



Malabar Regional Co-operative Milk Producers' Union Limited

Head Office, Kunnamangalam, Kozhikode 673571, Kerala,

Ph: 0495 - 2805406, 2805433 Fax: 2800648

www.malabarmilma.com; E-mail: mrcmpu@malabarmilma.coop

TENDER REF No. MRU/PER/44/95/2018-19

TENDER DOCUMENT FOR RENEWAL OF GROUP
MEDICLAIM POLICY



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INVITATION TO BID- TENDER

Malabar Regional Co-Operative Milk Producers' Union Ltd. (MRCMPU Ltd.) invite competitive offers for renewal of the Group Mediclaim policy for employees through Public Sector Insurance Companies/Public sector Banks and their subsidiaries from Insurance companies and IRDA approved brokers for a period of one year with effect from 02.07.2018 as per the terms and conditions attached with this notification. Interested eligible Bidders may obtain further information from the Head Office of the Malabar Regional Co-operative Milk Producers' Union Limited, Peringolam (P.O), Kunnamangalam, Kozhikode.

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|----|-----------------------------|--|
| a. | Tender reference No. | : No. MRU/PER/44/95/2018-19 |
| b. | EMD | : Rs.5,000 (Demand Draft in favour of
Managing Director, MRCMPU Ltd.) |
| c. | Cost of tender form | : Nil |
| d. | Documents publish date | : 02.05.2018 |
| e. | Bid submission closing date | : 25.05.2018, 13:30 hrs. |
| f. | Bid opening | : 25.05.2018, 14: 30 hrs. |
| g. | Bid validity | : 100 days |

MANAGING DIRECTOR I/c

Kozhikode

02.05.2018

Terms and Conditions for renewal of Group mediclaim Policy of employees of Malabar Regional Co-Operative Milk Producers' Union Ltd.

The Group mediclaim Policy for the employees of Malabar Regional Co-Operative Milk Producers; Union Ltd. is due for renewal on 00:00 Hrs 02.07.2018, which covers benefits such as personal accident, educational benefits, maternity benefits, O.P treatment benefits, hospitalization cover, critical illness care etc. The details of the benefits under the policy, which we would propose for the ensuing year are given below for your ready reference.

A	Pre existing diseases shall be covered – for all diseases.	
B	All existing permanent employees of MRCMPU Ltd., who are not covered under the ESI Scheme and their dependents and parents, shall be eligible for coverage under this mediclaim policy. The premium for parents will be recovered by MRCMPU Ltd. from the respective employees.	
C	<p>The dependents of a permanent employee shall include the spouse of the employee and two children. Children who have completed 21 years of age and above, married children and employed children shall not be eligible for coverage. Male children above 21 years and upto 26 years of age who are regular students shall be eligible for coverage on production of documents to prove that they are regular students of recognized educational institutions. Female children above 21 years and upto 26 years of age shall be eligible for coverage if they are unmarried and unemployed.</p> <p>A maximum of two parents of the employee should be included and the parents will not be eligible for domiciliary benefits. They will be eligible only for hospitalization benefits.</p>	
D	Personal Accident Cover (Death only)	Rs.2.00 lakhs per employee
E	Educational benefits to children (In case of Accident Death of an employee)	Upto Rs. 10,000/- (Rs.5000/- each for two children)

F	Maternity Benefits	Normal Delivery - upto Rs. 15,000/- Caesarean - upto Rs. 25,000/- with additional Rs. 25,000/- for treatment of new born child (cover limited to two living children)
G	Outpatient treatment benefit	Rs. 5,000/- per employee family on floater basis should be provided.
H	Sum Insured Hospitalisation Cover	Rs. 1.5 lakh per employee/ dependent / parent on floater basis. Maximum number of persons covered will be 1 (employee) + 3 (dependents) + 2 (parents) in the case of existing employees and 1 (retired employee) + 1 (spouse) in the case of retired employees. Hospitalization benefit shall be available at all Allopathic, Homeopathic and Ayurvedic hospitals in the government sector and all Allopathic hospitals in the private sector. The cover shall also be available at Ayurvedic Hospitals of repute in the private sector including Kottakkal Aryavaidya Shaala. Maximum eligibility for room rent and nursing charge put together will be Rs.2500 per day.
I	The cashless benefit for hospitalization	The cashless benefit for hospitalization cover will be provided in approved network hospitals through a TPA of repute, whose name and address will be informed to us along with acceptance letter.
J	Cover for critical illness cover.	A critical illness cover of Rs. 5 lakhs will be provided for the entire group of insured employees of MRCMPU Ltd., dependants and parents, for listed critical illnesses. The limit for individual members will be Rs. 1 lakh per member. The critical illness cover will operate only after exhausting the cover of 1.5 lakhs available under the policy.

K	Additional Benefits (Option of employee)	The premium for additional benefits will be borne by the employee. Hence, separate premium should be quoted for additional benefits as mentioned in the BOQ , as below.
	1. Outpatient treatment benefit	Rs. 5,000/- per employee family in addition to the benefit mentioned in column. G
	2. Sum Insured Hospitalisation Cover	Rs. 50,000/- per employee family in addition to the benefit mentioned in column. H
L	Cover for insured employees retiring from service during the prevalence of the policy shall be continues during the pendency of the policy. The employees who have retired after 03-07-2008 and their spouses should be included (without domiciliary benefit) on the payment of applicable premium for the year.	
M	ID Cards shall be provided to all the insured employees and dependents within 15 days of receipt of the list of employees along with the photographs.	
N	All claims will be settled within 30 days of receipt of claim at your office	
O	The policy document in original shall be sent to us by registered post within 15 days of receipt of premium.	
P	Rate shall be quoted as per the attached format. The number employees mentioned in the formate may vary at the time of award of contract with respect to marriage, birth, death...etc	
Q	In case the Bid is submitted by IRDA approved brokers, a copy of the authorization letter from Insurance Company should be uploaded.	
R	All the bidders shall submit hard copy of tender documents duly signed along with EMD to the undersigned on and before the bid submission closing date.	

Managing Director I/c

Format for quoting premium for the renewal of meciclaim policy from 02.07.2018 to 01.07.2019

SI No.	Item Description	No. of Employees (Approx.)	Basic premium In Figures To be entered by the Bidder for the items metioned in the NIT column no. D to column no. J	Basic premium Sub-Total	Additional premium In Figures To be entered by the Bidder for the items mentioned in the NIT column no.K	Additional premium Sub-Total	TOTAL AMOUNT Without Taxes in
1	Employee alone	29					
2	Employee alone plus one parent	9					
3	Employee alone plus two parent	30					
4	Employee plus one dependant	34					
5	Employee plus one dependant plus one parent	15					
6	Employee plus one dependant plus two parent	7					
7	Employee plus two dependants	78					
8	Employee plus two dependants and one parent	21					
9	Employee plus two dependants two parent	21					
10	Employee plus three dependants	178					
11	Employee plus three dependants and one parent	53					
12	Employee plus three dependants and two parents	31					
13	Retired employee alone (retired after 03-07-2008)	5					
14	Retired employee plus spouse (retired after 03-07-2008)	32					
Total							

Tender submitted by : (Name & signature with seal)