NOTICE INVITING E-TENDER (NIT)

WEST BENGAL MEDICAL SERVICES CORPORATION LIMITED
(Wholly owned by the Government of West Bengal)
CIN: U85110WB2008SGC126373
Regd. Office: Swasthya Sathi, Swasthya Bhawan Campus, GN-29, Sector-V, Salt Lake, Kolkata-700 091
Ph: 033-40340300, Fax: 033-40340400, website: www.wbmsc.gov.in, E-mail: info@wbmsc.gov.in

Bid Reference No.: WBMSCL/NIT- 609/2026 Dated- 08.07.2026

FOR GROUP HEALTH INSURANCE POLICY FOR CONTRACTUAL EMPLOYEES UNDER APPROVED POST
(Submission of Bid through online)

1. Introduction :

West Bengal Medical Services Corporation Limited (WBMSCL) invites e-tenders from IRDAI-licensed general/health insurance companies for providing Group Health Insurance Coverage for its employees and eligible dependents.

2. Objective and Scope Of Work :

2.1. Objective : To procure a comprehensive Group Health Insurance Policy for 67 employees of WBMSCL and their eligible dependents with **:-**

- **Sum Insured:** ₹5,00,000 per insured member (on family floater basis);
- **Coverage:** Inpatient, daycare, and specified outpatient treatments**;**
- **Pre-Existing Diseases (PED):** Covered from Day One

2.2. Scope of Work: Please see the **Annexure-A** enclosed herewith.

3. Instructions to Bidders

- **Bid System:** Bids must be submitted in two parts: Part A (Technical Bid) and Part B (Financial Bid). The Financial Bid shall be opened only for the technically short-listed vendors.
- **Validity of Offer:** The offer shall be kept valid for acceptance for a minimum period of 120 calendar days from the date of opening of the financial bids.
- **Right of Acceptance:** WBMSCL is not bound to accept the lowest or any bid and reserves the right to reject any tender without disclosing any reason.

- The complete **Request For Bid (RFB)** documents may be downloaded from the website- https://www.wbtenders.gov.in.The participating bidders should have valid Digital Signature Certificate (DSC) and have to register in the portal https://www.wbtenders.gov.in.
- **IRDAI registered Insurance Companies**: Any IRDA registered Insurance Company willing to take part in the process of e-Tendering will have to be enrolled & registered with the Government e-Procurement System, through logging on to httpss://www.wbtenders.gov.in (the web portal of Government of West Bengal Tenders maintained by NIC). The IRDAI registered Insurance Company is required to click on the link for e-Tendering site as given on the web portal.

4. **Date and Time Schedule of e-Tender :**

Sl. No.	Particulars	Date & Time
1	Date and Time of publishing RFB online	**08/07/2026 at 06:00 PM**
2	Online Bid documents download Start Date and Time	**09/07/2026 at 10:00 AM**
3	Online Bid submission **Start Date and Time**	**09/07/2026 at 11:00 AM**
4	Online Bid Submission **Closing Date and Time**	**17/07/2026 at 2:00 PM**
5	Online Opening of Technical Proposal	**17/07/2026 at 3:00 PM**
6	Online Bid Opening of Financial Proposal	**Will Be Informed Later**

5. Both the Technical Bid and the Financial Bid are to be submitted through online only.
6. Late bids shall not be accepted and be summarily rejected. It is to be noted here that no bid submitted by offline mode or by hand will be opened. The bid is to be submitted by duly digitally signed in the website **https://www.wbtenders.gov.in**. The bids should be addressed to the Tender Inviting Authority (TIA) ,*i.e.,* to:

Managing Director,
West Bengal Medical Services Corporation Limited (WBMSCL)
Under Department of Health and Family Welfare
Government of West Bengal
Swasthya Sathi, Swasthya Bhavan Campus,
GN-29, Sector-V, Salt Lake City, Kolkata - 700091

7. The event, the date of Pre-bid meeting or closing date for online submission of bids is declared as holiday in the State of West Bengal, such events shall be re-scheduled for the same time of the next working day.

8. Interested bidders may like to be present during pre-bid meeting and/or during the opening of the Bids.
9. The contact person for this e-Tender shall be : HR, WBMSCL at hr@wbmsc.gov.in
10. Amendment to Tender Document :-
    a. Amendments, if any, subsequent to issue of this notice shall be issued through NIC hosted web portal of the State Government at the earliest. (https://www.wbtenders.gov.in).
    b. Conditional/Incomplete tender will not be accepted under any circumstances.
11. Bidders may download this e-Tender document from the website https://wbtenders.gov.in. As subsequent notice regarding this e-Tender shall be uploaded on this website only, bidders are requested to check this website regularly for this purpose.
12. **Bidder's Responsibility**:-
    a. It is expected that the bidder should be thoroughly familiar with all specifications and requirements of this RFB. In addition, the bidder must go through the Terms & Conditions of the bid uploaded in the tender portal. Any failure or omission in the submission of bid documents shall not be considered and may be liable for cancellation.
    b. All the relevant Annexure as required in the Tender Document should be uploaded in e-tender web portal.
13. This e-Tender shall be evaluated under the two-bid system, i.e., through evaluation of technical and financial bids uploaded by the bidder online on the e-Tender website of https://wbtenders.gov.in.Technical bids will be evaluated first. Bidders fulfilling all the requirements as detailed in this tender document will be considered as Technically Qualified Bidder. Financial Proposal of only the Technically Qualified Bidders shall be opened for further evaluation.
14. **RIGHTS OF WBMSCL**:- The WBMSCL reserves the right, in its sole discretion and without any liability to the Bidders, to:

    i. Accept or reject any Bid or annul the Bidding Process or reject all Bids at any time prior to the award of the Contract, without there by incurring any liability to the affected Bidder(s);
    ii. Accept the lowest or any Bid;
    iii. Suspend and/or cancel the Bidding Process and/or amend and/or supplement the Bidding Process or modify the dates or other terms and conditions relating thereto.

15. The decision of WBMSCL about the quality of services will be final and shall not be challenged by the agency on any ground whatsoever.

Sd/-

Managing Director,

West Bengal Medical Services Corporation Limited (WBMSCL)

ANNEXURE-A (Scope of Work)

1. **Core Deliverable :-**
   The selected insurance provider will issue a comprehensive Group Medi-Claim Policy to cover the contractual staff currently on the rolls of the organization.

2. **Coverage Parameters & Group Strength :-**

Parameter	**Policy Detail**
Sum Insured	₹5,00,000 (Rupees Five Lakhs) per family unit on a family floater basis.
Family Definition	Includes the primary contractual employee, their legal spouse, and up to 2 wholly dependent children up to the age of 25 years.
Initial Demographics	Total Employee Count: | Total Dependent Count: | Total Insured Lives:
Policy Period	July 18, 2026, to July 17, 2027.

Note on Mid-Term Changes: The demographic count provided is indicative. The organization will notify the insurer of any mid-term additions or deletions of employees/dependents. Premium adjustments for these changes will be calculated on a strict pro-rata basis.

Main points are as below:-

- **Issuance of group health insurance policy**
- **Management of cashless hospitalization network**
- **Claim processing:**
  - **Cashless claims**
- **Pre-authorization processing**
- **Monthly MIS reporting**
- **Grievance redressal system**
- **Renewal support for 1(one) year contract (extendable upto 3 Years)**

3. **Technical Specifications :-**

- ❖ Base Sum Insured - INR 5,00,000/-
- ❖ PSU including Private reputed organization to be included for participating in this tender.
- ❖ Sum Insured Basis - Family Floater
- ❖ Family Definition - Employee + Spouse + 2 dependent Children + 2 dependent Parents/In Laws
- ❖ Min and Max Entry Age - Adult - 18 years and 100 years respectively
- ❖ Min and Max Entry Age - Child - 0 days and 25 years respectively and up to 100 Years for disabled and financially Dependent children
- ❖ Waiting period for Pre- Existing Diseases (PED) - Pre- Existing Diseases (PED) covered from day 1
- ❖ Initial Waiting Period - Not applicable

- ❖ Diseases Specific Waiting Period - Not applicable
- ❖ Inpatient care:
  i. Nursing charges excluding private nursing charges
  ii. Medical practitioner's fees, excluding any charges or fees for stand-by services
  iii. Medicine, Drugs and other consumables etc.
  iv. Physiotherapy, investigation and diagnostics procedures directly related to admission
  v. Anaesthesia, Blood, Oxygen
  vi. Intravenous fluids, blood transfusion, injection administration charges and /or consumables
  vii. Operation theatre charges
  viii. The cost of prosthetics and other devices or equipment if implanted internally during surgery
- ❖ Room Rent Capping - Room rent limit per day for Normal room - 1.5% of base SI or actual whichever is less and for ICU room - 2.5% of base SI or actual whichever is less In case insured opts for a higher room category than eligibility:
  i. For normal Room: Proportionate deductions will be applicable on defined 'associate medical expenses. Associated Medical Expenses shall include Room Rent, nursing charges, operation theatre charges, fees of Medical Practitioner/surgeon/ anaesthetist/ Specialist conducted within the same Hospital where the Insured Person has been admitted. The below expenses are not part of associate medical expenses a. Cost of Pharmacy and consumables b. Cost of implants and medical devices c. Cost of diagnostics
  ii. For admission in ICU / ICCU - proportionate deduction will only be done on the ICU / ICCU room rent, and not on any other associated medical expenses etc.
- ❖ Organ Donor Cover –20% up to Base SI
- ❖ Day Care Treatment - Covered up to base SI
- ❖ Pre-hospitalization Medical expenses - Covered up to 30 days
- ❖ Post-hospitalization Medical expenses - Covered up to 60 days
- ❖ Modern Treatment - Modern Treatments covered Up to 50% of Sum Insured. List of Modern Treatments:-

  A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)
  B. Balloon Sinuplasty
  C. Deep Brain Stimulation
  D. Oral Chemotherapy
  E. Immunotherapy - Monoclonal Antibody to be given as injection
  F. Intra Vitreal Injections
  G. Robotic Surgeries
  H. Stereotactic Radio Surgeries
  I. Bronchial Thermoplasty
  J. Vaporisation of the Prostrate (Green Laser Treatment or Holmium Laser Treatment)
  K. IONM - (lntra Operative Neuro Monitoring)
  L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.
- ❖ Alternative Treatment Inpatient expenses (AYUSH) - AYUSH treatment covered up to base sum insured on IPD basis subject to 24 hrs hospitalization and subject to treatment taken in a government Hospital or in any

institute recognized by government and/ or accredited by Quality Council of India or National Accreditation Board on Health

- Domiciliary Hospitalization - Covered Up to 20% of Sum Insured
- Maternity Expenses - Maternity benefit is applicable for employee and spouse (If spouse cover opted in the policy) only and applicable for 2 living births only. Normal delivery Limit - INR 50000 and Caesarean delivery Limit - INR 75000.
- Non-medical Expenses – Not covered
- Vision Correction cover - Covered with refractive error greater than +/- 7.5
- Air Ambulance cover – Not covered.
- Emergency Ground Ambulance - Up to INR 1500/- per Hospitalization
- Bariatric Cover - Covered Up to 20% of Sum Insured
- New Born Baby Cover from Day 1 - Covered from day 1 subject to intimation within window period and sufficient CD balance available
- Midterm inclusion (in case of marriage or child birth during the policy period)
- Co-payment – Not Applicable
- Corporate Buffer - Overall corporate buffer is INR 500000 and available Up to Family SI. Corporate buffer cannot be utilised for maternity claims, Restricted Ailments/SI and non allopathic treatment. Corporate buffer allowed after exhaustion of full family base SI and subject to corporate HR approval. Corporate buffer would be allowed for ongoing claims only and reopening of earlier claims for payment of corporate buffer would not be allowed.
- Internal Congenital Diseases – Covered
- External Congenital Diseases - Covered only in case of life threatening conditions
- Toric Lens covered - Only Lens Cost restricted upto 30,000/- per eye.
- Health insurance must have individual top up facility.
- Special Condition: For all admissible claims where treatment is taken at a hospital or nursing home not empanelled in the Company's or Administrator's network, the insured person shall bear 10% of the eligible admissible claim.

4. TENDER STRUCTURE & SUBMISSION :-

4.1 Mode of Tender :- e-Tender via State e-procurement portal

4.2 Two-Bid System :-

- Cover I: Technical Bid
- Cover II: Financial Bid

Financial bids will be opened only for technically qualified bidders.

4.3 Bid Validity :- 120 days from date of opening of Tender

5. ELIGIBILITY / PRE-QUALIFICATION CRITERIA (MANDATORY) :-

- Failure to submit any document → Bid Rejection :-

Sl. No.	Qualification	Documentary Evidence to be attached
1	Insurance Company should be registered/ approved with IRDAI or Enabled by a Central Legislation to undertake insurance related activities.	Copies of certificates.
2	Details of Insurance Company's full- fledged establishment.	Details of Healthcare Centers with whom bidder has arrangements in West Bengal/Kolkata.
3	Experience in catering to health insurance of 200 families or more under one group health insurance schemeeitherin2023-24,2024-25& 2025-26.	List of clients
4	PAN/TAN, GST registration	Self attested copies of valid certificates
5	Proof of having done Annual health Insurance business for more than *Rs. 100 crores* premium during the last year.	Copies of audited Annual ReportsofF.Y.2023-24,2024-25& 2025-26.
6	The bidder should neither have been Debarred and / or blacklisted by any Central / State Govt. Department / Universities / Educational Institutions/Organization etc. nor should have any litigation enquiry pending and / or initiated by any of these Department or Court of Law.	Under taking as per proforma The bidder shall furnish an undertaking duly attested by notary in a non-judicial stamp paper of value Rs. 100/-)

- **The list of mandatory documents are as below:**

Document	**Requirement**
IRDAI License	Mandatory
Solvency Certificate	Submit if available
Audited Financials (3 years)	Mandatory
Sample Policy Document	Mandatory
Claim Ratio & Repudiation Data	Mandatory

Network Hospital List (WB & India)	Mandatory
SLA & Escalation Matrix	Mandatory
MIS Sample Reports	Mandatory
Govt/PSU References (2)	Mandatory
Declaration (No hidden sublimates)	Mandatory

6. TECHNICAL REQUIREMENTS

6.1 Policy Features

- **Sum Insured: ₹5,00,000**
- **Coverage:**
  - **Employee**
  - **Spouse**
  - **Up to 2 children**
  - **Up to 2 dependent parents/In-Laws**
- **Pre-Existing Disease (PED) :- Covered from Day One**
- **Maternity: Mandatory (Normal :- Rs. 50,000/- and Cesarean :- Rs. 75,000/-)**
- **Newborn coverage: Mandatory**

6.2 Transparency Requirements

- All sublimit must be declared
- Hidden clauses → Disqualification

6.3 Network Requirements

- Adequate hospital network across:
  - Kolkata
  - Pan India(Emphasizing all districts of West Bengal)
- Must include:
  - Multi-speciality hospitals
  - Tertiary care facilities

6.4 Cashless Facility

- Strong cashless system with local support
- Dedicated relationship manager

6.5 Wellness programs two times a year.

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8. Evaluation Methodology

Two-Stage Evaluation Process

- **Stage 1 (Technical Bid Evaluation): The Tender Evaluation Committee (TEC) will review the submitted technical documents against the eligibility criteria specified in Section 5. Bidders failing to meet all criteria or missing supporting documents will be disqualified.**
- **Stage 2 (Financial Bid Evaluation): Financial envelopes will be opened *only* for bidders who successfully clear Stage 1. Disqualified technical bids will remain unopened.**

9. Payment Terms

- Annual/Half yearly options

10. Selection Criteria

- **The contract will be awarded to the technically qualified bidder who offers the Lowest Price (L1) for the comprehensive policy.**
- **[Organization Name] is not bound to accept the lowest bid and reserves the right to reject any or all bids without assigning any explanation.**
- **Any attempt by a vendor to influence the evaluation process will lead to immediate disqualification and a potential three-year ban from future tenders.**

11. Policy Terms & Conditions

11.1 Medical Coverage Enhancements

- **Pre-Existing Disease (PED) Waiver: All pre-existing conditions, illnesses, ailments, and injuries (whether declared or undeclared, treated or untreated) are fully covered from day one of the policy lifecycle.**
- **Newborn Baby Cover: Newly born infants are automatically covered from the day of birth within the overall family floater limit without waiting periods.**
- **Pre- and Post-Hospitalization: Cover spans medical expenses incurred up to 30 days prior to admission and up to 60 days following discharge, provided the conditions are directly related to the treated illness/injury.**

- Confidentiality: The insurer shall treat all employee data as strictly confidential and shall not disclose it to any third party without prior written consent.
  - WBMSCL reserves the right to audit
  - ✓ Claims
  - ✓ MIS
  - ✓ Policy administration
  - ✓ TPA systems

- Liquidated Damages Subject to Clause on Force Majeure under this e-tender, if the Insurer fails to provide goods and/ or services for Group Health Insurance as per quality, specifications, quantity, time line, materials, other terms and conditions incorporated in the e-tender, any amendment and to the satisfaction of the competent authority of "WBMSCL , the "WBMSCL" shall, without prejudice to other rights and remedies available to it deduct the sums as liquidated damages/penalty from the bills payable to Insurer.

- Force Majeure
  - (i) Notwithstanding the provisions contained in clauses for Variation, Delay in the Insurer‟s Performance, Liquidated Damages under this e-tender, the Insurer shall not be liable for imposition of any such sanction so long the delay and/or failure of the Insurer in fulfilling its obligations under the contract is the result of an event of Force Majeure.
  - (ii) For purposes of this clause, Force Majeure means an event beyond the control of the Insurer and not involving the Insurer‟s fault or negligence and which is not foreseeable and not brought about at the instance of the party claiming to be affected by such event. Such events may include, but are not restricted to, acts of the "WBMSCL" either in its sovereign or contractual capacity, wars or revolutions, hostility, acts of public enemy, civil commotion, sabotage, fires, floods, explosions, epidemics, quarantine restrictions, strikes excluding by its employees, lockouts excluding by its management and freight embargoes.
  - (iii) If a Force Majeure situation arises, the Insurer shall promptly notify the "WBMSCL" in writing of such conditions and the cause thereof within 7 (seven) days of occurrence of such event. Unless otherwise directed by the "WBMSCL" in writing, the Insurer shall continue to perform its obligations under the contract as far as reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
  - (iv) If the performance in whole or in part or any obligation under this contract is prevented or delayed by any reason of Force Majeure for a period exceeding thirty days, either party may at its option terminate the contract without any financial repercussion on either side.
  - (v) In case due to a Force Majeure event the "WBMSCL" is unable to fulfil its contractual commitment and responsibility, the "WBMSCL" will notify the Insurer accordingly and subsequent actions taken on similar lines described in above sub-clauses.

11.2 Extension, Renewal, and Termination

- **Policy Extension: The contract is valid for one year and may be extended for 3(Three) additional year subject to satisfactory performance and mutual written consent.**
- **Organization Termination Rights: The WBMSCL may cancel the policy with a one-month advance written notice if the service provider undergoes**

bankruptcy/insolvency or if service quality deteriorates significantly below satisfactory levels.

- **Insurer Termination Rights: The insurer can request termination by providing a minimum three-month advance written notice.**
- **Premium Refunds: In all termination scenarios, premium amounts will be refunded to the organization on a strict pro-rata basis.**

11.3 Service Level Agreements (SLA)

To maintain service standards for insured employees, the selected insurer and its Third-Party Administrator (TPA) must strictly adhere to the following operational timelines:

- **Dedicated 24x7 Support Helpline: The insurer/TPA must provide a dedicated, round-the-clock telephone and email helpline, complete with escalation contact points.**
- **Cashless Authorization Window: The maximum turnaround time for processing and communicating pre-authorization decisions at network hospitals is 6 hours from the time of admission request submission.**
- **Reimbursement Claim Turnaround: Valid reimbursement claims must be directly settled into the employee's bank account within 15 working days from the receipt of all required physical documents.**
- **Top-Up Flexibility: The policy must contain an administrative provision allowing individual employees to personally purchase additional top-up covers under the same group framework.**

Service	Timeline
Emergency Pre-auth	4 hours
Planned Pre-auth	24 hours
Cashless Settlement	4-6 hours upon discharge
Reimbursement	15-20 days
Grievance Response	48 hours
Final Resolution	15 days

12.Required Annexure :-

Annexure-A: General Terms & Conditions of Medi-Claim Policy

1. **Policy Name: The official policy will be issued and registered in the corporate name of WBMSCL.**

2. **Brokerage/Agency Fees: This is a direct transaction. No intermediary commissions or brokerage will be paid by the WBMSCL.**
3. **Execution of Contract: The successful bidder must execute a formal contract agreement on a ₹100 non-judicial stamp paper within the stipulated timeframe.**
4. **Jurisdiction & Legal Recourse: Any unresolved disputes arising during the contract lifecycle will be subject to the exclusive jurisdiction of the regional courts at Kolkata. Arbitration proceedings will be conducted in English. The sole arbitrator will be appointed directly by the Managing Director (MD) of the organization or an official nominee.**

13. CONTRACTUAL CONDITIONS

13.1 Key Protections

- **No undisclosed sublimit**
- **PED from Day One (mandatory clause)**
- **Audit rights to WBMSCL**
- **Data confidentiality**

13.2 Termination

WBMSCL may terminate in case of:

- **SLA breach**
- **Misrepresentation**
- **Hidden clauses**

14. GRIEVANCE REDRESSAL

- **24x7 helpline**
- **Dedicated escalation matrix**
- **Monthly reporting**

15. PRE-BID & CLARIFICATIONS

- **Queries to be submitted in writing**
- **Clarifications via corrigendum only**

16. CONTACT DETAILS

- **Tender Authority: WBMSCL**
- **Contact Person: West Bengal Medical Services Corporation Limited**
- **Email: hr@wbmsc.gov.in**
- **Phone: +913340340306**

Annexure-B: Scope of Work Document

1. **Primary Target Beneficiaries: Comprehensive medical insurance coverage extended exclusively to contractual employees listed on the organization's live HR rolls, along with their valid dependent family members.**
2. **Standard Protection Ceiling: ₹5,00,000 baseline sum insured for every registered family unit on a shared floater structure.**
3. **Temporal Coverage Parameters: Coverage runs around the clock (24/7) throughout the designated 365-day policy period.**
4. **Mid-Term Enrollment Audits: Quarterly processing of pro-rata premium adjustments to account for staff additions and separations.**

Annexure-C: Claim Intimation Form

(Standard Template to be customized by the Insurer)

- **Policy Number: ____________________________**
- **Name of the Insured Employee: ____________________________**
- **Employee ID Card Code: ____________________________**
- **Name of the Patient: ____________________________**
- **Relationship to Employee: ____________________________**
- **Nature of Illness/Injury/Ailment: ____________________________**
- **Name and Address of Hospital/Nursing Home: ____________________________**
- **Date & Expected Time of Admission: ____________________________**
- **Estimated Medical Expenses (Approximate INR): ____________________________**

Annexure-D : Authorized Daycare Procedure List

- **The policy provides comprehensive cover for specialized procedures requiring institutional stay of less than 24 hours at network centers. Eligible procedures include, but are not limited to:**
- **Ophthalmic Care: Advanced cataract extractions, vitrectomies, and corrective eye surgeries.**
- **Oncology Treatments: Targeted chemotherapy cycles and precision radiotherapy sessions.**

- **Cardiology Procedures: Diagnostic Coronary Angiographies and specialized cardiac catheterizations.**
- **Renal Support Systems: Regular hemodialysis and peritoneal dialysis treatments.**
- **Endoscopic Procedures: Diagnostic and therapeutic Colonoscopies, Endoscopies, and Laparoscopies.**
- **Lithotripsy & Orthopedics: Extracorporeal shock-wave lithotripsy for calculi and surgical closures/reductions of bone fractures.**

Annexure-E : Mandatory Document Checklist for Reimbursements

For reimbursement claims, claimants must submit the following documents to the TPA within the specified timeframes:

1. **[ ] Duly completed and signed TPA Claim Reimbursement Form.**
2. **[ ] Original Discharge Summary copy issued by the hospital.**
3. **[ ] Itemized Final Hospital Bill with detailed cost breakdowns.**
4. **[ ] Original payment receipts matching the final bills.**
5. **[ ] Complete set of diagnostic reports, lab results, and imaging films (X-Ray, MRI, CT) along with internal prescriptions.**
6. **[ ] Detailed pharmacy medicine cash memos matched against the treating doctor's prescriptions.**
7. **[ ] Cancelled bank cheque showing the employee's name, account number, and IFSC code for direct electronic funds transfer.**

Annexure-F: Guidelines for Cashless Hospitalization

1. **Network Hospital Identification: Check the updated TPA directory to confirm the hospital's cashless status.**
2. **Intimation Window: For planned admissions, submit pre-authorization requests at least 72 hours in advance. For emergency admissions, notify the TPA within 24 hours of hospitalization.**
3. **Documentation Submission: Present the TPA Health Card along with valid government photo ID (Aadhaar, PAN, Passport) at the hospital's insurance desk.**
4. **Processing & Verification: The hospital desk coordinates directly with the TPA to secure approval within the mandated 6-hour SLA window.**
5. **Exclusions Management: Any non-medical expenses, out-of-pocket charges, or exclusions specified in the base policy must be paid directly to the hospital by the employee prior to discharge.**

Annexure-G: Reimbursement Process Workflow

[Patient Discharge]

▼

[Gather All Original Bills, Reports, and Discharge Summaries (Annexure-E)]

▼

[Submit Completed Claim File to HR Division / TPA Desk(in registered online portal/Mail) within 30 Days]

▼

[TPA Technical Verification & Review Lifecycle]

▼

[Approved Approval & Direct NEFT Bank Transfer within 15 Working Days]

Annexure-H: Cashless Process Workflow

[Emergency or Planned Admission at Listed Network Hospital Facility]

▼

[Present Corporate TPA Medical Card & Govt ID to Insurance Desk]

▼

[Hospital Transmits Pre-Auth Request Form to Insurer/TPA Review Desk]

▼

[TPA Evaluates and Issues Approval Authorization Within 6 Hours]

▼

Annexure-I: Proforma for Declaration on Proceedings Under Insolvency and Bankruptcy Code (IBC), 2016

(To be executed on official company letterhead)

Tender Reference Number: ___________________________
Name of Work/Policy: Group Medi-Claim Insurance Policy for Contractual Staff
Bidder Corporate Name: ___________________________
I/We hereby submit the following declaration regarding our financial and legal standing under the Insolvency and Bankruptcy Code (IBC), 2016:

(Please strike out the statement that does not apply to your company)

- **OPTION A: I/We hereby formally declare that our company is NOT currently undergoing any Corporate Insolvency Resolution Process (CIRP), liquidation proceedings, or bankruptcy actions before the NCLT or any statutory tribunal as of this date.**

- **OPTION B: I/We hereby declare that our company is currently undergoing an active Corporate Insolvency Resolution Process (CIRP), liquidation, or bankruptcy action. The relevant case details, orders, and documentation are attached to this technical envelope.**

Understandings & Agreements:

- **We acknowledge that it is our responsibility to notify the organization within 15 days should any insolvency or bankruptcy proceedings be initiated against us during the tendering or contract execution phases.**
- **If this declaration is found to be false or misleading, [Organization Name] reserves the right to reject the bid or terminate the contract immediately without any financial liability or penalty.**

Date: _______________
Place: _______________
Authorized Signatory Seal & Stamp: ___________________________

Annexure-J: CONTRACT AGREEMENT FORM

(On Non-Judicial Stamp Paper of Rs. 100/- duly attested by the Notary Public)

AGREEMENT BETWEEN WBMSCL AND M/s---

This agreement made on this day______________________________ between the WBMSCL having its office at ' Swasthya Sathi building, Swasthya Bhawan Campus, GN-29, Sector-V, Salt Lake, Kolkata-700 091, West Bengal (hereinafter referred to as the "WBMSCL") and represented by the GM, WBMSCL, of one part and -----------------------------------of the other part.

Whereas the M/s____ engaged in the business of insurance And Whereas the WBMSCL is desirous of availing the service of M/s ____for Group Medical Policy in respect of Contractual employees and their dependents,

Now it is hereby agreed by and between the parties here to as follows.
M/s ____shall provide Group Medi-Claim Policy as specified in Chapter 3 of Tender Document which are part of this Agreement on terms and conditions hereafter mentioned.

1. TERMS OF AGREEMENT

The agreement shall remain in force initially for one year on annual basis starting from_ for WBMSCL. It may be renewed for further period of one year on mutual consent. It shall be open to either of the party to terminate this agreement at any time by giving three months notice to the other party, in writing except in the event of failure of the contractor to comply with the other terms and conditions in which event the agreement shall be terminated without giving any notice and the decision to the WBMSCL in this regard shall final and binding upon M/s____. Any additions / deletions of employees / dependent family members during the Policy period, shall be added / deleted in the Policy at tender rate on pro – rata basis on intimation by WBMSCL HR Division.

2. PAYMENT

Payment for the contract will be made on Half yearly basis.

3. TERMINATION OF AGREEMENT

(a) The WBMSCL may terminate the agreement by giving a written one-month advance notice to the Service Provider, if:

(i) The Service Provider becomes bankrupt or is otherwise declared insolvent.
(ii) The Service Provider being a company is wound up voluntarily or by the order of a court or a receiver, or manager is appointed on behalf of the debenture holders or circumstances occur entitling the court or debenture holders to appoint a receiver or a manager, provided that such termination will not prejudice or affect any right of action or remedy accrued or that might accrue thereafter to the Purchaser.
(i) The quality of services rendered to WBMSCL gets degraded.

(a) The Service Provider may request for termination of agreement by giving three-months Advance notice to WBMSCL.

In either case, service provider may refund pro rata premium to WBMSCL.

4. REPRESENTATIONS AND WARRANTIES

The parties hereby present and warrant to each other that;

- It has the power and authority to sign this agreement, perform and comply with its duties and obligation this agreement.
- This agreement constitutes legal, valid and binding obligations enforceable against it in accordance with the terms hereof.
- That the execution, delivery and performance of this agreement have been duly authorized by all requisite action and will not constitute avocation of any statute, judgment, order, decree or regulation of any court, government instrumentality or arbitral tribunal applicable or relating to itself, its assets or its functions or any other documents or the best of its knowledge any indenture, contract or agreement to which is a party or by which it may be bound.
- There are no actions, suite or proceeding pending against it before any court governmental instrumentality or arbitral tribunal that restrain it from performing its duties and obligations under this agreement and
- No representation or warranty made herein contain any untrue statement.

5. CONFIDENTIALITY

Parties undertake to treat this Agreement and each of terms as confidential. Neither party shall disclose to any third party the existence or the terms of this agreement without the prior written consent of the other parties. The obligations undertaken hereto shall not apply to any information obtained which is or becomes published or is otherwise generally available to the public other than in consequence of their or its employees and such obligations survive the termination of this Agreement.

6. SEVERABILITY

Any law restraining the validity and enforceability of any provision of this agreement shall not affect the validity or enforceability of the remaining provisions hereof and this Agreement shall be deemed as not containing the invalid provisions. The remaining provisions of this Agreement shall remain in full force and effect, unless the valid or unenforceable provision comprises an integral part of or otherwise is inseparable from the remaining Agreement. In such a case, the parties to this Agreement shall attempt to agree on a provision which is valid and enforceable and similar to the original provision.

7. DISPUTE RESOLUTION and JURISDICTION

If any dispute difference of any kind whatsoever shall arise between the parties in connection with or arising out of this Agreement or out of the breach, termination or invalidity of the Agreement hereof, the parties shall resolve them by resort to the following in the order so mentioned. Parties shall attempt for a period of 30 days after receipt of notice by the other party of the existence of a dispute to settle such dispute in the first instance by mutual discussions between the parties.

In either case, service provider may refund pro rata premium to WBMSCL.

8. REPRESENTATIONS AND WARRANTIES

The parties hereby present and warrant to each other that;

- It has the power and authority to sign this agreement, perform and comply with its duties and obligation this agreement.

- This agreement constitutes legal, valid and binding obligations enforceable against it in accordance with the terms hereof.

- That the execution, delivery and performance of this agreement have been duly authorized by all requisite action and will not constitute avocation of any statute, judgment, order, decree or regulation of any court, government instrumentality or arbitral tribunal applicable or relating to itself, its assets or its functions or any other documents or the best of its knowledge any indenture, contract or agreement to which is a party or by which it may be bound.

- There are no actions, suite or proceeding pending against it before any court governmental instrumentality or arbitral tribunal that restrain it from performing its duties and obligations under this agreement and

- No representation or warranty made herein contain any untrue statement.

9. CONFIDENTIALITY

Parties undertake to treat this Agreement and each of terms as confidential. Neither party shall disclose to any third party the existence or the terms of this agreement without the prior written consent of the other parties. The obligations undertaken hereto shall not apply to any information obtained which is or becomes published or is otherwise generally available to the public other than in consequence of their or its employees and such obligations survive the termination of this Agreement.

10. SEVERABILITY

Any law restraining the validity and enforceability of any provision of this agreement shall not affect the validity or enforceability of the remaining provisions hereof and this Agreement shall be deemed as not containing the invalid provisions. The remaining provisions of this Agreement shall remain in full force and effect, unless the valid or unenforceable provision comprises an integral part of or otherwise is inseparable from the remaining Agreement. In such a case, the parties to this Agreement shall attempt to agree on a provision which is valid and enforceable and similar to the original provision.

11. DISPUTE RESOLUTION and JURISDICTION

If any dispute difference of any kind whatsoever shall arise between the parties in connection with or arising out of this Agreement or out of the breach, termination or invalidity of the Agreement hereof, the parties shall resolve them by resort to the following in the order so mentioned. Parties shall attempt for a period of 30 days after receipt of notice by the other party of the existence of a dispute to settle such dispute in the first instance by mutual discussions between the parties.

If the dispute cannot be settled by mutual discussions within 30 days as provided herein, the dispute shall be referred to the sole arbitration of an arbitrator appointed by the Managing Director (MD) of WBMSCL or his nominee. The party having a grievance shall serve a written notice by registered acknowledgement due post, on the other party intimating its intention of invoking the arbitration clause and shall simultaneously serve a notice in the similar mode on MD, WBMSCL requesting him to appoint an arbitrator.

The arbitration proceedings shall be held in accordance with the provisions of Arbitration and conciliation Act, 1996 or any statutory modifications or re-enactment thereof venue of arbitration shall be Kolkata and both the parties to this agreement shall bear the cost of arbitration equally. Parties agree that neither party shall have a right to commence or maintain any suit or Legal proceeding concerning any dispute arising out of this Agreement or out of the breach, termination or in validity or the Agreement until the dispute has been determined in accordance with the arbitration procedure agreed herein. The parties further agree that the award shall be final and binding on the parties to this Agreement.

12. MATTERS NOT PROVIDED IN THE AGREEMENT

If any doubt arises as to the interpretation of the provisions of this Agreement or as to matters not provided therein, the parties to this Agreement shall consult with each other for each instance and resolve such doubts in good faith.

13. ASSIGNMENT/ AMENDMENT

M/s___________________________________shall have no right to assign its obligations under this Agreement without a written approval and permission from the WBMSCL to any other firm or company. Further no amendment or change hereof or addition hereto shall be effective or binding on either of the Parties hereto unless set forth in writing and executed by the respective dully authorized representatives of each of the parties hereto.

14. HEADINGS

The headings used in this Agreement are inserted for convenience reference only and shall not affect the interpretation of the respective clauses and paragraphs of this Agreement.

15. SURVIVAL OF RIGHT AND OBLIGATION

Termination of this Agreement for any cause shall not release the Parties from any liabilities which at the time of termination already accrued to such party of which thereafter may accrue of any act or omission prior such termination.

16. NO PARTNERSHIP

Nothing in this Agreement shall be deemed to constitute a partnership between the parties nor constitute any party an agent of any other party for any purpose.

17. Implementation of Insolvency and Bankruptcy code, 2016 (IBC)

a) It will be the responsibility of the bidder to inform WBMSCL within 15 days from the date of order of insolvency resolution process or liquidation or bankruptcy proceeding passed by the Adjudicating Authority namely, National company Law Tribunal (NCLT) or Debt Recovery Tribunal (DRT) under the code.
b) If bidder refuses or fails to share the information regarding their status of insolvency resolution process or liquidation or bankruptcy proceeding in their bid or at any later stage, their offer is liable to be rejected by WBMSCL.
c) WBMSCL reserves the right to cancel/ terminate the contract without any liability on the part of WBMSCL immediately on the commencement of insolvency resolution process or liquidation or bankruptcy proceeding of any party under the contract.
d) WBMSCL reserves its right to evaluate and finalise the bid without considering the bid of any party undergoing insolvency resolution process or liquidation or bankruptcy proceeding under the code regardless of the state of tendering.
e) A declaration/ undertaking shall be submitted by the bidder in the format (as per Annexure) along with techno commercial bid.

18. THE AGREEMENT

This document signed by both parties shall constitute the entire binding agreement between … .... and the WBMSCL.

19. CLAIM SETTLEMENT PERIOD

Claims will be processed within the stated policy terms and conditions post receipt of documents.

Signed on behalf of WBMSCL	Signed on behalf of
Name…………………………	Name……………………..……
Designation……………….	Designation…………
Place: Kolkata	
Date:	Date
Authorized Signatory	Authorized Signatory

17. ANNEXURES of bid document

Claim Dump of last 3 Policy Years(17th July to 18th July of next year) for the ongoing policy are the following -

Policy Period	Net Premium(Rs.)	Total Claims(Rs.)	ICR	Remarks
2023-2024	22,45,510	19,03,390	85%	-
2024-2025	22,50,000	38,50,623	171%	-
2025-2026	35,00,000	48,48,424	139%	Claim Amount as on15/06/2026,Policy valid till 17/07/2026

Employee Census Format/Details :-

No. of Employees	Tentative Total number of beneficiaries
67	286 (Age between 0 -100)

- **The details of beneficiaries and their families(Age and gender) are tabulated below-**

Sl No.	DOB	Gender
1	22 May 2018	Male
2	07 Oct 1986	Male
3	22 Jul 2022	Female
4	01 Dec 1966	Female
5	16 Dec 1965	Male
6	13 Aug 1994	Female
7	29 Jul 1985	Female
8	16 Nov 1964	Female
9	30 Jan 1948	Male
10	29 Nov 2013	Male
11	14 May 1982	Male
12	19 Apr 1957	Female
13	08 Dec 1949	Male
14	03 Dec 2023	Male
15	30 Jan 1990	Female
16	27 Jun 1985	Male
17	09 Jul 1987	Female
18	29 Dec 1987	Male
19	07 Feb 1969	Female
20	07 Feb 1961	Male
21	21 Jul 2024	Male
22	19 Feb 1982	Male

23	23 Jun 2018	Female
24	28 Apr 1960	Female
25	05 Nov 1984	Female
26	01 Feb 1962	Female
27	27 Mar 1982	Male
28	15 Sep 2012	Female
29	06 Feb 1954	Male
30	21 Mar 1993	Female
31	11 Sep 1995	Female
32	02 Oct 1963	Female
33	04 Apr 1991	Male
34	01 Aug 1952	Male
35	23 Mar 2023	Female
36	06 Mar 1948	Male
37	15 Aug 2019	Male
38	04 Mar 1986	Female
39	05 Dec 1987	Male
40	20 Jan 2021	Male
41	01 Jan 1967	Female
42	01 Jan 1960	Male
43	15 Aug 1989	Male
44	05 Aug 1988	Female
45	14 Aug 1959	Female
46	26 May 1986	Male
47	30 Jun 1956	Male
48	26 Aug 2019	Female
49	23 Jun 1987	Male
50	02 Nov 1954	Male
51	02 Jan 1963	Female
52	20 Aug 1989	Female
53	08 Jun 1980	Female
54	09 Mar 2009	Female
55	02 Jan 1966	Male
56	09 Nov 2020	Female
57	18 Apr 1970	Female
58	20 Feb 1994	Female
59	10 Jun 1960	Male
60	20 Feb 1991	Male
61	19 May 1992	Female
62	24 Dec 2023	Female
63	01 Aug 1989	Male
64	02 Jan 1968	Female
65	01 Jun 1953	Male
66	15 Jun 1988	Female
67	05 Oct 1963	Female
68	26 Sep 1956	Male
69	18 Jan 2019	Male

70	25 Mar 1985	Male
71	17 Oct 2024	Female
72	14 Nov 1989	Female
73	04 May 1990	Male
74	15 May 1945	Female
75	21 Sep 1965	Female
76	05 Feb 1959	Male
77	05 Nov 1989	Female
78	26 Apr 1987	Male
79	28 Sep 2019	Male
80	25 May 1991	Female
81	29 May 1947	Male
82	25 Jun 1954	Female
83	17 Jan 1981	Male
84	04 Oct 1956	Female
85	06 Nov 2019	Female
86	18 Apr 1989	Male
87	31 Jul 2024	Male
88	12 May 1991	Female
89	09 Jan 1951	Male
90	04 Oct 2020	Female
91	01 Jun 1989	Female
92	23 Aug 1983	Male
93	05 Jan 1962	Female
94	10 Oct 1987	Male
95	16 Aug 2021	Male
96	01 Apr 1993	Female
97	19 Jan 1986	Female
98	07 Oct 1967	Female
99	03 Apr 1985	Male
100	04 May 2024	Male
101	15 Jun 1956	Male
102	01 Jan 1961	Female
103	07 Apr 1990	Female
104	21 Mar 1992	Female
105	12 May 2017	Female
106	28 Apr 1984	Male
107	17 Jan 1984	Male
108	18 Jun 2018	Female
109	02 Jan 1947	Male
110	16 May 2024	Female
111	02 Jan 1961	Female
112	18 Aug 1995	Female
113	12 Jan 1963	Female
114	24 Sep 1984	Female
115	05 Mar 1986	Male
116	20 Nov 2014	Male

117	28 Apr 1954	Male
118	08 Jun 2002	Female
119	15 Aug 2024	Male
120	06 Apr 1990	Male
121	14 Sep 1964	Female
122	18 Apr 1989	Male
123	31 Mar 1972	Female
124	15 Sep 2021	Male
125	06 May 1988	Female
126	01 Feb 1967	Female
127	12 Mar 2013	Male
128	08 Oct 1987	Female
129	20 Jan 1989	Male
130	02 Feb 1992	Female
131	10 Jul 2020	Female
132	12 Mar 1989	Male
133	01 Jan 1956	Male
134	02 Jul 2017	Female
135	03 Feb 2022	Female
136	14 Feb 1964	Female
137	01 Mar 1979	Male
138	01 Mar 1948	Male
139	03 Dec 1989	Female
140	15 Oct 1961	Male
141	26 Oct 1966	Female
142	12 Nov 1986	Female
143	06 Jan 1989	Male
144	17 Jul 2017	Male
145	11 Dec 2020	Male
146	11 Mar 1985	Male
147	22 Apr 1943	Male
148	11 Nov 2025	Female
149	23 Jun 1990	Female
150	17 Aug 2009	Male
151	03 Dec 1979	Male
152	28 Oct 1983	Female
153	03 Dec 1949	Female
154	02 Jan 1949	Male
155	11 Nov 1969	Female
156	21 Apr 1992	Female
157	27 Aug 2021	Female
158	31 May 2019	Female
159	30 Jul 1959	Male
160	21 Oct 1990	Male
161	01 Jan 1963	Female
162	11 Mar 1987	Male
163	01 Nov 2012	Female

164	13 Nov 1978	Female
165	03 Nov 1975	Male
166	27 Sep 1947	Male
167	08 Aug 1990	Male
168	09 Jan 2025	Female
169	04 Nov 1966	Female
170	07 Jan 2020	Male
171	24 Oct 1990	Male
172	18 Feb 1994	Female
173	13 Jun 1967	Female
174	29 Sep 1956	Male
175	20 Oct 1995	Female
176	30 May 2022	Female
177	04 Sep 1989	Male
178	14 Jul 2021	Male
179	01 Jan 1957	Female
180	06 Nov 1954	Male
181	25 Apr 1989	Female
182	27 Jan 1991	Male
183	04 Mar 1982	Female
184	10 Oct 2011	Male
185	29 Mar 1982	Male
186	03 Apr 1990	Male
187	31 Dec 2025	Male
188	12 Jan 1965	Female
189	19 Oct 1990	Female
190	01 Oct 1958	Male
191	06 May 1984	Female
192	10 Oct 1983	Male
193	15 Dec 1985	Male
194	05 Dec 2016	Female
195	10 Aug 1985	Female
196	01 Jan 1963	Female
197	12 Oct 1966	Female
198	05 Dec 1958	Male
199	26 Nov 1990	Male
200	25 Jun 2021	Male
201	10 May 1966	Female
202	21 Apr 1994	Female
203	25 Nov 1991	Male
204	12 Mar 1963	Male
205	20 Jan 2015	Male
206	05 Feb 1992	Female
207	15 Oct 1978	Male
208	03 Jun 1955	Female
209	02 Jan 2025	Male
210	12 Jul 1951	Male

211	26 Sep 1990	Male
212	01 Jul 1958	Female
213	20 Jan 1997	Female
214	14 Dec 2018	Female
215	02 Mar 2020	Male
216	03 Jan 1989	Male
217	02 Mar 1965	Male
218	21 Jan 1988	Female
219	04 Aug 1964	Female
220	24 May 1991	Female
221	21 Aug 2020	Female
222	02 Feb 1984	Male
223	25 Aug 1948	Male
224	15 May 1986	Male
225	05 Jun 1995	Female
226	27 Nov 1964	Female
227	05 Jul 1959	Male
228	12 Jun 1963	Female
229	18 Aug 1985	Female
230	12 Jul 2016	Female
231	16 Jun 2021	Male
232	19 Nov 1985	Male
233	05 Aug 1970	Female
234	01 Feb 1959	Male
235	18 Jul 2020	Female
236	03 Apr 1989	Female
237	15 May 1986	Male
238	20 Apr 1950	Female
239	11 Sep 1988	Female
240	19 Aug 2023	Female
241	06 Jun 1989	Male
242	15 Mar 1985	Male
243	23 Jan 1991	Female
244	13 Sep 1966	Female
245	15 Apr 2015	Female
246	19 Sep 2020	Female
247	04 Mar 2019	Female
248	23 Jun 1988	Male
249	28 Jan 2026	Male
250	02 Jan 1988	Female
251	29 Sep 1947	Male
252	06 Nov 1957	Female
253	25 Feb 1994	Female
254	31 Mar 1989	Male
255	02 Jun 1956	Female
256	10 May 1948	Male
257	31 Dec 1959	Female

258	25 Jun 1990	Female
259	23 Nov 1948	Male
260	17 Sep 1989	Male
261	07 Jan 1998	Female
262	18 May 1990	Male
263	16 Jul 1962	Female
264	09 Jan 1949	Male
265	27 Dec 1988	Male
266	31 Dec 1947	Male
267	01 Dec 1991	Female
268	02 Mar 1953	Female
269	07 Dec 2023	Female
270	06 Jun 1988	Male
271	20 Nov 1950	Male
272	14 Apr 1960	Female
273	15 Aug 1995	Female
274	16 Aug 1977	Female
275	04 Sep 1957	Female
276	09 Jul 2004	Male
277	03 Nov 1972	Male
278	14 Aug 2021	Male
279	14 Aug 2021	Male
280	22 Jul 1988	Female
281	10 Sep 1983	Male
282	01 Apr 1952	Male
283	31 May 1960	Female
284	07 Oct 2016	Female
285	15 Mar 1980	Male
286	19 Aug 1994	Female