



Pre-bid Meeting held on 24-04-2025 at 16:00 hours

Tender No.: IIT(BHU)/ACD/MIS/2024-25 dated: 15.04.2025

QUERIES AND CLARIFICATIONS

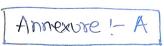
S.No.	Query	Clarification
1.	Kindly confirm whether this is a renewal of the existing policy or if IIT BHU is opting for medi-claim insurance for the student first time.	Existing policy has different terms and conditions while a new tender has been floated with changed terms and conditions.
2.	Additionally, provide the claims dump in Excel format and the inception policy copy for the last 3 years.	Claims dump is excel format is attached as Annexure "A".
3.	Whether TPA is mandatory?	In-house person is also allowed as resource person for expediting facilitating the claim settlement process.
4.	Any sub-limit for disease?	No sub-limit for disease.

The closing date and time of the tender is 07/05/2025 / 04:00 PM

All other Terms and Conditions of the Tender remains unchanged.

Sd/-

Dean of Student Affairs, Indian Institute of Technology (Banaras Hindu University), Varanasi– 221005, E-mail: <u>dosa@itbhu.ac.in</u>



2022-23

			Annexure !- A		
<i>.</i> *	2022-2	3			
Policy Number		0 - New Destand	Policy From	21/11/2022	
Policy Run Days	365	Policy Period	Policy upto	20/11/2023	
Inception Lives	7,714	Inception Premium		18,43,516	
Lives Added	0	Additional Premium		0	
Lives Deleted	0	Deletion Premium		0	
Present Lives Covered	7,714	Current Total Premium		18,43,516	
		Premium Type	FULL PREMIUM		

	CORPORAT	E PREMIUM VS CLAIMS RATIO	
Earned Premium	18,43,516	Premium Per Life (Per Capita Premium)	239
incurred Amt IPD	2,88,123	Incurred Amt OPD	0
Claim Frequency IPD	0%	Average Claim Size - IPD	26,193
Claim Frequency OPD	0%	Average Claim Size - OPD	0
Claim Ratio (Actual) - IPD	16%	Claim Ratio (Pro-rata) - IPD	16%
Claim Ratio (Actual) - OPD+IPD	the second s	Claim Ratio (Pro-rata) - OPD+IPD	16%
CORPORATE FLOAT SUM INSURED ALLOTTED			20,00,000
CORPORATE FLOAT SUM INSURED UTILISED			23,289
BALANCE AMOUNT OF CORPORATE FLOAT SUM INSURE	D		19,76,711

				CLAIMS REPORTE	D SUMMARY				
Type of Claims	e of Claims Cashless		Reimbu	rsement	0	PD		The law of the inter	
Claims Status	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims	Total No. of Claims	Total Amt of Claims	
Paid	6	1,75,427	5	1,12,696	0	0	11	2,88,123	
Declined	3	1,40,000	7	1,97,642	0	0	10	3,37,642	
Outstanding	0	0	0	0	0	0	0	0	
Reported	9	3,15,427	12	3,10,338	0	0	21	6,25,765	

				CLAIMS PAID	SUMMARY			
Claims Status	Cast	nless	Reimbu	rsement	0	PD	Total No. of Claims	Total Amt of Claims
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims	Total No. of Claims	rotal Anic Of Claims
Paid Main	б	1,50,043	5	1,12,696	0	0	11	2,62,739
Paid Pre Post	2	25,384	0	0	0	0	2	25,384
Total	6	1,75,427	5	1,12,696	0	0	11	2,88,123

			CLAI	MS DECLINED SUN	IMARY			
Claims Status	Cas	hless	Reimbu	Reimbursement		PD	Total No. of Claims	Total Amt of Claims
Claims Status	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims	Jotal No. of Clarins	Total Ant of Clarins
Rejected Main	0	0	7	1,97,642	0	0	7	1,97,642
Rejected Pre Post	1	34,367	0	0	0	0	1	34,367
Deficient, Closed Main	0	0	0	0	0	0	0	0
Deficient, Closed Pre Post	0	0	0	0	0	0	0	0
Total	0	34,367	7	1,97,642	0	0	7	2,32,009

CASHLESS DENIAL SUMMARY										
Cashless Request Denied	3	1,40,000	0	0	0	0	3	1,40,000		
Cashless Request Closed	0	0	0	0	0	0	0	0		
Total	3	1,40,000	0	0	0	0	3	1,40,000		

			CLAII	VIS OUTSTANDING	SUMMARY			and the second second second
		hless		Reimbursement		PD	Total No. of Claims	Total Amt of Claims
Claims Status	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims	Totat No. of claims	Total Amt of Claims
Processed	0	0	0	0	0	0	0	0
Under Deficiency	0	0	0	0	0	0	0	0
Under Process	0	0	0	0	0	. 0	0	0
Bills Not Received	0	0	0	0	0	0	0	0
Pre Post	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

13

2023-24

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Pol Xy Number			Dellas Destad	Policy From	21/11/2023		
Policy Run Days		36	Policy Period	Policy upto	20/11/2024		
Inception Lives		8,06	Inception Premium		18,46,656		
Lives Added		(DAdditional Premium		0		
Lives Deleted		(Deletion Premium		0		
Present Lives Covered		8,064	4 Current Total Premium		18,46,656		
			Premium Type	FULL PREMIUM			
		CORPORATE PRE	MIUM VS CLAIMS RATIO				
Earned Premium		18,46,656	Premium Per Life (Per Capita Premi	ium)	229		
Incurred Amt IPD		48,168	Incurred Amt OPD				
Claim Frequency IPD		0%	Average Claim Size - IPD		0		
Claim Frequency OPD		0%	Average Claim Size - OPD		0		
Claim Ratio (Actual) - IPD		3%	Claim Ratio (Pro-rata) - IPD		3%		
Claim Ratio (Actual) - OPD+IPD			Claim Ratio (Pro-rata) - OPD+IPD				
CORPORATE FLOAT SUM INSURED ALL	OTTED				0		
CORPORATE FLOAT SUM INSURED UTI	LISED				0		
BALANCE AMOUNT OF CORPORATE FL	OAT SUM INSURED				0		

				CLAIMS REPORTE	D SUMMARY				
Type of Claims	Casi	Cashless Reimbursement		0	PD	Total No. of Claims	Total Amt of Claims		
Claims Status	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims	Total No. of claims	Total Ante of craning	
Paid	0	0	2	48,168	0	0	2	48,168	
Declined	1	5,43,308	0	0	0	0	1	5,43,308	
Outstanding	0	0	0	0	0	0	0	0	
Reported	1	5,43,308	2	48,168	0	0	3	5,91,476	

	CLAIMS PAID SUMMARY												
Claims Status	Cashless		Reimbursement		OPD		Total No. of Claims	Total Amt of Claims					
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims	rotur ito, or croining	Fordi print of crossie					
Paid Main	0	0	2	48,168	0	0	2	48,16					
Paid Pre Post	0	0	0	0	0	0	0	l					
Total	0	0	2	48,168	0	0	2	48,168					

			CLAI	MS DECLINED SUM	IMARY			
		hless	Reimbursement			PD	- Total No. of Claims	Total Amt of Claims
Claims Status	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims	Totar No. of clamis	Total Ant of Clarins
Rejected Main	0	0	0	0	0	0	0	0
Rejected Pre Post	0	0	0	0	0	0	0	0
Deficient, Closed Main	0	0	0	0	0	0	0	0
Deficient, Closed Pre Post	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

CASHLESS DENIAL SUMMARY											
Cashless Request Denied	1	5,43,308	0	0	0	0	1	5,43,308			
Cashless Request Closed	0	0	0	0	0	0	0	0			
Total	1	5,43,308	0	0	0	0	1	5,43,308			

		and the second	CLAII	VIS OUTSTANDING	SUMMARY			ALT NO BOOM
Claims Status	Casl	Cashless		Reimbursement		PD	Takal Na af Claime	Tatal And of Chilms
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims	- lotal No. of Claims	Total Amt of Claims
Processed	0	0	0	0	0	0	0	0
Under Deficiency	0	0	0	0	0	0	0	0
Under Process	0	0	0	0	0	0	0	0
Bills Not Received	0	0	0	0	0	0	0	0
Pre Post	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

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1					Calmy Server	11/11/2014			
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		and the second second sector first sector of the second seco							
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Gar Hand Amt IFD		0	Incurred Arit (JPD						
is millequency IPD	dan ta anti-anna an ta ta ta ta ann ann ann an ta	0%	Average Claim Size IPD				-		
0.80		094	Average Claim Site OPD						

(Laim Frequency OPD Claim Frequency OPD Claim Ratio (Actual) - TPD Claim Ratio (Actual) - OPD+TPD CDRPORATE FLOAT SUM INSURED ALLOTTED CORPORATE FLOAT SUM INSURED UTILISED BALANCE AMOUNT OF CORPORATE FLOAT SUM INSURED 0% Claim Ratio (Pro rata) - IPD 0% Claim Ratio (Pro-rata) - OPD+IPD

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CLAIMS REPORTED SUMMARY

					and the second			
Type of Claims	Cast	hless	Reimbursement		OPD		Total No of Claims	Total Amt of Claims
Claims Status	No of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims		
Paid	0	. 0	Ó	0	0	0	0	()
Dealland	0	0	0	0	0	0	0	0
Declined	0	0		-	0	0	0	0
Outstanding	0	0	0	U		0	0	8
Reported	0	0	0	0	0	0		L

				CLAIMS PAID	SUMMARY			
	Cast	Cashless Reimbu		Reimbursement OP		PD	Total No of Claims	Total Amt of Claims
Claims Status	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims		
aid Main	0	0	D	0	0	0	0	
aid Pre Post	0	0	0	0	0	0	0	
otal	0	0	0	0	0	0	0	

			CLAII	MS DECLINED SUM	IMARY			print and a second s
Claims Status	Cashless		Reimbursement		OPD		Total No. of Claims	Total Amt of Claims
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims		
Rejected Main	0	0	0	0	0	0	0	0
Rejected Pre Post	0	0	0	0	0	0	0	Ø
Deficient, Closed Main	0	0	0	0	0	0	0	Q
Deficient, Closed Pre Post	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

CASHLESS DENIAL SUMMARY											
Cashless Request Denied	0	0	0	0	0	0	0	0			
Cashless Request Closed	0	0	0	0	0	0	0	0			
Iotal	0	0	0	0	0	0	0	a			

	Service and the service of the servi		CLAIR	VIS OUTSTANDING	SUMMARY			and the second second
Claims Status		Cashless		Reimbursement		PD	Total No. of Claims	Total Amt of Flaims
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims		
Processed	0	0	0	0	0	0	0	6
Under Deficiency	0	0	0	0	0	0	0	(
Under Process	0	0	0	0	0	0	0	
Bills Not Received	0	0	0	0	0	0	0	
Pre Post	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	

33