Services in Network hospital/Nursing Home is within the authority of TPA and will be given after verification of required documents pertaining treatment of the insured to the satisfaction of TPA.
- 9.4 Insurance Company will ensure that sufficient numbers of network hospitals are under the TPA in all 38 districts of Bihar for smooth treatment of BRLPS employees.

10. Agency will issue Insurance Policy mentioning therein the total number of employees covered. The name of employee can be changed or replaced in case of new employee joins in place of old employee who left the organization.

- 10.1 Original bills, receipts and discharge certificate with summary / card from the hospital.
- 10.2 Medical history of the patient recorded by the Hospital.
- 10.3 Original Cash-memo from the hospital (s) / chemist (s) supported by proper prescription.
- 10.4 Original receipt, pathological and other test reports from a pathologist / radiologist including film etc supported by the note from attending medical practitioner / surgeon demanding such tests.
- 10.5 Any other information required by TPA / Insurance Company.
- 10.6 Photo ID proof of patient as well as employee of BRLPS.

Note: Waiver of this condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances which the Insured was placed, it was not possible for him or any other person to give such notice or file claim within the prescribed time limit

Review Committee to Monitor the Agency's services

- 11.1A **Review Committee** may be constituted by BRLPS to monitor the service of the agency providing insurance policy in the interest of the project and their people. The CEO will be the chairperson of the committee. The committee may also seek comments and inputs on the agency's work from the Contract Manager of BRLPS. if required, for delay in service delivery or other discrepancies arising out of agreement, BRLPS may initiate legal action for relief.

BRLPS may continue with the agreement once its services found to be satisfactory or may also terminate the agreement either in case of noncompliance of the service declaration or on the fulfilment of the project objectives.

Annexure – B

Service Level Agreement

Methodology for Cashless Claim Settlement	✓ TAT to revert to the Pre Auth-Claim and the final approval. ✓ 2 Hrs. if no insufficiency has been raised. ✓ Tracking mechanism to be shared with Jeevika.
Methodology for Reimbursement	✓ TAT to settle the claim post receiving the documents. ✓ 15 working days, if all the documents have been submitted and no query has been raised. ✓ TPA will be sharing the list of all the documents and forms required to process the claim.
ID Card	✓ Soft copy to be available Online.

	✓ The process of collecting photographs of the employee and dependents should be removed. The agency should accept the soft copy on the mail for the addition and deletion.
24*7 Toll free Number Available at the time of Emergency	✓ 24*7 service required. Toll free number to be provided which should be operational and functional.
MIS Report	✓ MIS Report and the Claim ratio need to be shared on the monthly basis.
Monthly Call	✓ On every 28th of the month a meeting with Jeevika, Insurance Agency and the TPA will be done to discuss progress, challenges or any issues pending.
Network of Hospitals in Bihar	✓ TPA to have hospitals empaneled in all 38 districts of Bihar
Station of a dedicated resource for BRLPS Staffs	✓ A dedicated nodal person from the service provider to be nominated who will be responsible for all the co-ordination between the employee, hospital and TPA at the time of emergency or hospitalization as well as tracking of all the reimbursement cases.
Cancellation of the contract	✓ If TPA and Insurance agency fails to meet the set service level as agreed, Jeevika can cancel the contract by giving one month notice and the premium amount to be paid back to Jeevika on a pro-rated basis.
Employee coverage from Day One of Joining the Company.	✓ Insurance agency to check its internal process and come back to us. Premium can be paid by BRLPS from DOJ, provided coverage is extended from DOJ BRLPS for new Joiners.

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PRICE SCHEDULE**(To be filled in Excel Sheet provided separately on e-Proc portal)**

SN.	Tentative Number of Employees to be covered across Project	Average Employees across project [to be considered only for evaluation purpose]	Sum Insured	Gross Premium Unit Rate excluding GST	Gross Premium Unit Rate (Rs per employee for the sum insured) excluding GST	Gross Premium Payable considering Average Employees across the project
1	2	3	4	5	6	7 = 6 x 3
1	8100-8400	8300	5,00,000.00	PLEASE DO NOT FILL RATES HERE RATES ARE TO BE QUOTED IN EXCEL SHEET PROVIDED ON E-PROC. PORTAL		

NOTE: 1. Actual number of employees for insurance may vary between the above tentative numbers.
2. In case of discrepancy between unit price and total price, the unit price shall prevail.

We agree to provide policy in accordance with the specifications/requirement mentioned in the Invitation for Proposal.

Signature of Proposer:

Place:

Name:

Date:

Business Address with office seal

.....

Insurance Agency
Draft Letter of Contract

Subject :

(Name of Agency):

1. Set out below are the terms and conditions under which (Name of Agency) has agreed to carry out for (Name of Client) the above-mentioned assignment specified in the attached Terms of Reference.
2. For administrative purposes (Name of responsible staff of Client) has been assigned to administer the assignment and to provide [Name of Consultant] with all relevant information needed to carry out the assignment. The services will be required in (Name of Project) for about _____days/months, during the period from _____to _____.
3. The (Name of Client) may find it necessary to postpone or cancel the assignment and/or shorten or extend its duration. In such case, every effort will be made to give you, as early as possible, notice of any changes. In the event of termination, the (Name of Agency) shall be paid for the services provided to the date of termination, and the [Name of Agency] will provide the (Name of Client) with any reports or parts thereof, or any other information and documentation gathered under this Contract prior to the date of termination.
4. The services to be performed, the estimated time to be spent will be in accordance with the attached Description of Services.
5. This Contract, its meaning and interpretation and the relation between the parties shall be governed by the laws of Union of India
6. This Contract will become effective upon confirmation of this letter on behalf of (Name of Agency) and will terminate on _____, or such other date as mutually agreed between the (Name of Client) and the (Name of Agency).
7. Payments for the services will not exceed a total amount of Rs. _____.
8. The above charges include all the costs related to carrying out the services, including overhead and any taxes imposed on [Name of Agency.]
9. The [Name of Agency] shall indemnify and hold harmless the (Name of Client) against any and all claims, demands, and/or judgments of any nature brought against the (Name of Borrower) arising out of the services by the [Name of Agency] under this Contract. The obligation under this paragraph shall survive the termination of this Contract.
10. The Agency agrees that, during the term of this Contract and after its termination, the Agency and any entity affiliated with the Agency, shall be disqualified from providing goods, works or services (other than the Services and any continuation thereof) for any project resulting from or closely related to the Services.
11. The Agency undertake to carry out the assignment in accordance with the highest standard of professional and ethical competence and integrity, having due regard to the nature and purpose of the assignment, and to ensure that the staff assigned to perform the services under this Contract, will conduct themselves in a manner consistent herewith.
12. The Agency will not assign this Contract or sub-contract or any portion of it without the Client's prior written consent.
13. The [Name of Agency] shall pay the taxes, duties fee, levies and other impositions levied under the Applicable law and the Client shall perform such duties, in regard to the deduction of such tax, as may be lawfully imposed.
14. The [Name of Agency] also agree that all knowledge and information not within the public domain which may be acquired during the carrying out of this Contract, shall be, for all time and for all purpose, regarded as strictly confidential and held in confidence, and shall not be directly or indirectly disclosed to any person whatsoever, except with the (Name of Client) written permission.
15. Any dispute arising out of the Contract, which cannot be amicably settled between the parties, the same will be settled as per the existing law of land through the competent court of law under the territorial jurisdiction of Patna, Bihar Courts only.

Place:	(Signature of Authorized Representative on behalf of Agency)
Date:	(Signature & Name of the Client's Representative)