



**GROUP HEALTH INSURANCE POLICY**

**REQUEST FOR PROPOSAL (RFP)**

**CORRIGENDUM # 2  
&  
RESPONSE TO PRE-BID QUERIES**

(July 26, 2021)  
RFP: ReBIT/CPO/2021/058

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**Reserve Bank Information Technology Pvt. Ltd.  
502, Building No 1, Mindspace Juinagar, Nerul, Navi Mumbai - 400706**

Following are the changes / clarification in the RFP terms. All the bidders are requested to refer the "Corrigendum / Revised Terms" column as below:

Page No	Clause No. & Heading	Existing Terms	Corrigendum / Revised Terms
8 Serial No. 13	COVID - Home treatment expenses	To be covered	Home Care Treatment Cover for COVID to limit to INR 30,000 per Family. Proposal to be provided as per line item in price bid.
9 Serial No. 28	Corporate Buffer	Rs 10,00,000	Bidder to provide Premium proposal for INR 50,00,000 Corporate buffer coverage. Proposal to be provided as per line item in price bid.
9	Annual Health check-up Services	Additional benefit to the employees and their spouse (if married) or any one parent for Annual Health Check-up services	<p>Additional benefit to the employees and their spouse (if married) or any one parent for Annual Health Checkup.</p> <p>Health Checkup premium shall be paid by ReBIT post avilment and usage of health checkup services by its employee(s) and or its spouse / one parent.</p> <p>Bidders to submit with their bids - List of Empaneled / Network Hospitals &amp; Labs for Health Check-up Testing Services.</p>
		Additional paragraph added	<p>Conventional treatment Method as well modern treatment Methods and Advancement in Technologies (MTMAT) to be covered for treatment.</p> <p>However, following treatment / procedures are not covered under Conventional Treatment Methods.</p> <p>(1) Cosmetic Surgery, (2) Dental treatment except accidental (3) Ayurvedic except Govt. Ayurvedic College/Hospitals, Homoeopathic and Unani Treatment.</p>
75	Annexure M - Commercial Bid format	Annexure M Commercial bid format	Revised Commercial Bid format embedded below.

**Annexure M – Revised Commercial Format**

Sr No	Details	Qty	Unit Rate in ₹	Amount in ₹	Applicable Taxes
A	<b>Premium Cost (A)</b>				
	1. Premium chargeable per employee / member <b>for 1 year during the policy period</b>		₹ XXX		
	2. Number of employees as on June 30 2021	325			
	3. Number of family members	893			
	<b>Total premium payable (1218 x ₹ XXX)</b>			₹ YYY	
	<b>Sub Total (A)</b>			-----	
B*	Cost of health check-up (for the tests listed in RFP) for one employee and one parent / spouse (B) <b>for 1 year during the policy period</b>		₹ ZZZ		
	Number of employees as on June 30 2021	325			
	<b>Subtotal (B) of health check for year 1 (325 x ₹ ZZZ )</b>			-----	
C	<b>Corporate Buffer of 50 Lacs</b>				
D	<b>Home Care Treatment Cover for Covid to limit to INR 30,000 per Family.</b>	325			
1	<b>TOTAL COST OWNERSHIP INCURRED BY REBIT (C) = (A) + (B) + (C) + (D)</b>				
2	<b>Taxes</b>				
3	<b>Grand Total (TCO + Taxes)</b>				

- Note: - Health Checkup premium shall be paid by ReBIT post availment and usage of health checkup services by its employee(s) and or its spouse / one parent.

Please read the aforesaid corrigendum along with the issued RFP document. All other terms and conditions which are not covered in this Corrigendum, will be as per the original RFP – Group Health Insurance Ref: ReBIT/CPO/2021/058 dated July 13, 2021.

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Sr. No.	Query Reference (Page)	Query Reference (Clause No.)	Existing Clause of the RFP	Query by the Bidder	ReBIT Response
1	8, 9, 10	3.3, 3.4	Claims Ratio on Net Premium & Policy Copy, Member details	<p>Require existing policy details with below information -</p> <ul style="list-style-type: none"> <li>• Require bifurcation of primary members and dependents with respect to age, gender, relation with the primary member pertaining to policy year 2020-21</li> <li>• List of members having known critical illnesses</li> <li>• Covid/Non-Covid Claims</li> <li>• Last 3 Year ICR</li> <li>• Require complete claim dump and claim analysis report</li> <li>• Expiry premium</li> <li>• Existing policy terms and conditions</li> <li>• Current policy premium</li> <li>• Latest claim dump showing details of paid, outstanding, cashless &amp; reimbursement claims.</li> <li>• Details required in excel format.</li> </ul>	Existing Policy details along with Claim dump report and requisite information shall be shared with the interested bidders. For this, bidders are required to send request email to <a href="mailto:procurement@rebit.org.in">procurement@rebit.org.in</a> with duly signed and stamped NDA.
2	8	3.3		Require bifurcation of primary members and dependents with respect to age, gender, relation with the primary member who are proposed to insure in policy year 2021-22	Requested information will be shared with interested bidders. For this, bidders are required to send request email to <a href="mailto:procurement@rebit.org.in">procurement@rebit.org.in</a> with duly signed and stamped NDA.
				We cannot offer certain covers as requested by you, will it make us disqualified?	Bidder to offer proposal as per the RFP Terms, any deviation will lead to disqualification.
				Impact Analysis of additional covers	Claim dump report will be provided, bidder may refer same for preparing proposals.
	8	18	Normal Room Rent restrictions/No capping	Reason for no capping on Room Rent	This is the requirement as per the current practice.

	8	19	ICU Rent per Day restrictions for room rent	Reason for no capping on ICU Rent Per Day	This is the requirement as per the current practice.
	8	20	Claim intimation clause	Reasons for claim intimation waive off	ReBIT would endeavour to provide claim intimation within 15 days, however no claims should be rejected on these grounds.
	8	3.3	Policy Requirements	Expiring Policy TPA, Broker and Brokerage %.	There is no TPA and Broker in the existing policy.
	8	3.3	Policy Requirements	Expiry count of employees and lives	Existing Policy details and list of lives to be insured in FY 2021-22 will be provided to interested bidders.
	8	3.3	Policy Requirements	Whether there is any change in coverage as compared to current policy? If yes, please confirm the changes.	Bidder to refer RFP scope and may refer the existing policy details.
				Home care treatment cover for Covid.	Please refer Corrigendum issued in this regard.
			In addition to RFP	Please share if any MTMAT (Modern Treatment Methods and Advancement in Technologies) is covered in expiring policy.	Please refer Corrigendum issued in this regard.
	9	3.3	Additional health check-up.	Whether Additional Benefit for Health Check Up requested in the Tender was covered under the expiry policy.	Yes, it is covered in existing policy. Annual Health Check-up benefit is to be provided as per RFP terms. The premium shall be paid post avilment and usage of health check-up services by ReBIT employee(s) & their dependents (spouse / one parent) as per its scope.
				Pre & Post-natal treatment limit	There is no as such Pre & Post-natal treatment limit, it would be covered under maternity cover limit.
				Health card accessibility	Employee Health eCard accessibility to be provided to ReBIT HR.

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