



INDIAN INSTITUTE OF TECHNOLOGY
KHARAGPUR-721 302

No. Estt./Genl./5-24/MIS
Dated, 1st September 2010

Sub : **Medical Insurance Scheme for retired employees and spouse**

Dear Sir/Madam,

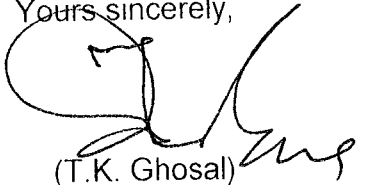
Indian Institute of Technology, Kharagpur is planning to introduce a Medical Insurance Scheme for its retired employees & their spouse. In this connection a medical insurance scheme offered by the United India Insurance Company Limited vide their letter dated 01.07.2010 is enclosed for your information.

All pensioners/family pensioners (spouse only) are requested to give their consent for joining the scheme in the enclosed consent form which may be sent to this Institute by **30th September 2010**.

In case the consent is not received by the above date, it will be presumed that you are not interested in the scheme.

With regards,

Yours sincerely,


(T.K. Ghosal)
Registrar

Encls : as above.

To

(To be sent to IIT Kharagpur by 30th September 2010)

To

The Registrar
Indian Institute of Technology
Kharagpur – 721 302

CONSENT LETTER FOR JOINING THE MEDICAL INSURANCE SCHEME
PROPOSED BY THE UNITED INDIA INSURANCE COMPANY LTD.
VIDE LETTER DATED 01.07.2010

Dear Sir,

I,,
a pensioner/family pensioner (spouse only) of IIT Kharagpur hereby give my
consent to joining the Medical Insurance Scheme offered by the United India
Insurance Company Limited vide their letter dated 01st July 2010.

Signature :

Name of the retired employee :

Name of the spouse/family pensioner.....

Relationship with the retired employee * : Husband / Wife

Pension Code :

Date :

* strike out the one which is not applicable.



UNITED INDIA INSURANCE COMPANY LIMITED
 Corporate Cell, 7th. Floor, 38B, Chowringhee Road, Kolkata - 700071
 Phone: 033-22884078 ; e-mail: corpcellkol@gmail.com

Date : 01/07/2010

To,
IIT KHARAGPUR
 Academic Area
 Kharagpur, West Bengal 721302

RE : QUOTE OFFER LETTER

Dear Sir,

With reference to your RFQ for the Tailor made Group Mediclaim Policy of your Employees, Retired Employees and Students, we are pleased to offer our Premium quote as under :

A. Retired Employees

Sum Insured: Rs. 1,00,000/-

No. of Heads: 1600 Nos. approx

Age Group: 60 yrs - 180 nos approx.

61 yrs to 70 yrs - 1120 nos. approx.

70 yrs & above - 300 nos. approx.

Coverage:

i) Pre-existing Disease for Existing and new members from day One

ii) Family Floater for Self & Spouse Only

iii) Cashless benefit

iv) 30 days Pre and 60 days post hospitalization benefit.

v) Day care Treatment to be covered - As per List enclosed

vi) Sub limits:

1% of the Sum Insured on bed charges for Normal Hospitalization

2% of the Sum Insured on bed charges for ICU/ICCU/ITU

Doctor's Fee - Not to exceed 25% of the claim amount.

Co-Payment of 20% by the member to be applicable for all claims.

Premium per family Incl of Stax@10.3% - Rs 2400/-

Premium for opting Higher Sum Insured will be as under -

Rs 2 lakhs - Rs 4900/- ; Rs 3 lakhs - Rs 7100/-; Rs 4 lakhs - Rs 9120/- ; Rs 5 lakhs - Rs 11200/-

B. Existing Employees

Sum Insured: Rs. 1,00,000/-

No. of Heads: 2000 Nos. approx

Age Group: 21 yrs to 35 yrs - 300 nos approx.

36 yrs to 45 yrs - 800 nos. approx.

46 yrs to 55 yrs - 500 nos. approx



UNITED INDIA INSURANCE COMPANY LIMITED

Corporate Cell, 7th Floor, 38B, Chowringhee Road, Kolkata - 700071

Phone: 033-22884078 (e-mail: corpcellkol@gmail.com)

56 yrs to 59 yrs - 400 nos. approx.

Coverage:

- i) Pre-existing Disease for Existing and new members from day One
- ii) Family Floater (Self + Spouse + 2 Child + 2 Parents)
- iii) Cashless benefit
- iv) 30 days Pre and 60 days post hospitalisation benefit.
- v) Day care Treatment to be covered
- vi) Maternity Benefit:
Normal Delivery: Rs. 15,000/-
Caesarian Delivery: Rs. 35,000/-
- vii) New Born cover from Day One

Sub limits:

- 1% of the Sum Insured on bed charges for Normal Hospitalisation
- 2% of the Sum Insured on bed charges for ICU/CCU/ITU
- Doctor's Fee - Not to exceed 25% of the claim amount.
- Co-Payment of 10% by the member to be applicable for all claims.
- Excess of Loss over CGHS facility to be covered.

Premium per family - Rs 3600/- Incl of Stax

Premium for opting Higher Sum Insured will be as under -
Rs 2 lakhs - Rs 6660/- ; Rs 3 lakhs - Rs 9430/-; Rs 4 lakhs - Rs 12000/- ; Rs 5 lakhs - Rs 14500/-

C. Students

Sum Insured: Rs. 1,00,000/-

No. of Heads: 8500 Nos. approx

Age Group: 18 yrs to 25 yrs

Coverage:

COVERAGE WILL BE AS PER ANNEXURE -I EXCEPT SUM INSURED FOR GROUP MEDICLAIM WILL BE RS.100000/- INSTEAD OF RS.50000/-.

v) Sub limits:

- 1% of the Sum Insured on bed charges for Normal Hospitalisation
- 2% of the Sum Insured on bed charges for ICU/CCU/ITU
- Doctor's Fee - Not to exceed 25% of the claim amount.

Premium per student Rs 650/- Incl of Stax

The claim admissible under this policy, will be over and above any existing Mediclaim policy / Benefit of the insured.

The above rates are applicable for the minimum group size shown above under each of the categories.

We at the Corporate Cell, are committed to professional, prompt and transparent services as your preferred General Insurer.

We look forward to have the opportunity to be associated with your esteemed institution.

Thanking you,
Warm Regards,


(Dr. Pradip Sarkar)
CHIEF - LCB

ANNEXURE-I

In response to the Tender Notice No. IITKGP/DR(Acad)/Students' Insurance/2010,
dated 25th May 2010)

A.1 Scope of Insurance Coverage and submission of Rate:

SL No.	The quotations are to be submitted for	the Acceptance / Comments of the Bidders(*)
1	Insurance Coverage of i) approximately 8000 numbers of students, during July 2010 to July 2011 and of ii) approximately additional 200 numbers of students for the period of January 2011 to July 2011 are to be provided for the events / incidents as detailed below.	Acceptable

A list comprising Name, Roll Number and Date of Birth of students for both the categories mentioned at (i) and (ii) above will be sent to the Insurer electronically (as attached file over email) in batches as and when the registration of a group of students are completed. The Insurer MUST start the coverage on the day the Email is received by the Insurer for that particular group of students whose list has been received.

SL No.	Event / Incidents for which the Insurance Coverage will be given	Acceptance / Comments of the Bidders(*)
2	Rs. 3.0 Lakh and cost of study (total fee and mess charges for the balance period i.e. 50,000 per semester approx.) in the event of accidental death of the paying parent/guardian for 0.1% of the students.	Acceptable
3	Rs. 2.0 Lakh for the family of the student in case of his/her death or incapacitation/ permanent disability for 0.1% of the students.	Acceptable
4	Rs. 50,000 as medical expenses per annum for student (such as Outdoor/Indoor treatment/Dental treatment/any type of treatment/tests required for the students). Coverage up to Rs. 3.0 Lakh per annum for 0.1% of the students.	Acceptable
5	Rs. 15,000 as the cover for loss of laptop of the student during transit to and fro from home, bonafide travel for Industrial Training/Field Visits/Projects, etc., or during stay in Hostel/Institute Premises for 0.2% of the students.	Acceptable
6	Rs. 1,000 as the cover for loss or theft of Pedal Cycle for 1% of the students.	Acceptable

(*) 1. The Bidders, who are entirely agreeing to provide insurance coverage for the events/incidents (as at Sl. 01 to 06) without any addition, deletion and alteration to the specified events/incidents, are to mention "ACCEPTABLE" against each event/incident and the Bidders, who are agreeing to provide insurance coverage for the aforesaid events/incidents with some alteration to the specified events/incidents are to mention "NOT ACCEPTABLE".

Sl. No.	Terms and conditions relating to the Insurance Coverage for the Event / Incidents detailed in Sl. Nos. 02 to 06 in page 3	Acceptance / Comments of the Bidders(**)
7	A list comprising Name, Roll Number and Date of Birth of the students will be sent to the Insurer electronically (as attached file over email) in batches as and when the registration of a group of students are completed. The Insurer MUST start the coverage on the day the Email is received by the Insurer for that particular group of students whose list has been received.	Acceptable
8	No exclusion of claims on grounds of PRE Existing/ 1st 30 days of Policy/1st Year Exclusion/ Congenital Diseases, etc.	Acceptable
9	There should not be any type of deduction of claim amount on items such as bed charges, doctors' fees, MRI charges, registration fee, charges for X-Ray, Sonography for short duration treatments for investigation. Treatment for orthopaedic, dental should also be included. Doctors' fees and diagnostic charges should be payable even if there is no hospitalization and no disease is detected.	Acceptable
10	Cashless admission and treatment is to be provided throughout the country in your approved hospital/nursing home in every case with the student's Identity Card issued by IIT Kharagpur or the membership number issued by the TPA.	Acceptable
11	All the claims recommended by the Institute irrespective of Outdoor/ Indoor treatment should be payable.	Acceptable
12	All claims are required to be settled within 30 days from the date of receiving the claims from the Institute from the insurer's end. Payment for reimbursement should be made in favour of the student by at par cheque.	Acceptable
13	Claims on photocopy of prescription have to be made when the treatment is required to be continued on recommendation of the Institute.	Acceptable