



Kerala Co-operative Milk Marketing Federation Limited

Milma Bhavan, Pattom Palace (PO), Thiruvananthapuram – 695 004, Kerala

Ph: 0471 – 2786428,406

www.milma.com; E-mail: hr@milma.com

TENDER REF No: - PER: 189/84/2024-25-E

TENDER DOCUMENT FOR GROUP MEDICLAIM POLICY FOR EMPLOYEES



BID FORM

1	Registered name of bidder	
2	Address	Office Address:
3	Telephone	Land Phone : Mobile : E mail : Fax :



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E-TENDER NOTICE

Kerala Co-operative Milk Marketing Federation Limited (KCMMF Ltd) invite competitive offers for the Group Mediclaim policy for employees of Kerala Co-operative Milk Marketing Federation Limited, Thiruvananthapuram Regional Cooperative Milk Producers Union (TRCMPU), Ernakulam Regional Cooperative Milk Producers Union (ERCMPU), and Malabar Regional Cooperative Milk Producers Union (MRCMPU) through Public Sector Insurance Companies/Public sector Banks and their subsidiaries either directly or through IRDA approved brokers for a period of one year with effect from 02.07.2024 as per the terms and conditions attached with this notification. Interested eligible Bidders may obtain further information from the Head Office of the Kerala Co-operative Milk Marketing Federation Ltd, Pattom Palace (PO), Thiruvananthapuram.

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|----|-----------------------------|--|
| a. | Tender Reference No | : PER:189/84/2024-25-E |
| b. | Cost of tender form | : Rs.5,000.00 + 18% GST |
| c. | Documents publish date | : 27.05.2024, 16:00 hrs |
| d. | Bid submission closing date | : 11.06.2024, 16:00 hrs. |
| e. | Technical Bid opening date | : 12.06.2024, 16:00 hrs. |
| f. | Bid validity | : 105 days |
| g. | Tender Document | : can be downloaded from
www.etenders.kerala.gov.in |

Trivandrum
27.05.2024

(Sd/-)
MANAGING DIRECTOR

Terms and Conditions for Renewal of Group Mediclaim Policy

The Group Mediclaim Policy for the employees of Kerala Co-operative Milk Marketing Federation Ltd (KCMMF Ltd), Thiruvananthapuram Regional Cooperative Milk Producers Union (TRCMPU), Ernakulam Regional Cooperative Milk Producers Union (ERCMPU) and Malabar Regional Cooperative Milk Producers Union (MRCMPU) is due for renewal on 00:00 Hrs 02.07.2024, which covers benefits such as personal accident, educational benefits, maternity benefits, O.P treatment benefits, hospitalization cover, Corporate Buffer, Cover for Dental Treatment etc. The details of the benefits under the policy, which we would propose for the ensuing year, are given below for your ready reference.

A.	All Pre existing diseases and pandemic disease including Covid -19 shall be covered.	
B.	All existing permanent employees of KCMMF Ltd, TRCMPU, ERCMPU and MRCMPU, who are not covered under the ESI Scheme and their dependents, shall be eligible for coverage under this mediclaim policy.	
C.	<p>The dependents of a permanent employee shall include the spouse of the employee and upto three children. Children who have completed 21 years of age and above, Married children and employed children shall not be eligible for coverage. Male children above 21 years and upto 26 years of age who are regular students shall be eligible for coverage on production of documents to prove that they are regular students of recognized educational institutions. Female children above 21 years and upto 26 years of age shall be eligible for coverage if they are unmarried and unemployed. Physically and mentally challenged children who fall outside the specified age limit shall also be eligible for coverage.</p> <p>Parents (1+1) or Inlaws upto the age of 80 years (inclusive of 80th year) of employees at their cost. Parents who are already included in previous policy will be continued without age bar.</p>	
D.	Personal Accident Cover	<p>Rs.10.00 lakhs per employee</p> <ul style="list-style-type: none"> • Death and Permanent Total Disability Due to Accident 10 lakhs • Permanent Partial Disability as per percentage of disability declared in the Doctor Certificate /Temporary Total Disability Due to Accident (weekly compensation) Rs 5000 per week
E.	Educational benefits to children (In case of Accident Death of an employee)	Upto Rs. 20,000/- (Rs.10,000/- each for two children)
F.	Maternity Benefits	Upto Rs.30,000/- for normal delivery. Upto Rs.60,000/- for C-Section – cover limited to 2 delivery. Rs 50,000 additional for new born baby upto 90 days (The insurance coverage for new born baby will be from the 91 st day subject to submission of birth certificate)
G.	Outpatient treatment benefit	Rs. 20,000/- per employee family on floater basis should be provided.

H.	Sum Insured Hospitalization Cover	<p>Rs. 4.5 lakhs per employee including dependents and parent (if covered on additional cost) on floater basis. Maximum number of persons covered will be 1 (employee) + 4 (dependents) + 2 (parents) in the case of existing employees.</p> <p>Hospitalization benefit shall be available at all Modern Medicine, Homeopathic and Ayurvedic hospitals in the government sector and in the private sector as per the latest regulations of IRDA.</p> <p>All regulations introduced by the IRDA, effective from 01.04.2024, with respect to insurance products and those which protect the interests of policyholders, shall also be included in this policy.</p> <p>Maximum eligibility for room rent and nursing charge put together will be</p> <ul style="list-style-type: none"> a) Room, Boarding & Nursing expenses per day shall be 1.5 % of the Sum Assured b) (b) I.C.U. expenses –The ceiling per day shall be 3% of the Sum Assured. <ul style="list-style-type: none"> • Day care – All Day care procedures • Pre Hospitalization – 30 days unlimited • Post Hospitalization – 60 days unlimited <p>Parents or Inlaws (1+1) on additional payment.</p>
I.	Cover for Dental Treatment	Dental treatment arising from disease or injury shall be eligible for coverage
J.	The cashless benefit for hospitalization	The cashless benefit for hospitalization cover will be provided in approved network hospitals through a TPA of repute, whose name and address will be informed to the concerned head offices of KCMF Ltd, TRCMPU, ERCMPU and MRCMPU along with acceptance letter. This facility shall be applicable to all the members covered under this policy.
K.	Corporate Buffer	<p>Rs.50.00 lakhs will be provided for the entire group of insured employees and their dependents who have exhausted the sum insured under the Hospital cover due to unforeseen medical emergencies/critical illness. This buffer is applicable to all cases which comes under the sum insured hospitalization cover including critical illness.</p> <p>The individual members limit will be Rs.2.00 lakh per member.</p> <p>Personal Accident cases also to be included along with the other Critical Illnesses already covered in previous policy.</p> <p>This cover will only come into effect after the exhaustion of the Rs.4.5 lakhs cover available under the policy.</p>

L.	A top -up scheme for employees covered under policy shall be provided from 30 days of renewal of the policy without considering minimum number of employees and the same shall be at employee cost.
M.	Cover for insured employees retiring from service during the prevalence of the policy shall be continued during the pendency of the policy.
N.	There shall be a standard operating procedure for the submission of documents against outpatient bill settlement which will be common to Federation and Regional Unions.
O.	The roles, responsibilities, and authority of the Brokers and TPA shall be clearly defined to ensure uninterrupted services for the employees.
P.	The authenticated suggestions of the treating doctor regarding the treatment procedure, its necessity, and prescription of medicines, as per the patient's medical needs for the specific treatment, shall also be taken into account to enable employees to claim their eligible insurance coverage
Q.	A single point of contact from the Brokers and TPA shall be provided for the follow-up of claims and clarification of doubts, ensuring administrative convenience separately for both the Federation and Regional unions.
R.	Ambulance charges for the transportation of the insured patient from their residence or hospital to another hospital or medical facility in the event of an emergency shall be eligible for coverage
S.	A login point shall be made available for both employers and employees to check the status of their claims in TPA portal.
T.	To avoid delays in processing medical insurance claims, a seamless discharge approval process shall be ensured.
U.	All regulations introduced by the IRDA, effective from 01.04.2024, with respect to insurance products and those which protect the interests of policyholders, shall also be a part of this policy.
V.	ID Cards shall be provided to all the insured employees and dependents within 10 days of receipt of the list of employees along with the photographs.
W.	All claims will be submitted within 90 days and will be settled within 30 days of receipt of claim to the concerned Head Offices of KCMMF Ltd, ERCMPU, TRCMPU and MRCMPU.
X.	The policy document in original shall be sent to us by registered post within 15 days of receipt of premium.
Y.	Rate shall be quoted as per the format (BOQ) for Employees. The number employees mentioned in the format may vary at the time of award of contract with respect to marriage, birth, death.. etc
Z.	All the bidders while Submitting bid shall upload following documents 1. This tender document shall be submitted via E-tender website duly signed and sealed as a token acceptance of terms and condition of the tender conditions. 2. Rate quoted as per the format only (BOQ).
AA.	In case the Bid is submitted by IRDA approved brokers, the following additional documents shall also be uploaded with Bid: 1. Documents to prove the IRDA approval 2. A copy of the authorization letter from Insurance Company 3. GST Registration Certificate
BB.	During the term of this agreement Managing Director, KCMMF reserves its right to terminate this agreement by giving two months notice without assigning any reason thereof.

(Sd/-)

DATE:27.05.2024

MANAGING DIRECTOR

TERMS AND CONDITIONS FOR E-TENDER

This tender is an e-tender and is being published online for inviting competitive offers for the Group Medclaim policy for employees through Public Sector Insurance Companies/Public sector Banks and their subsidiaries either directly or through IRDA approved brokers for a period of one year with effect from 02.07.2024 as per the terms and conditions attached with this notification. The tender is invited in two-cover system from the registered and eligible firms through e-procurement portal of Government of Kerala (<https://www.etenders.kerala.gov.in>). Prospective bidders willing to participate in this tender shall necessarily register themselves with above mentioned e-procurement portal. The tender time line is available in the critical date section of this tender published in www.etenders.kerala.gov.in.

Online Bidder registration process:

Bidders should have a Class II or above Digital Signature Certificate (DSC) to be procured from any Registration Authorities (RA) under the Certifying Agency of India. Details of RAs will be available on www.cca.gov.in. Once, the DSC is obtained, bidders have to register on www.etenders.kerala.gov.in website for participating in this tender. Website registration is a one-time process without any registration fees. However, bidders have to procure DSC at their own cost.

Bidders may contact e-Procurement support desk of Kerala State IT Mission over telephone at 0471- 2577088, 2577188, 2577388 or 0484 – 2336006, 2332262 - through email: etendershelp@kerala.gov.in for assistance in this regard.

A. Online Tender Process:

The tender process shall consist of the following stages:

- i. **Downloading of tender document:** Tender document will be available for free download on www.etenders.kerala.gov.in. However, tender document fees shall be payable at the time of bid submission as stipulated in this tender document.
- ii. **Publishing of Corrigendum:** All corrigenda shall be published on www.etenders.kerala.gov.in and shall not be available elsewhere.
- iii. **Bid submission:** Bidders have to submit their bids along with supporting documents to support their eligibility, as required in this tender document on www.etenders.kerala.gov.in. No manual submission of bid is allowed and manual bids shall not be accepted under any circumstances.
- iv. **Opening of Technical Bid and Bidder short-listing:**
The technical bids will be opened, evaluated and short listed as per the eligibility and technical qualifications. All documents in support of technical qualifications shall be submitted (online). Failure to submit the documents online will attract disqualification. Bids short listed by this process will be taken up for opening the financial bid.

- v. **Opening of Financial Bids:** Bids of the qualified bidder's shall only be considered for opening and evaluation of the financial bid on the date and time mentioned in critical date's section.

B. Documents Comprising Bid:

i. **The First Stage (Pre-Qualification or Technical Cover based on 1 cover or 2 cover tender system):**

Pre-Qualification or technical proposal shall contain the scanned copies of the documents mentioned in the tender notice, which every bidder has to upload. The department doesn't take any responsibility for any technical snag or failure that has taken place during document upload.

ii. **The Second Stage (Financial Cover or as per tender cover system):**

The Bidder shall complete the Price bid as per format given for download along with this tender.

Note: The blank price bid should be downloaded and saved on bidder's computer without changing file-name otherwise price bid will not get uploaded. The bidder should fill in the details in the same file and upload the same back to the website.

Fixed price: Prices quoted by the Bidder shall be fixed during the bidder's performance of the contract and not subject to variation on any account. A bid submitted with an adjustable/ variable price quotation will be treated as non-responsive and rejected.

C. Tender Document Fees and Earnest Money Deposit (EMD)

The Bidder shall pay Earnest Money Deposit or Bid Security. The Bid security is required to protect the purchaser against risk of Bidder's conduct, which would warrant the forfeiture of security.

STEPS FOR MAKING TENDER PAYMENTS IN ETENDER SYSTEM VIA SBI MOPS GATEWAY

(SBI AND NON-SBI ACCOUNT HOLDERS)

Step 1) Click "**Pay Online**" when you reach Online Bid Submission.

Step 2) Click "**Confirm to Pay**" to proceed with the payment gateway.

Note: Please ensure that you have availed Tender Fee / EMD Exemption, if eligible. Further, there would not be any provision to change back, under any circumstances.

Step 3) Verify that the Tender fee and EMD shown are correct, as per tender document. Then, select the payment option SBI MOPS and Submit.

Note: In case of any mismatch in tender payments, with reference to tender documents, please contact TIA for clarifications.

Step 4) Check and Follow the Terms and Conditions, and then Submit.

Step 5) Bidders may choose their respective bank for accessing Internet Banking Facility.

SBI ACCOUNT HOLDERS

- i. Bidders with SBI account may click SBI option to proceed to its Net Banking Page
- ii. Bidders may enter SBI Net banking user ID and Password and Click on **Login** to proceed.
- iii. **Please ensure that your account has sufficient balance**, before proceeding further. After checking the same, Click **Confirm** button to transfer payment. After account debit, MOPS gateway will automatically re-direct to the e-Procurement System, with the Success transaction.
- iv. You will receive bank response immediately by verifying the payment status, whether **Success** or not. **In case, payment was debited from account and further, Payment Failure** is shown, immediately contact the e-Procurement helpdesk, for resolution, **before tender closing time**.
- v. Click **next** to go to Bid Preparation details.
- vi. Please ensure that the **Pay Online** option is not shown after successful payment, as below, for confirmation. From here, you may proceed with **Encrypt and Upload** to upload tender documents, and further submission process.

OTHER BANKS:

- a) Bidders with other bank account may click **Other Banks** option to proceed to SBI Net Banking Page
- b) You may select the appropriate Bank from selection page. As an example, steps are given below, proceeding with ICICI Bank in the provided dropdown box of All Banks, as an example.
- c) After selecting ICICI Retail Banking, Click **Make Payment** Button to proceed to its internet banking page. Further steps may depend on the Bank Procedure.
- d) After, successful payment, system will direct you to payment confirmation page.
- e) You will receive bank response immediately by verifying the payment status, whether Success or not. In case, payment was debited from account and further, Payment Failure is shown, immediately contact the e-Procurement helpdesk, for resolution, before tender closing time.
- f) Click **next** to go to Bid Preparation details.
- g) Please ensure that the Pay Online option is not shown after successful payment, for confirmation. From here, you may proceed with **Encrypt and Upload** to upload tender documents, and further submission process.

For any clarifications regarding above payment process or related issues in Kerala e-Procurement System, please reach KSITM e-Procurement Helpdesks via below details: (On all Government working days from 10:00 am to 5:30 pm)

Thiruvananthapuram

Address: Kerala State IT Mission
E-Government Procurement PMU and Helpdesk,
Basement floor of Pension Treasury Building,
Uppallam Road, Statue, Thiruvananthapuram
Tel: 0471 – 2577088, 2577188,2577388,
E- Mail:helpetender@gmail.com

Kochi

Address: Kerala State IT Mission
E-Government Procurement Support Centre,
Infopark Technology Centre,
18C, Sector E Hall, JINI Stadium, Kaloor, Ernakulam
Tel :0484 – 2336006, 0484 – 2332262, E-
Mail:helpetenderekm@gmail.com

Kannur

Address: Kerala State IT Mission
E-Government Procurement Support Centre,
1st Floor, Civil Station, Collectorate, Kannur
Tel :0497 – 2764788, 0497 – 2764188, e-
mail:helpetenderknr@gmail.com

Malappuram

Address: Kerala State IT Mission
E-Government Procurement Support Centre,
1st Floor,B3 Block, District Collectorate Compound, Malappuram.
Tel:0483-2732941, e-mail:helpetendermlp@gmail.com

D. SUBMISSION PROCESS:

For submission of bids, all interested bidders have to register online as explained above in this document. After registration, bidders shall submit their Technical bid and Financial bid online on www.etenders.kerala.gov.in along with online payment of tender document fees and EMD. For page by page instructions on bid submission process, please visit www.etenders.kerala.gov.in and click "Bidders Manual Kit" link on the home page. It is necessary to click on "Freeze bid" link/ icon to complete the process of bid submission otherwise the bid will not get submitted online and the same shall not be available for viewing/ opening during bid opening process.

DATE: 27.05.2024

(Sd/-)
MANAGING DIRECTOR