

ADDENDUM DATED 15.07.2022

Consequent upon the Pre-Bid meeting held on 14/07/2022 in reference to Tender No. IIT (BHU)/ACD/MIS/2022-23 dated 04.07.2022 for Indian Institute of Technology (BHU) Students' Medical Insurance Scheme, the following additional information is being made available for all the prospective bidders:

i. Last policy terms and conditions (Coverages)

- * Pre/Post Hospitalization covers for 30/60 days respectively.
 - * Cashless and Reimbursement Policy.
 - * Pre-Existing Diseases exclusion waiver waived for all, First 30 Days Exclusion waiver waived for all. 1st Year exclusion waiver waived for all.
 - * Employees shall be covered from DOJ subject to availability of sufficient CD balance being maintained with insurer.
 - * Mid term increase in SI is not allowed.
 - * Addition/deletion shall be done on prorata basis once in a month only subject to data being provided to us by 15th of succeeding month.
 - * The policy excludes treatment with or coverage of Cochlear Implant Procedure, Femtolaser, Retrograde intra renal surgery, Quantum magnetic resonance therapy, Toric Lens covered upto 30,000/- per eye, Holter monitoring unless otherwise specifically covered as per Policy Schedule
 - * External Congenital diseases covered for Life threatening conditions: -1. inguinal and abdominal Hernia 2. Casudal Regression Syndrome 3. Imperforate Anus 4. Spina Bifida 5. Congenital Cataract 6. Biconal Cranio Synthesis. Above will be consider as life threatening and can be covered. Other conditions will be out of scope of the policy.
 - * Pre Natal Period would mean period during pregnancy from conception till birth and Post Natal would mean up to six weeks from date of delivery. Only hospitalization expenses are allowed under this benefit
 - *No individual can be covered more than once in the policy? specifically if an employee and spouse are working for the same organization both cannot cover each other. In case at the time of claim it is found that the member is covered more than once, a deletion endorsement (without any refund) of such member will be effected to ensure he/she is covered only once.
 - *For all admissible claims where treatment is taken at hospitals/nursing homes which are not in the list of network hospitals empaneled by the Company/Administrator, insured person shall bear 10% of the eligible admissible claim.
 - *Administration/ Registration/ Service Charges & Misc. Charges are not payable
 - *Minimum age at entry for Student is 15 years and Maximum age 64 years.
 - *9 months waiting period-waived for all
- Congenital internal disease cover Covered for within floater SI. External Congenital covered for Life Threatening Conditions
- *Ambulance Charges-Covered upto Rs 1000 per family
 - *Corporate Buffer Annual limit: Rs. 10,00,000/-, subject to restriction of maximum per student:Rs. 50,000/-. Corporate buffer cannot be utilized for non-allopathic treatment. Utilization of corporate buffer limit shall be allowed after exhaustion of base sum insured.
 - *Room Rent Capping 2% of SI per day for hospital stay in non ICU room and 6% of SI per day for hospital stay in ICU. In an event of Hospitalization into ICU or non ICU room at rates exceeding the aforesaid limits, the reimbursement/ payment of all other expenses incurred at the hospital, with the exception of cost of medicine and implants, shall be made in the same proportion as the admissible room rate per day bears to the actual room rate per day (including but not limited to boarding and nursing expenses).
 - *Genetic Disorder 25% of Individual or Family SI Limit or Rs. 2 Lakhs per insured whichever is lower subject to available Balance SI. Corporate Buffer not to be utilized for these claims
 - *HIV/AIDS/Mental Illness 10% of Individual or Family SI limit or Rs 1 lac per insured whichever is lower subject to available balance Sum insured. Corporate Buffer not to be utilized for above ailments/ Procedure.

Advance Procedures

Covered wherever Medically Indicated either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured for below mentioned procedure-

- 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 - (Intra Operative Neuro Monitoring)
- L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered Corporate Buffer not to be utilized for above ailments/ Procedure

*Treatment for Refractive Error Covered with refractive error +/- 7.5

* Coverage applicable is as per the benefit chart, annexure A attached along with.

ANNEXURE 'A' (Category Chart)

Group	SI 50 K
Covers	LIMITS
Family Definition	Individual option SELF.
Type of Cover	Individual
Sum Insured	50,000.00
CORPORATE BUFFER	Maximum limit : 1,000,000.00 Per Member : 50,000.00
IN-PATIENT	Maximum limit : 50,000.00
CONGENITAL DISEASE	Maximum limit : 50,000.00
PRE-EXISTING DISEASE	Maximum limit : 50,000.00
BED LIMIT	Maximum limit : 1,000.00
INTENSIVE CARE UNIT	Maximum limit : 3,000.00
AMBULANCE ONLY	Maximum limit : 1,000.00
First year exclusion waiver	Yes
30 Days exclusion waiver	Yes
Pre Hospitalization	Yes 30.0 day(s)
Post Hospitalization	Yes 60.0 day(s)
COPAY	Yes, Network copay : 0.0% & Non-Network copay :10.0%

ii. Last Policy Claims Details

CLAIM_NO.	CLAIMEN TRY DATE	MEMBER ID	INSURED_NAME	AGE	GENDER	ADMISSION_DATE	DISCHARGE_DATE	SI	FINAL_AMT	STATUS	DOCTORS_OPINION	LOCATION
144112122 274057	28-Jul-2021	SBIG144 1806150 8IITBV		28	M	17-Jul-2021	20-Jul-2021	50000	35121	Claim Settled	27yr/m diagnosed with dengue fever underwent medical management with platelet transfusion.	PUNE
144921224 62785	07-Oct-2021	SBIG144 1812302 4IITBV		22	M	24-Sep-2021	29-Sep-2021	50000	23539	Claim Settled	A 21 YEAR PATIENT ADMITTED UNDER DIAGNOSIS OF DENGUE FEVER MEDICALLY. Dengue fever classical dengue	AHMEDABAD
144222122 536817	25-Oct-2021	SBIG144 1916500 4IITBV		20	M	16-Oct-2021	21-Oct-2021	50000	9486	Claim Settled	19Yr/m diagnosed as dengue fever with thrombocytopenia underwent medical management. Dengue fever classical dengue,	KANPUR
144132122 738205	31-Dec-2021	SBIG144 1916203 9IITBV		25	M	03-Nov-2021	09-Nov-2021	50000	29620	Claim Settled	A CASE OF DENGUE FEVER /DENGUE SEROLOGY POSITIVE - MEDICAL MANAGEMENT . COPAY 10%	COIMBATORE
144432122 375871	25-Aug-2021	SBIG144 1704509 6IITBV		22	M	10-Jul-2021	13-Jul-2021	50000	32195	Claim Settled	21yr/m admitted with h/o fall from bike diagnosed as case of fracture 5th metatarsal & dislocation of joint underwent open reduction & k-wire fixation.	PATNA
144382122 290007	05-Aug-2021	SBIG144 1812150 9IITBV		27	M	20-Jul-2021	23-Jul-2021	50000	45000	Claim Settled	25YR/M, CASE OF FRACTURE RIGHT TIBIA - CRIF	LUCKNOW
144421227 64641	10-Jan-2022	SBIG144 1812150 9IITBV		27	M	20-Jul-2021	23-Jul-2021	50000	5000	Claim Settled	25YR/M, CASE OF FRACTURE RIGHT TIBIA - CRIF	LUCKNOW

iii. Last Policy Premium paid per student excluding GST:- Rs. 275/- + GST

iv. No. of students covered during last policy and age profile:- 7203 students with approximate age – profile between 18 to 35 years. Spouse of students are not covered under the last expired policy.

There is no change in the already published tender document.

