

**Tata Institute of Social Sciences
Deonar, Mumbai- 400088**

No. OSA / MI / 2017

May 9, 2017

Sub: Invitation for Quotation for TISS Student's Health Insurance Policy

Tata Institute of Social Sciences (TISS) is a Deemed University offering multiple post-graduate programmes from its four campuses at Mumbai, Tuljapur, Guwahati and Hyderabad.

TISS invites quotation for Health Insurance for its students as per the details given below:

- A) Group Mediclaim (GMC) Policy of Rs. 1 lac
- B) Group Personal Accident (GPA) Policy of Rs. 1 lac
 - a) Death only
 - b) Loss of limbs, eyes
 - c) Permanent total disablement from injuries other than those named above
 - d) Permanent partial disablement
 - e) Temporary total disablement
- C) OPD cover of Rs. 3000
- D) Corporate buffer of Rs. 10 lacs. The utilization will be at the discretion of the higher authorities of the Institute.

The following points should be taken into consideration while submitting the proposal:

- 1) Number of students would be around 4000 and most of them would be in the age bracket of 18-35 years with a few of them above 35 year of age.
- 2) Premium will be paid on pro rata basis with a clause for free entry and exit.
- 3) Waiver of pre-existing diseases & cover period which means that insurance cover starts from the day students premium is submitted to the company and the pre-existing diseases are also covered.
- 4) We would like the company to propose a premium which is compatible enough as students are a non- earning community.
- 5) We would like to have smooth functioning with no delay in re-imburement of claims. It is suggested that one authority having sufficient powers should be assigned with the work to deal with our students and s/he should visit the Institute at least twice in a month to ensure that the students are satisfied and to work on building good customer relations.
- 6) Present Insurance Company: United India Insurance Company Ltd
- 7) TPA: Medi Assist India TPA Services Pvt. Ltd.
- 8) Renewal Policy Period: 11th June, 2017 to 10th June, 2018
- 9) The expiring terms and conditions are attached for your reference.

Keeping in view the above points, we request you to send us the quotation for the premium charged for each student (including service tax and TPA charges if applicable).

The **sealed quotation** should be sent to the undersigned so as to reach on or before 4.00 pm of May 23, 2017.

Gaurishankar Kamble
Program Manager
Office of Students' Affairs
Tata Institute of Social Sciences
V.N.Purav Marg
Deonar, Mumbai 400 088
022-2552 5916

**TATA INSTITUTE OF SOCIAL SCIENCES
DEONAR, MUMBAI 400088**

May 3, 2017

Terms & Conditions for Health Insurance

1. Group Mediclaim (GMC) Policy of Rs. 1 lac.
2. Group Personal Accident (GPA) Policy of Rs. 1 lac.
 - a) Death only
 - b) Loss of limbs, eyes
 - c) Permanent total disablement from injuries other than those named above
 - d) Permanent partial disablement
 - e) Temporary total disablement
3. OPD cover of Rs. 3000.
4. Corporate buffer of Rs. 10 lacs. The utilization will be at the discretion of the higher authorities of the Institute with no cap of sum insured per student.
5. Pre- existing diseases/ Illness are covered from day one.
6. Waiver of 30 days waiting period.
7. Waiver of 1 to 4 years exclusions.
8. 30/60 days pre & post hospitalization to be covered.
9. Addition & Deletion to be charged on pro rata basis. Premium will be paid on pro rata basis with a clause for free entry and exit.
10. Timeline for Submission of documents: within 60 days from the date of discharge.
11. Intimation for Hospitalization reimbursement within 10 days.
12. No intimation clause subject to submission of documents within 60 days.
13. Deficient Documents submission within 60 days from the day of receipt of email from TPA regarding deficient documents.
14. Room Rent Restriction: 2% for Normal Room and 4% for ICU on sum insured.
15. Disease Capping is not applicable.
16. Ambulance Charges in 1500/-.
17. Terrorism cover.
18. Trained person of Service Provider will check (inform deficient documents) and collect claim forms once a week (and in case of urgency based on our telephonic call).

19. Tuljapur, Hyderabad, Guwahati and Mumbai Campus will be directly serviced by the Service Provider through their local office. A person of service provider will check and collect documents from individual campuses.
20. Addition/deletion of names of students to be given to service provider will be done in a centralized manner by the Office of Students' Affairs.
21. Claim amount will be transferred directly to students' bank account by NEFT with intimation to Office of Students' Affairs.
22. Turnaround Time (TAT) for processing of claims will be 10 days, subject to submission of all prerequisite documents i.e. from receipt of claim form by service provider to reimbursement to student by NEFT.
23. Forty-Five (45) students of Elementary Education to be covered for approx one month from 8th May 2018 to 10th June, 2018.
24. Service Level Agreement shall be made between TISS and Service Provider.