



### ASSAM CANCER CARE FOUNDATION

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## NOTICE INVITING TENDER

No. ACCF/Insurance/2024-25/91

Date: 17.01.2025

### EOI FOR GROUP HEALTH INSURANCE FOR ASSAM CANCER CARE FOUNDATION EMPLOYEES AND THEIR FAMILY MEMBERS

Assam Cancer Care Foundation (ACCF) Invites Expression of Interest from eligible and experienced **IRDA accredited Nationalized Insurance Companies** for Group Health Insurance Policy for the employees and their family members of ACCF, Assam. Interested Companies may submit proposal on e-tender portal [www.assamtenders.gov.in](http://www.assamtenders.gov.in).

#### Important Details:

Sl. No.	Particulars	Date and Time
1.	Date & Time of release of Bid	Date: 17.1.2025
2.	Date & Time of Pre-bid meeting	Date: 22.1.2025 Time: 1200 Hrs Venue: Online at MS Team (Link shall be uploaded on <a href="http://www.assamcancercarefoundation.org">www.assamcancercarefoundation.org</a> )
3.	Due date and time for submission of Pre-bid meeting queries on E-mail. (pls give both excel and PDF)	Date: 22.01.2025 Time: 1700 Hrs E-mail: <a href="mailto:procurement@accf.in">procurement@accf.in</a> Claim dump of previous policy, previous policy copy will be shared on request via mail to interested party.
4	Last Date & Time of online bid submission	Date: 07.2.2025, 1500 Hrs
5	Technical Bid Opening (online)	After one hour of above last date and time
6	Financial Bid Opening (online)	To be notified later

The EOI received after the due date and time mentioned above will not be entertained under any circumstances. Incomplete and the EOI not in prescribed format will be rejected without assigning any reason. The EOI should be complete in all respects and submitted to the following.

The document with all information relating to the bidding process including eligibility criteria, bid evaluation, bid submission and other terms & conditions are available in the e-Tender Portal <https://assamtenders.gov.in/>. The tender document is also available at website: [www.assamcancercarefoundation.org](http://www.assamcancercarefoundation.org). ACCF reserves the right to accept or reject any part thereof or all the bids without assigning any reason thereof.

Sd/-  
Authorized Signatory  
Assam Cancer Care Foundation

## 1. General Terms and Conditions:

- 1.1. Procedure for Submission:
- 1.2. The offer/bid should be uploaded in single bid and two cover system (i.e.) Technical bid and financial bid in the e tender portal [www.assamtenders.gov.in](http://www.assamtenders.gov.in) . The technical bid should consist of all technical details along with commercial terms and conditions. Financial bid should indicate price for the items mentioned in price bid. The tender documents duly completed along with Application Fees of Rs. 500/- (Rupees Five Hundred only) to be paid on e-tender portal [www.assamtenders.gov.in](http://www.assamtenders.gov.in).
- 1.3. Bidder shall upload technical details with in Annexure-1 & Annexure-2, before or on the due date and time along with other documents as asked in this EOI.
- 1.4. The ACCF shall assess the EOIs with respect to the ability of the agencies to render the requisite services based on the company profile, rating and any such other criteria as it may fix.
- 1.5. The Insurance Agency should be registered with IRDA.
- 1.6. The insurance agency shall have claim settlement ratio more than 95% based on IRDAI annual report of last three years.
- 1.7. The Insurance Company should have adequate experience for providing such Group Insurance Schemes to Government/Semi-Government/Autonomous Body. A list of clients in proof of the above should be furnished along with the EOI.
- 1.8. The bidder should sign on each page of the EOI documents as a acceptance of terms and condition.
- 1.9. EOI which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
- 1.10. EOIs sent by fax, post & E-mail will not be considered.
- 1.11. All the employees of the ACCF and their family members irrespective of age group should be eligible to join the scheme. List of all employees along with family members is enclosed in **Annexure-III**
- 1.12. The scheme should have provisions for new entrants in service to get coverage (premium will be paid for on the pro rata basis for remaining period of year) and insurance agency shall credit the amount on prorata basis for resigned employee if no claim raised against that employee.
- 1.13. The successful company shall at its own cost comply with the provision of orders and notification issued by IRDA and Government from time to time.
- 1.14. In case of unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- 1.15. In case of failure in settlement of claims within the mutually agreed time frame, a penalty may be levied.
- 1.16. The period of contract will initially be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one-month notice, if any lapse or unsatisfactory performance of the company/firm is noticed.
- 1.17. The court of Guwahati alone will have the jurisdiction to try any dispute between the bidders and the ACCF arising out of this service. It is specifically agreed that no court outside and other than court in Guwahati shall have jurisdiction in the matter.
- 1.18. ACCF, Guwahati reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement on mutual consent.
- 1.19. For online submission of EOI please visit FAQ section of the e-tender portal or call portal help desk no. For any query with reference to the EOI terms and condition mail on [procurement@accf.in](mailto:procurement@accf.in).

**2. Special terms and Condition:**

- 2.1. Cashless facility should be provided all over India and at all major multi-specialty hospitals located in Guwahati. Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
  - 2.2. If there is any reimbursement to the employees by the TPA/Insurance Company, the same should be paid directly to the employee within 30 days of receipt of bills.
  - 2.3. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. TIA will have liberty to change TPA. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
  - 2.4. The response time by the TPA/Insurance companies at the time of admission should be maximum of 24 hours.
  - 2.5. Reports including the claims of individuals and the details of the settlement are to be furnished to the ACCF on monthly basis or as and when required within 24 hours by the ACCF.
  - 2.6. Maternity benefits should be included, and any waiting period should be waived.
  - 2.7. Newborn baby should be covered under medical insurance from day 1.
  - 2.8. Pre-existing diseases should be waived.
  - 2.9. ACCF may not consider the proposal if insurer do not provide coverage as per annexure II. Bid can also be rejected based on the poor performance or negative feedback from the group organizations.
  - 2.10. Bidder shall quote for two different options given in the price bid.
    - 2.10.1. Option I: With par day room rent capping of 1.5% of SI, for ICU 3% of SI. All other terms and coverage will remain same as mentioned in annexure 2.
    - 2.10.2. Option II: with no room rent capping, inclusion for Cataract Surgery and maternity capping addition. All other terms and coverage will remain same as mentioned in annexure 2.
  - 2.11. It is mandatory for the bidder to quote rates in financial BoQ.
  - 2.12. Financial (price) proposal shall be opened after the technical evaluation is completed.
  - 2.13. Technically qualified bidders will only be considered for financial bid opening.
  - 2.14. ACCF will award the contract to lowest bidder subject to acceptance of all the criteria of policy coverage. If any bidder does not accept or give conditional coverage in the proposal, ACCF will have right to reject the proposal and go to the next eligible bidder.
  - 2.15. ACCF will have right to select or reject all or any proposal without assigning any reason.
- 3. The Company/ Agency should furnish the copies of following documents with the EOI:**
- 3.1. IRDA Accreditation Certificate.
  - 3.2. Annexure I, II, V
  - 3.3. Declaration with IRDAI report for claim settlement ratio.
  - 3.4. List of Government/Semi-Government/ Govt. of India Undertaking/Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof.
  - 3.5. Details of the TPA.
  - 3.6. A dummy copy of Group Health Insurance policy with detailed terms and conditions.
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**Annexure 1:**

(On office letter head of bidder)

Date.

To  
COO,  
Assam Cancer Care Foundation,  
Guwahati

Dear Sir,  
Sub: EOI for Group Health Insurance Policy for ACCF Employees and their Family Members

With reference to the above, I am/ We are enclosing our Expression of Interest for Group Health Insurance Policy for ACCF.

I / We hereby reconfirm and declare that I / We have carefully read and understood the above referred Tender document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published on Institute website.

I/We.....  
..... (names of partners/proprietors or shareholders) do hereby declare that the entries made in this application form are true to the best of my/our knowledge and belief that we shall be bound by the Terms and Conditions. We confirm that we have offered premium rates as per coverage mentioned in the EOI NO:\_\_\_\_\_.

I/We also hereby declare that all matters related to Assam Cancer Care Foundation shall be treated as Confidential and no information shall be passed on to any unauthorized person without written permission of the ACCF.

Mr. .... whose signatures are given below, is an authorized representative of this firm.

I/We also undertake the responsibility to communicate all subsequent changes in the constitution or working of firm from time to time.

Thanking you

Yours faithfully,

(Signature of the Authorized Person)

Name:

Designation:

**Annexure 2:**

**Requirement Confirmation:**

<b>Insured Name</b>	<b>Assam Cancer Care Foundation</b>
Insured Address	3rd Floor, V K Trade Centre, Opposite of Down Town Hospital, G S Road, Guwahati-781022
Current Policy Period	From 20/02/2025 To 19/02/2026
Renewal Policy Period	From 20/02/2025 To 19/02/2026
No. of life to be covered	2515 (will be changed as per employment updates)
Product/Type of Policy	Group Medclaim (Floater) Policy Renewal
Expiring Insurer	M/s Iffco Tokyo
Sum Insured of Rs.	3,00,000/- Per Family.
Family Definition	Self + Spouse + 2 Dependent Children (Upto 25 Years) + Dependent 2 Parents (Father/Mother/Father in Law/Mother in Law)

<b>Technical Details</b>		<b>Remarks</b>
Family Definition	Employee, Spouse, parents, children, In law parents.	In case of son, the coverage will be till he starts earning or he attains the age of 25 years, whichever is earlier. In case of daughter, the coverage will be till she starts earning or gets married, whichever is earlier irrespective of the age limit. Dependency and other criteria to be decided as per Government of India Medical Attendance Rules.

<b>Group Medclaim (Floater) Insurance Policy-Coverage</b>	<b>Insurer Remarks (Mandatory)</b>
Total Employee Covered	
Total Lives Covered	
Total Sum Insured under the policy	
Sum Insured per person	
<b>Benefits Confirmed by Insurers &amp; Terms of Coverage's</b>	
Age Limits 1-day upto 90 years	
Room Rent Covered :	For Normal min 1.5% of SI and for ICU min 3% of SI <b>Remarks:</b>
Pre- Existing diseases are covered from Day one.	
First 30 days waiting period waived off.	
First one year and second year and fourth year waiting period waived off	
No capping for any Diseases.	
Pre and Post hospitalization cover 30 and 60 days.	
Emergency Ambulance Covered upto Charges 1% of SI with maximum amount of INR 2,000/- per hospitalization.	
Day care procedure expenses covered.	

Maternity Benefit	<b>Option I:</b> upto Rs 50,000 for normal and Rs 1,00,000/- for C - Section
Nine months waiting period waived off.	
Newborn Baby cover from day one.	
Pre and Postnatal expenses without OPD cover	
Internal Congenital Diseases	
Addition and Deletion to be done on pro-rata basis	
Reimbursement expenses pertaining to Covid-19 are covered.	
Terrorism related hospitalization is covered	
Air ambulance is covered upto Rs.100000/- or family sum insured whichever is less	
Well baby expenses covered within maternity limit upto max. Rs.1,00,000/-	
Top up option required on GMC	Not Required
set of parents to be included. Example- father-in-law and mother can be clubbed together as parents	
day care surgery with advanced and latest treatment options	
disposable items	
cataract surgery should cover all type of lens-	<b>Option I:</b> Monofocal payable in Standard & Others covered if Power Greater Than +/- 7.5D.
TPA	

Maximum CAPPED AILMENT LIST – SUB-LIMITS	Remarks
A. Uterine Artery Embolization and HIFU	
B. Balloon Sinuplasty	
C. Deep Brain stimulation	
D. Oral chemotherapy	
E. Immunotherapy- Monoclonal Antibody to be given as injection Per policy period 10% of SI, subject to maximum INR 50,000.	
F. Intra vitreal injections	
G. Robotic surgeries: 25% of sum insured or as per standard of IRDA whichever is a better option	
H. Stereotactic radio surgeries	
I. Bronchial Thermoplasty	
J. Vaporization of the prostate (Green laser treatment or holmium laser treatment)	
K. IONM - (Intra Operative Neuro Monitoring)	
L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered	

**Annexure 3:**  
**List of the employee and their Family members**

List of the life to be covered in the policy is attached separately.

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**Annexure IV**  
**PRO-FORMA OF SUBMISSION OF FINACIAL BID**

**(This is for reference only Bidders need to submit the financial proposal online only Bidder can submit separate excel sheet for detailed premium bifurcation)**

SL No	Item Description	Qty	Unit Cost Exclusive of Taxes(Rs.)	GST (%)	Unit Cost Inclusive of Taxes(Rs.)	Total Cost (Rs.)
<b><u>1</u></b>	<b><u>Option I:</u></b> With par day room rent capping of 1.5% of SI, for ICU 3% of SI. All other terms and coverage will remain same as mentioned in annexure 2	<b><u>1 No</u></b>				
<b><u>2</u></b>	<b><u>Option II:</u></b> with no room rent capping, inclusion for Cataract Surgery and maternity capping addtion. All other terms and coverage will remain same as mentioned in annexure 2	<b><u>1 No</u></b>				

**Note:** bidder shall upload the calculation sheet for total premium calculation. This sheet will be used for prorata calculation of inclusion and exclusion of employee during policy period.

**Grand total in figure:**

**In words:**

DECLARATIONS

\_\_\_\_\_

Signature of Partners/Proprietors.

Date (with Firm's Seal)

**Annexure V**

**Bidder shall upload calculation sheet for total premium calculation**  
**This sheet will be used for premium calculation of inclusion and exclusion of employee**  
**during policy period.**