

Request for Expressions of Interest for implementation of Group Health/ Medical and Accidental Insurance cover to Students of SKUAST-J

Expressions of Interest [EoI] is called by Vice-Chancellor, Sher-e-Kashmir University of Agricultural Sciences and Technology of Jammu from the insurance companies (Licensed and registered with IRDA) or Agencies (enabled by central legislation to undertake Insurance related activities) dealing with "Group Health/Medical and Accidental Insurance Plan" for implementation for providing cover to the registered students of Sher-e-Kashmir University of Agricultural Sciences and Technology of Jammu.

1. Background

Sher-e-Kashmir University of Agricultural Sciences and Technology of Jammu intends to provide medical and health cover to its students (Undergraduate, Post Graduate and PhD scholars) within the overall framework of the University, by giving reimbursement of the expenses incurred on medical treatment.

The risk of low level of health security is prevalent among students of the institute due to limited presence of medical facilities within the residential campus of the University. The facility of Govt. hospitals is located at a distance from the residential campuses of the University. The insecurity of adequate medical and health care of the students of the University increases when they have to pay fully for their medical care in the hospitals to get emergency treatment.

Although the University is having some provision for immediate treatment through Health Centre's located at Chatha and R.S. Pura Campus but the students are referred in case of inpatient treatment or in case of emergency care or for any specialized outdoor treatment. The Group Health/Medical and Accidental Insurance Plan could be a way of improving access to quality medical care, overcoming financial handicaps and providing financial protection against high end medical expenses. To address such issues **The Group Health/ Medical and Accidental Insurance Plan** for the welfare of SKUAST-J students is envisaged.

For effective operation of the scheme, partnership can be forged between the Insurance Company or service Provider and public/private sector hospitals. The entire specified coverage of Medical/ health insurance Plan is in the form of Group Health/Medical & Accidental Insurance policies to be purchased by SKUAST-J.

2. Scope and Objectives

Fast economic growth and increased health awareness are driving strong demand for high quality health services. To facilitate financial access to health services for all students, SKUAST-J wishes to introduce Group Health/Medical and Accidental Insurance plan through an experienced, licensed and registered Insurance Provider capable of implementing and managing a transparent, efficient, cost effective and sustainable Group Health/Medical and Accidental Insurance plan.

The Medical/Health insurance plan shall cover at least the services given below:

- In-patient Services and prescription medicine,
- Accident and Emergency Treatments,
- Prescription Medicine for chronic disease for outdoor & indoor treatment,
- Diagnostic and Therapeutic Services, etc.
- Accidental Insurance

3. Key Features

The Key features for Health/Medical insurance plan includes:

- Medical Insurance Scheme shall be compulsory for about one thousand (the strength may go up to 1500) students of SKUAST-J.
- Premiums for insurance coverage: SKUAST-J will pay a regular insurance premium for Health/Medical insurance during the coverage period,
- Direct billing to service providers: The Insurer will ensure direct settlement of bills and claims with hospitals and medical service providers.
- Accessibility to health/medical insurance services: The administrative set-up should ensure access to health/medical insurance information and services to all the beneficiaries of SKUAST-J.
- The scheme: The scheme will include the participation of all public & private sector health service providers.
- Monitoring and Evaluation: The Insurer and health service provider should be given a set of key performance indicators to adhere to and an incentive mechanism would be established to encourage adherence.

4. General terms and Conditions

- i. The sealed envelope super scribed as “Tender for Group Health/Medical and Accidental Insurance Plan” should be submitted to the office of the Director Education, SKUAST-J, Administrative Building, Chatha before the specified date and time. Those who wish to send the EOI document by post, have to ensure that the documents reach before the prescribed date and time. The institute will not bear any responsibility under no circumstances for such delay.
- ii. One authorized representative of the bidder can be present while opening the EOI.
- iii. The financial bid document will be opened only after evaluation of the EOI.
- iv. The Insurance Company should have been registered with IRDA.
- v. The Insurance Company should have adequate experience of providing such group insurance policies/schemes to Government/ Semi-government/ PSU/Govt. Undertaking/ Autonomous bodies/ Educational institutes of national repute/etc. during the past 10 years. A list of such clients may invariably be furnished along with the EOI.
- vi. The technical evaluation committee of the University constituted for the said purpose shall assess the ability and credential of the service provider, before deciding on the EOI and financial documents will be considered for only those firms who will be recommended by the said committee for the said purpose.
- vii. The bidder should sign on each page of the document.
- viii. EOI which are not in conformity with the requirement of the University shall be rejected, without assigning any reason whatsoever.
- ix. EOI sent by FAX or mail shall not be considered for evaluation.
- x. All the students of SKUAST-J irrespective of their age shall be eligible to join the scheme. At present, the minimum entry age for SKUAST-J students is 17+ Years (for Graduation course of 4 / 5½ years) and the maximum exit age is approximately 35 years (for Ph. D).
- xi. The scheme should have provision for new entry of students twice during the year. Presently SKUAST-J is offering admission to new students during August of every year and Ph. D students are being admitted twice on six monthly basis during January and August every year.
- xii. The qualified company/ service provider shall have at its own cost; comply with the provisions of orders & notifications issued by IRDA and Government, from time to time.

- xiii. In case of any unsatisfactory service, suitable penalty as deemed fit to be decided by the competent authority of SKUAST-J shall be levied after issuing notice/ giving chance to the service provider for rectification.
- xiv. In case of any failure for settlement of any claim as agreed upon by the service provider, within a reasonable time frame to be decided by the competent authority of SKUAST-J , suitable penalty shall be instituted.
- xv. The period of contract shall be initially for one year extendable further on mutually agreed terms and conditions, which is also liable to be terminated in case of any unsatisfactory services or lapses of any kind, with one months notice.
- xvi. SKUAST-J reserves the right to modify/change/alter any terms and conditions prior to signing of the agreement.
- xvii. Any dispute or difference which may arise shall be resolved through conciliation and arbitration proceedings, the same shall be referred to the Vice Chancellor, SKUAST-J for settlement whose decision shall be final and binding.
- xviii. Any dispute is subject to Jammu province jurisdiction only.

5. Special terms and Conditions

- i. The hospitals of Govt. of Jammu and Kashmir and other private hospitals, shall provide for all kind of cashless treatment (both for indoor and outdoor) for the students of SKUAST-J , for which the service provider as well as the participating hospitals shall make specific arrangement and come up with a detailed plan during the presentation. A copy of the same shall also be attached with the EOI.
- ii. There shall be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details including the name of contact person, contact numbers and postal/email address, shall be furnished in the EOI.
- iii. If there is any reimbursement to the students/beneficiaries of the scheme, the same should be paid directly to the students within 10 days on receipt of bills, the service provider shall be responsible for ensuring the smooth process.
- iv. The response time by the TPA at the time of admission shall be maximum upto 6 hours.
- v. Reports including claim of the students and the details of settlement are to be furnished to the Directorate of Education, SKUAST-J on monthly basis or as & when required by the University.

6. Documents to be furnished along with the EOI

- i. Certified copy of IRDA accreditation certificate.
- ii. List of Government/ Semi-government/ PSU/Govt. Undertaking/ Autonomous bodies/ Educational institutes of national repute/etc, for which such type of group insurance scheme has been provided along with the contact details of such organizations.
- iii. Details of Third Party Administrators (TPA)
- iv. A draft copy of Group Medical/Health & Accidental Insurance Policy.

7. Detailed provision

Group Health/ Medical and Accidental Insurance cover to Students of SKUAST-J

Group Name	Sher e Kashmir University of Agricultural Sciences and Technology of Jammu
Location	Chatha, Jammu
Preferred Commence Date	August 2016
Initial period	One year
Insured Group details	
Students strength	1000 students (approx)
Future projection	1500 students
Total No. of Lives to be insured	As above
Minimum age for coverage	17+ Years
Maximum age for coverage	35 Years
Type of Policy	Individual
Sum Insured Bands (proposed)	<p><u>Accidental Insurance:</u></p> <ul style="list-style-type: none"> • upto Rs. 1.5 lakh per individual <p><u>Group Health/Medical Insurance:</u></p> <ul style="list-style-type: none"> • upto Rs. 3.0 lakh per individual
Coverage & Benefit Details	
Domiciliary hospitalization	Covered
Coverage of pre-existing diseases	Covered with no exclusion for any particular disease
Exclusions	Applicable (to be specified)
Type of treatment covered	Both OPD and inpatient
Policy cover	Medical/ Health Insurance and or Accidental Insurance. Risk upto permanent partial disability which includes death and permanent total disability
Cashless facility	Applicable (for both OPD & inpatient) Valid all over India
30 days waiting period	Waived
1 year & 2 year exclusions	Waived
30 days pre and 60 days post hospitalization expenses covered	Covered
Maternity benefit and new born baby	Covered
Corporate buffer	Upto Rs.25 lacs and capped upto 5.00 lacs

	per student
Limits for disease	No disease-wise sub limit
Limits for room rent capping	Applicable, should not be lower than standard rooms on twin sharing basis (Sub limit for room rent capping such as room rent, ICU and other mentionable charges to be mentioned)
Other conditions	1. New students shall be included in the policy from the date of joining the institute/ students leaving the institute shall be deleted from the date of leaving 2. Monthly declarations will be given for additions or deletions by the end of the following month 3. Prorate premium are to be charged/ refund in case of addition or deletion
TPA	TPA service provider (if any) and the details should be submitted at the time of final placement and the list of network hospitals are to be submitted along with
Service charge on medical bills	Should not be deducted from the claim or charged to the claim
Other conditions	Cover defined is to be covered

Signature of the authorized person

Name.....

Designation.....

Contact/Mobile no.....

Seal

(TO BE PRINTED ON OFFICE LETTER HEAD)

To
The Director Education,
SKUAST-J,
Administrative Building,
Chatha
Jammu 180009

Sub: Expressions of Interest and financial bid for implementation of Group Health/
Medical and Accidental Insurance cover to Students of SKUAST-J

Dear Sir,

In reference to above, I/We are enclosing our irrevocable Expression of Interest (EOI) and financial bid for Group Health/ Medical and Accidental Insurance cover to Students of SKUAST-J.

I/we hereby declare that I/we have carefully read and understood the above referred EOI document including instructions, terms and conditions and all its contents stated there in and accordingly we are showing our interest for providing the said services.

Thanking you

Yours sincerely,

Signature of the
authorized person
Name.....
Designation.....
Contact/Mobile no.....
Seal