

Reply of Queries raised by Insurance Companies in response to RFP No PBGB/HO/PAD/INSURANCE/01/2019-20 dated 01/04/2019

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| A) Premium of the existing Policy | Not considered |
| B) Expired Policy period | Existing Employees: 05/04/2018 to 04/04/2019, Retired Employees: 01/06/2018 to 31/05/2019 Refer to Annexure II and Appendix I uploaded in Website |
| C) Sum Insured for both expired and Proposed policy | Existing Employees: Claims for both OPD & IPD - 136% as on 28/02/2019. Retired Employees: Claims for OPD + IPD - 114% as on 28/02/2019 |
| D) Number and amount of claims reported, settled and outstanding for both OPD and IPD claims for regular and retired employees | Refer to Annexure II and Appendix I uploaded in Website |
| E) Definition of family for both existing and retired employees | Existing Employees: 4075, Retired Employees: 570 |
| F) Number of family members for both existing and retired employees | Existing Employees: 4075, Retired Employees: 570 |
| G) Number of lives at inception | To be read as 2017-18 instead of 2018-19 |
| H) As per page 11 of RFP whether in the format for number of claims the particulars pertaining to amount of claims for 2018-19 or 2017-18 to be provided | Refer to Annexure II and Appendix I uploaded in Website |
| I) Whether the proposed policy is only cashless basis or both cashless and re-imburement basis | Refer to Annexure II and Appendix I uploaded in Website |
| J) Whether quote to be provided only for IPD or both IPD and OPD in the commercial bid | Yes by Cheque / RTGS |
| K) Whether premium will be paid before the start of the policy and mode of payment | Policy Copy: Not considered. For others: Refer to Annexure II and Appendix I uploaded in Website |
| L) Providing Expiring Policy Copy with detailed terms, conditions, coverages & exclusions | Existing Employees: 1193, Retired Employees: 147 |
| M) Total number of employees and dependants at the beginning of the expiring policy | Existing Employees: Claims for both OPD & IPD - 136% as on 28/02/2019. Retired Employees: Claims for OPD + IPD - 114% as on 28/02/2019 |
| N) Detailed Claim MIS & total Incurred Claim (Paid + outstanding) under the expiring policy as on date | Not considered |
| O) Effective premium paid as on date under the expiring policy excl GST after all addition & deletion endorsement made | No |
| P) Changes in coverages required (if any) for the upcoming renewal | No |


