



Addendum / Corrigendum – 1
Tender Pre-bid clarification meeting held on 17-10-2024

Tender Notification No: 003/NITK-GMIS/TEND/2024-25/A10, Date:03/10/2024

Name of Service: GMIS (Group Medical Insurance Scheme) for NITK Serving Employees / Pensioners and their dependent family members

The pre-bid meeting was held on 17-10-2024 at 11.00 am in Institute Digital Library, NITK, Surathkal and also interaction through the online platform by various insurance companies.

The following queries that were submitted by the participated insurance companies regarding the tender clauses and the responses are as tabled below:

Sl. No	Query	Response
1	Send us the Existing policy	Fresh Policy
2	Claim analysis report in pdf and claim dump in excel	
3	Active list of employees, and dependents with date of birth in excel	Kindly refer: 1) P. No. 11, Clause No. D (01) 2) Addendum / Corrigendum - Annexure – VI and Annexure - VIA
4	Active Data	Kindly refer: 1) P. No. 11, Clause No. D (01) 2) Addendum / Corrigendum - Annexure – VI and Annexure - VIA
5	Is it fresh proposal or market renewal	Fresh Policy
6	If Market renewal a. kindly arrange Claims summary for last 3 years with Latest year Claim dump in excel format and Claim analysis report as received from the TPA, along with claim generated date.	
	b. Policy Copy	
7	Annexure and Demography: Please share the annexure	Kindly refer: 1) P. No. 11, Clause No. D (01) 2) Addendum / Corrigendum - Annexure – VI and Annexure - VIA
8	Pensioner Coverage: Could you confirm the criteria for pensioners covered under the policy? Additionally, who will bear the premium for these pensioners?	1) Criteria is common to all insurer. Premium will be paid by the Institute for serving employees / pensioners and their dependents
9	Rollover Information: In case of a rollover, please provide the details of the expiring policy, including:	Fresh Policy
	Claim MIS	
	Expiring policy copy	
	Expiring insurer	
	Inception premium	
	Inception count	
Coverages, etc.		
10	Corporate Buffer: Is the corporate buffer applicable on critical illness only, or does it apply to all diseases?	Applicable to Critical illness only.
		Kindly refer P. No. 12, Clause No. 3(b)
11	Coverage Consistency: Are the covers mentioned in the tender copy the same as those in the expiring policy? If there are any deviations, please specify.	Fresh Policy
12	Top-Up Details: Please share the details regarding top-up coverage, including participation rates and the expiring top-up rates.	Fresh Policy. Kindly refer: 1) P. No. 13, Clause No. 3(c) 2) Annexure – IVA

13	Who is the present Insurer and TPA.	Fresh Policy
14	Members at inception and expiry.	
15	Premium at inception and expiry.	
16	As on date claims in the current policy.	
17	Last 3 years claims dump and analysis report.	
18	Provide following details EMPLOYEE ID, NAME,RELATIONSHIP, DATE OF BIRTH, AGE IN COMPLETED YEARES, SUM INSURED	Kindly refer: 1) P. No. 11, Clause No. D (01) 2) Addendum / Corrigendum - Annexure – VI and Annexure - VIA
19	Is it fresh Policy or renewal of other company	Fresh Policy
	If renewal of other company Pls share expiring policy copy, Premium vs claim MIS/analysis report ,Claim dump Excel & PDF, if possible last 3 yrs claim Data	
20	Provide following details EMPLOYEE ID, NAME, DATE OF BIRTH, MALE/FEMALE, SUM INSURED	Kindly refer: 1) P. No. 11, Clause No. D (01) 2) Addendum / Corrigendum - Annexure – VI and Annexure - VIA

The above clarifications and addendum / corrigendum are considered as the part and partial of the tender document and shall be binding on all the parties.

Sd/-
Signature of Chairman, GMIS
Dean (P&D)

Age band details of Serving Employees / Pensioners and their Dependent family members of NITK, Surathkal

Age Band	Number of Serving Employees/Pensioners /Family Pensioners	Number of Dependents of Serving Employees / Pensioners	Total Number of Persons in the Age Band
0-25 Years	10	437	447
26-35 Years	50	90	140
36-45 Years	142	134	276
46-55 Years	140	158	298
56-60 Years	72	98	170
61-65 Years	65	94	159
66-70 Years	60	115	175
71-75 Years	40	99	139
76-80 Years	34	50	84
Above 80 Years	30	37	67
Grand Total	643	1312	1955

Sd/-
Signature of Chairman, GMIS
Dean (P&D)

Age Group Table of Serving Employees / Pensioners and their Dependent family members of NITK, Surathkal *

Age Group	Serving Employee/ Pensioner/ Family Pensioner	DEPENDENTS											Total Number of Dependents	Total Number of persons in the Age Band
		Spouse	Child 1	Child 2	Father / Father-in-Law	Mother / Mother-in-Law	Widowed / Divorced /separated daughter 1	Widowed / Divorced /separated daughter 2	Step Mother	Unmarried / Widowed Sister 1	Unmarried / Widowed Sister 2	Minor Brother		
0-25 Years	10	7	267	149						10	1	3	437	447
26-35 Years	50	70	10	3						6		1	90	140
36-45 Years	142	130				2				2			134	276
46-55 Years	140	114			6	29			1	6	2		158	298
56-60 Years	72	62			12	23				1			98	170
61-65 Years	65	41			14	37				2			94	159
66-70 Years	60	27			36	51			1				115	175
71-75 Years	40	27			32	40							99	139
76-80 Years	34	7			26	17							50	84
Above 80 Years	30	3			18	16							37	67
Total	643	488	277	152	144	215	0	0	2	27	3	4	1312	1955

* Tentative Data

Sd/-
Signature of Chairman, GMIS
Dean (P&D)