Website: www.rpcau.ac.in

TENDER FOR STUDENTS' MEDICAL INSURANCE SCHEME

...157-/DSW/2025/RPCAU, Pusa

Date: 02/09/2025

Sealed Tender is invited from Insurance Companies (Licensed and Registered with IRDA) dealing with Health Insurance and Accidental death insurance for implementation of Dr. Rajendra Prasad Central Agricultural University, Pusa, Samastipur – 848125, Bihar, Students' Medical Insurance Scheme on Pan India basis.

The tender document and amendment, if any, will be notified on www.rpcau.ac.in. Technical and Financial Bid documents can be downloaded from website of the institute (www.rpcau.ac.in). The technical and financial bids should be sealed by the bidder in separate envelopes duly super-scribed and both these sealed envelopes are to be put in a bigger envelop which should also be sealed and duly super-scribed.

The Technical bids will be evaluated by the Technical Bid Evaluation Committee duly constituted by RPCAU Samastipur. Financial bids of only the technically accepted offers shall be opened before the successful bidders. Following schedule will be observed in this regards:

1.	Tender document upload & available for download	03 /09 /2025
2.	Clarification period	10 /09 /2025 to 12 /09 /2025 till 05.00 pm
3.	Last date of bid submission	23 /09 /2025 till 05.00 pm
4.	Date of opening of technical bids *	25 / 09 /2025
5.	Date of evaluation of Financial Bids *	To be announced

> Complete tender documents should be submitted by Speed Post/ Registered Post at the address mentioned below not later than 5 PM on 23 / 09 /2025. Bids received later than the prescribed date and time will not be considered for evaluation.

Director, Students' Welfare

Dr. Rajendra Prasad Central Agricultural University, Pusa,

Samastipur (Bihar) – 848 125

Email: dsw@rpcau.ac.in

Note: All correspondence/communication on the scheme should be made at the above address only.

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Website: www.rpcau.ac.in

BID DOCUMENTS FOR STUDENTS' MEDICAL INSURANCE SCHEME, RPCAU SAMASTIPUR METHOD OF SUBMISSION OF BID AND OTHER CONDITIONS

The bids are to be submitted in two parts, in sealed covers. Failure to do so would result in rejection of such bids. All bids shall be prepared in English language only. The proposal, complete in all respects shall be submitted by the bidder, must be received by/deposited/delivered to the officials at our Office mentioned below.

Director Students' Welfare.

Dr. Rajendra Prasad Central Agricultural University, Pusa,

Samastipur (Bihar) – 848125

Email: dsw@rpcau.ac.in

The last date for receipt of the bids and time for opening of the Part-I of the bids in the presence of the committee and representatives of the Insurance Companies who may wish to be present to attend the tender opening are mentioned at page 01.

Part-II of the bid of the qualified Insurance Companies will be opened at a later date and the date of opening will be intimated to the short listed parties. Incomplete bids shall be summarily rejected.

PART-I - This should contain documents establishing the requirement of Un-Priced Technical bid. Along with this unconditional acceptance of the General Terms& Conditions as per enclosed Annexure-I is to be submitted by the tenderer.

PART-II - This should contain financial bid as detailed at Annexure-II and is to be submitted by the tenderer in a separate Sealed Cover along with PART-I. PartII bids of only those bidders would be opened who qualify in part I as detailed in section 13.3 of General Terms and Conditions.

Both Parts-I & II in the separate sealed covers shall be duly super scribed at top of the respective cover with the tender number and clearly indicating as PART-I &PART-II only.

The bids should be valid for at least 90 days from the last date of opening of technical bids.

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Amendment of bidding documents:

- At any time prior to the deadline for submission of bids, RPCAU, Samastipur may modify the Bidding documents, by amendment.
- > The amendment will be notified the website and amendments will be binding.

Precautions to be taken while submitting the bidding documents: The bids may be cancelled and not evaluated if, the bidder fails to:

- Clearly mention Technical/Financial Proposal on the respective separate envelops.
- > Seal the envelope properly with the sealing tape.
- Submit both envelopes containing Financial Proposal and Technical proposal together in a large envelope.
- Give complete bids in all aspects.
- > The document should have page numbering and submitted in bind form
- Submit financial bids in the specified Performa.

Note: Incomplete technical and financial bids are liable to be disqualified.

Notification of Award and Signing of Agreement: The selected Insurance Company is to furnish a duly signed Agreement in duplicate within 7 days of declaration of 'award of contract', failing which the contract may be offered to the next bidder in order.

Note: RPCAU, Samastipur reserves the right to amend the terms before entering into the contract.

Director Student's Welfare,

Dr. Rajendra Prasad Central Agricultural University, Pusa, Samastipur (Bihar) – 848 125

Email: dsw@rpcau.ac.in

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Part-I (Un-priced Technical Bid)

Annexure-I

Technical bids would be evaluated by a committee constituted for this purpose. The bidder should satisfy the qualifying requirements as stated below:

1. Qualifying Requirements for the Insurance Companies

- The bidder should be a registered Indian Insurer in accordance with the Insurance Act, 1.1. (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/ Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis.
 - Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by RPCAU, SAMASTIPUR.
- The Insurance Company should be in the Medical Insurance business in India at least for 1.2. five years as on the last date of tender submission.
- The turnover of the company in the medical insurance business during each of the last three 1.3. financial years (FY 2022-23 to FY 2024-25) should have been Rs. 15 Crore or higher.
- The Insurance Company should be having Medical insurance participation in a minimum 1.4. of three government or private institutions/ organizations. Major Institutions here implies at least 1500 insured students/ employee. (Documentary evidence to be furnished).
- Tenderer has to submit declaration along with technical bid (Part-1) stating that they have 1.5. not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years.
- Panel of recognized hospitals in Samastipur/ Muzaffarpur/ Patna, including all major 1.6. specialties (All the hospitals in Annexure VI are in the preferred list).
- 1.7. All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc., across India shall also be eligible for reimbursement/settlement.
- Existing customer base in terms of other major academic institutions, public and private 1.8. sector undertakings etc.
- Coverage of ailments/surgeries etc., requiring one day or more of hospitalization. 1.9.
- Coverage of other procedures/surgeries/ailments etc. that require one day or less of 1.10. hospitalization.
- 1.11. Exclusions (if any) from the reimbursable expenses.
- Ceilings (if any) within the insured amount under individual expense heads (like room rent 1.12. etc.) including the minimum period of pre and post hospitalization expenses covered in the scheme. Note that the pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively.
- Nature of non-empaneled hospitals where expenses are reimbursable in case of emergency 1.13.

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treatment and ceiling if any.

1.14. Any other terms & conditions not included in the factors listed above but look significant to the committee once technical bids are opened.

2. GENERAL TERMS AND CONDITIONS

- 2.1. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
- Not with standing anything stated above, RPCAU Samastipur reserves the right to assess the medical Insurer's capacity and capability to perform the Medical Insurance business should the circumstances warrant or such an assessment is thought to be in the overall interest of RPCAU Samastipur.
- 2.3. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.
- 24. The Institute shall have absolute right to consider or not consider any of the offered / Insurance Company.
- 25. Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
- Each paper of Bid Document must be signed by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of Bid.
- Each page of the bid shall be signed by a representative legally authorized to enter into commitment on behalf of the bidder. Tenders received without signatures shall be summarily rejected.
- 28. Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with RPCAU, SAMASTIPUR and shall include their executors, administrators, and successors and permitted assignees.
- 29. It may be noted that no advisor/broker is involved in that ender.
- 2.10. TPA services being offered by the Insurance Co. should be able to provide a 24x7 telephone facility to cater to all the members.
- 211. Confidentiality of all RPCAU, SAMASTIPUR information/documents to be ensured at all times.
- 2.12. The company must provide a nodal person with his Mobile Number and email address, so that students can be in touch in case of any need.

Technical and Financial Bids

- One copy of technical bid shall be submitted in a separate sealed cover subscribing the Tender No., description of tender clearly indicating Part-I (Un-priced Technical Bid) and containing the forms specified in Part-I along with any required supporting documents.
- One copy of financial bid shall be submitted in a separate sealed cover subscribing the Tender No., description of tender clearly indicating Part-II (Financial bid) and containing the filled forms as specified in Part-II along with any required supporting documents.
- 2.15. This is a two-part tender. On the date and time specified in the tender, Part-I (Un-priced Page 5 of 18

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technical bid) of the offers received will be opened. The Part-II (Financial bid) will be kept sealed and financial bids of only the technically acceptable offers would be opened. Date and time of opening of the financial bids will be intimated separately to the short listed bidders.

- If the bidder desires to be present at the time of opening, he shall depute his representatives 2.16. (not more than two persons) with due authorization for participating in the tender opening.
- Incomplete offers would be summarily rejected. 2.17.
- No extension of time shall be permitted for the collection of Tender Documents and/or 2.18. Tender opening date.
- Any cutting or overwriting should be attested by the tenderer with full signature and seal. 2.19.
- Offers submitted against tender documents only will be considered and the offer shall be 2.20. in the name of the insurer on whose behalf the tender document has been issued. The insurer has to give an undertaking they have submitted their bid as a single entity only and have not formed a consortium for the scheme.
- Any request for clarification received after the stipulated date and time will not be 2.21. considered. RPCAU, Samastipur will issue clarification in writing only if deemed fit.
- While submitting the bid, tenderers are requested to ensure that bids are in compliance to 222 the regulations applicable under various statutes. Any fine, penalty or expenses due to breach arising there on will be borne by the tenderer; RPCAU, Samastipur will bear no financial implication on this account.
- RPCAU, Samastipur takes no responsibility for delays, loss or non-receipt of tender 2.23. documents or any letters sent by post/courier either way and also reserve the right to reject any offer in part or full without assigning any reasons thereof.
- RPCAU, Samastipur shall always be at liberty to reject or accept any offer or offers or part 2.24. thereof at its sole discretion. The submission of offer shall have no cause of action or claim against RPCAU, Samastipur for rejection of offer. The Insurer, whose offer is not accepted shall not be entitled to claim any costs, charges and expenses incidental to or incurred in connection with submission of offer or its consideration by RPCAU, Samastipur, even though RPCAU, Samastipur may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.

3.0 Canvassing, Fraud and Corrupt practices:

Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be.

"Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official. "Fraudulent practice" means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the detriment of the scheme and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the scheme the benefit of free and open competition:

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RPCAU, Samastipur will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.

RPCAU, Samastipur will declare a firm in eligible, either indefinitely or for a stated period of time, to be awarded a contract if it at any time determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.

- 4. The salient features of the policy are as per Annexure-II enclosed.
- 5. The Premium to include cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company. For claims prepared by insurance company but to be reimbursed by RPCAU, Samastipur due to exhaustion of buffer amount, fee per transaction for preparation of claim can be quoted.
- 6. During the validity of the current policy, no revision in premium shall be considered by RPCAU, SAMASTIPUR on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
- The period of insurance contract will be for one year from the effective date of award of 7. contract which may further be extended by one more year on the discretion and review of the Institute. In case the insurance company wants to modify the premium for the extended period i.e., beyond one year, it has to give a notice of at least 4 months prior to the expiry of the current contract period. The terms and conditions regarding the premium may be reviewed in parlance with the norms applicable and enforced by IRDA and regulatory bodies.
- Once assigned the medical insurance for any given period, the insurance company shall have 8. no right to unilaterally terminate the operation of the policy during this period. In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, RPCAU, SAMASTIPUR reserves the right to levy a penalty of 100% on all premiums paid.
- 9. **Bid Evaluation Process:**
- The financial bids must be furnished only as per template in Part-II. All the bids should be 9.1 unconditional. Conditional bids would be summarily rejected.
- RPCAU, SAMASTIPUR may opt for any or none of the policy based on the premium quotes 9.2 received. The evaluation of financial bids shall be done on L-1 basis among all thecompanies that qualify the technical bid. Rates to be quoted are exclusive of the GST. GST applicable shall be as per the prevailing rates. In case of two companies with same premium rates the company which provides higher Insurance Coverage will be selected.
- RPCAU, SAMASTIPUR retains the right to seek clarification after the technical bids are 9.3 opened. A pre-bid conference is scheduled to clarify the tender document clauses. The bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked "acceptable" or "unacceptable" for each of the above mentioned factors (at serial no.1 of Annexure-I). Only those bids that score "acceptable" on all the factors would be considered to have passed the technical screening. The decision of the evaluation committee in this regard would be final.
- 9.4 Not with standing anything contained in this document, the acceptance of tender will rest with RPCAU, SAMASTIPUR and RPCAU, SAMASTIPUR reserves full right to reject any

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or all tenders without assigning any reason what so ever.

- 9.5 The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.
- 9.6 Currency for financial bids and payments shall be made in Indian Rupees only.

10. Action against the Tenderer

Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

11. Disputes

In respect of all tender conditions, and / or any matter connected therewith the decision of RPCAU, SAMASTIPUR shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Samastipur Courts only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and RPCAU, SAMASTIPUR will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

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ANNEXURE-II

SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY

- The Policy shall cover hospitalization as indoor patient as well as other 1. surgeries/procedures etc. that do not require hospitalization but are generally covered by health insurance policies as day care procedures. The day care procedures treatment such as Dialysis, Radiotherapy, K wire fixation, etc. should be covered under this policy.
- 2. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility. The list of Hospitals in Samastipur must be included as in Annexure VI.
- Financial and technical bid should include information on which of these are empaneled by 3. the Insurance company. The Bills of Hospitals already recognized for treatment by RPCAU, SAMASTIPUR in Samastipur shall be eligible for reimbursement/settlement by the Insurer. All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/ municipal bodies/ private hospitals etc across India shall also be eligible for reimbursement/settlement.
- Any student referred to an outside specialist doctor for consultation or a pathology test, 4. the expenditure thereon shall also be eligible for re-imbursement under this policy.
- The scheme has to necessarily cover all pre-existing illnesses of the insured students. 5.
- In case the insured obtains treatment from a non-network hospital during emergency, the 6. claim shall be reimbursed as per terms of the contract.
- For all claims (other than cashless ones) the claim would be expected to be submitted to the 7. insurance company either by the hospital where the treatment is done or by student within 30 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% per month on the reimbursement amount has to be paid by Insurance Company to the Student for any delay in reimbursement.
- 8. The insurance company shall arrange to issue membership card to each insured person directly at their cost. The insurance company needs to ensure that any student with their valid identity card issued by RPCAU SAMASTIPUR should get treatment for all emergency cases at various network hospitals without any difficulty.
- 9. Exclusions: Exclusions, if any, should be clearly specified by the insurance company as part of the technical bid.

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ANNEXURE-III

DECLARATION

I,	
hereby certify that all the inform	nation and data furnished by me with regard to this tender
specification	are true and complete to the best of my
knowledge. I have gone throug to comply with the requirements	gh the specification, conditions and stipulations in detailsand agrees and intent of specification.
I, further certify that I am the	e duly authorized representative of the under mentioned tenderer
I, further certify that my comparpart in the tender.	ny meets all the conditions of eligibility criteria laid down to take
I, further specifically certify that in minimum three institutions/ o	my company meets/is having group Medical Insurance participation rganizations etc in the last five years. (Clause 1.4 of Annexure I).
I, further certify that my compan Institutional Agency/ Govt. Dep 1.5 of Annexure I).	by has not been Black Listed/ De Listed or put toany Holiday by any partment/ Public Sector Undertaking in the last three years. (Clause

(Signature of the Tenderer)

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ANNEXURE-IV

CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDA GUIDELINES

I <u>,</u>		
certify that our offer no	dated	hereby
tender Nodoe guidelines. I further confirm that in the event of di line with IRDA Guidelines and RPCAU, SAMA cancellation of the Policy or any claim becomes subs out of this shall lie squarely on us.	es not amount to a sclosure at a later stage	against ny breach of IRDA that the sameare not in disadvantage or face whole liabilities arising
I, further certify that I am the duly authorized represe above.	entative of the Insurer an	d competent to agree as
Signature of the Tenderer)		

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ANNEXURE V

AGE PROFILE OF STUDENTS' WHO HAVE OPTED FOR MEDICAL INSURANCE.

Age Demography (as per previous year Data)	Students (In Nos.)	
17-35 Years	1550	

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ANNEXURE -VI

LIST OF HOSPITALS AVAILABLE IN PATNA/ SAMASTIPUR/ MUZAFFARPUR

1 Paras HMRI Hospital, Patna 2 Ruban Hospital, Patna 3 Ford Hospital, Patna 4 Medanta Jaiprabha Super Specialty Hospital, Patna 5 Mediversal Hospital, Patna Medicana Hospital, Samastipur 6 7 Kamla Emergency and Multispecialty Hospital, Samastipur. 8 Xxxxxxx 9 Xxxxxxxx 10 Xxxxxxxx 11 XXXXXXX

Apart from the preferred hospitals of Samastipur, Insurance coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc across India shall also be eligible for reimbursement/settlement.

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Part-I (Un-priced Technical Bid)

Format for submitting technical bid The technical bid consists of three parts.

- > Part I (Un-priced Technical Bid): General qualifying criteria as listed in Sr.no. 1 of Annexure I. Bidder should support documentary evidence to support their claims.
- > Part I B: This is the checklist of essential conditions to be satisfied as per RPCAU, Samastipur requirements.
- > Part I C: Technical Bid Details (Reference to documentation to evaluate technical bids

- Sr.no. 1 of Annexure I)

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Part I (Contd.)

Part I B: Checklist of Essential Conditions

Please ensure acceptance of the following conditions by checking 'yes" against each of them

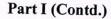
S.No.	Item	Check
1	Coverage for pre-existing diseases/conditions without any waiting time	
2	The pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively	
3	Cashless facility up to the assured amount in all panel hospitals	

(Signature of the Tenderer)

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Part I C: Criteria for Technical Evaluation

Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend on the following ten factors. Either supply separate annexures to your technical bid document or specifically indicate which section of your tender document explicitly addresses these.

S.No.		Yes/No	Reference page No.	Remarks
1	Panel of recognized hospitals in Samastipur including all major specialties (All the hospitals in Annexure VI are in the preferred list and your bid should specifically indicate which of them are empaneled).		140.	
2	All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/ municipal bodies/ private hospitals etc across India shall also be eligible for reimbursement/settlement.			
3	Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.			
4	Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.			
5	Coverage of other procedures/surgeries/ailments etc that require day careprocedures.			
6	Exclusions (if any) from the reimbursable expenses.			
7	Ceilings (if any) within the insured amount under individual expense neads(like room rent etc.).			
8	Treatment of chronic diseases/lifestyle covered under the policy			V 2 2 2 2
I	f yes, provide list of diseases			
	Nature of non-empaneled hospitals where expenses are eimbursablein case of emergency treatment.			

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1	Are the following ailments covered under the policy			
	(a) Sports injuries, bites and sting cases			
	(b) Bronchial Asthma cases			
	(c) COPD patients and COPD patients on ventilator cases			
	(d) Pregnancy under medical condition cases			
	(e) Investigation for cancer like PET scan cases			
	(f) Chemotherapy and radiotherapy in long term	,		
	treatment (daycare procedure)			
	(g) Gamma Knife treatment for brain tumor cases			
	(h) Trauma for all injury cases			
	(i) Oncology care cases			
12	Facilities such as ventilator and other life support services covered inICU/CCU/NICU			
13	Maximum age of coverage given in the bid			
14	Are extraneous charges made by hospitals like nursing charges, diet feesetc. covered		36	
15	Are domiciliary expenses covered			
16	Does alternate referral during the course of action covered			
17	Are psychiatric disorders covered			
18	Will the Insurance Company send their representatives at least once in aweek to RPCAU, Samastipur for collection of claims and timely settlement?			
17	Other terms & conditions not included in the factors listed above.			

(Signature of the Tenderer)

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FINANCIAL BID

FOR

DR. RAJENDRA PRASAD CENTRAL AGRICULTURAL UNIVERSITY, PUSA, SAMASTIPUR.

MEDICAL INSURANCE SCHEME

Please quote the Health Insurance and accidental death insurance premium in following format:

Coverage (in INR)	Premium (in INR)
Rs. 80 thousand for Health Insurance +	
Rs. 5.00 Lakh accidental death insurance	
Rs. 01 Lakh for Health Insurance +	
Rs. 5.00 Lakh accidental death insurance	
Rs. 1.25 Lakh for Health Insurance +	
Rs. 5.00 Lakh accidental death insurance	

Note: Total premium to be quoted to exclude GST. GST at prevailing rates would be added to this amount.

Apart from the premium amount please quote the following. Note these factors would not be used for evaluating the lowest bidder.

(Signature of the Tenderer)

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Our