

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 in 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: [dosa@itbhu.ac.in](mailto:dosa@itbhu.ac.in)

2022-23

Policy Number		Policy Period	Policy From	21/11/2022
Policy Run Days	365	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	

CORPORATE PREMIUM VS CLAIMS RATIO			
Earned Premium	18,43,516	Premium Per Life (Per Capita Premium)	239
Incurrd Amt IPD	2,88,123	Incurrd 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	16%	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 INSURED			19,76,711

CLAIMS REPORTED SUMMARY							
Type of Claims	Cashless		Reimbursement		OPD		
Claims Status	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	Total No. of Claims
Paid	6	1,75,427	5	1,12,696	0	0	11
Declined	3	1,40,000	7	1,97,642	0	0	10
Outstanding	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	Cashless		Reimbursement		OPD		
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	Total No. of Claims
Paid Main	6	1,50,043	5	1,12,696	0	0	11
Paid Pre Post	2	25,384	0	0	0	0	2
Total	6	1,75,427	5	1,12,696	0	0	11
							2,88,123

CLAIMS DECLINED SUMMARY							
Claims Status	Cashless		Reimbursement		OPD		
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	Total No. of Claims
Rejected Main	0	0	7	1,97,642	0	0	7
Rejected Pre Post	1	34,367	0	0	0	0	1
Deficient, Closed Main	0	0	0	0	0	0	0
Deficient, Closed Pre Post	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
Cashless Request Closed	0	0	0	0	0	0	0
Total	3	1,40,000	0	0	0	0	3
							1,40,000

CLAIMS OUTSTANDING SUMMARY							
Claims Status	Cashless		Reimbursement		OPD		
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	Total No. of Claims
Processed	0	0	0	0	0	0	0
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
							0



2023-24

Policy Number		Policy Period	Policy From	21/11/2023
Policy Run Days	366		Policy upto	20/11/2024
Inception Lives	8,064	Inception Premium		18,46,656
Lives Added	0	Additional Premium		0
Lives Deleted	0	Deletion Premium		0
Present Lives Covered	8,064	Current Total Premium		18,46,656
		Premium Type	FULL PREMIUM	

CORPORATE PREMIUM VS CLAIMS RATIO				
Earned Premium	18,46,656	Premium Per Life (Per Capita Premium)		229
Incurred Amt IPD	48,168	Incurred Amt OPD		0
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	3%	Claim Ratio (Pro-rata) - OPD+IPD		3%
CORPORATE FLOAT SUM INSURED ALLOTTED				0
CORPORATE FLOAT SUM INSURED UTILISED				0
BALANCE AMOUNT OF CORPORATE FLOAT SUM INSURED				0

CLAIMS REPORTED SUMMARY								
Type of Claims	Cashless		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	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		
Paid Main	0	0	2	48,168	0	0	2	48,168
Paid Pre Post	0	0	0	0	0	0	0	0
Total	0	0	2	48,168	0	0	2	48,168

CLAIMS DECLINED 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		
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

CLAIMS OUTSTANDING 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		
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

2/3

9021-25

Policy Number		Policy Period	12/11/2024
Policy Run Days	164	Policy Type	20/11/2025
Reception Level	0.00%	Reception Premium	19,71,500
Level Added	0	Additional Premium	0
Level Deleted	0	Deletion Premium	0
Current Level Covered	0.00%	Current Total Premium	19,71,500
		Premium Type	OPD+AS+NET+PREMIUM

CORPORATE PREMIUM VS CLAIMS RATIO			
Expected Premium	150000 Premium Per 1000000 Capital Premium		150000
Incurred Amt IPD	0 Incurred Amt OPD		0
Claim Frequency IPD	0% Average Claim Size IPD		0
Claim Frequency OPD	0% Average Claim Size OPD		0
Claim Ratio (Actual) - IPD	0% Claim Ratio (Pro-rata) - IPD		0%
Claim Ratio (Actual) - OPD+IPD	0% Claim Ratio (Pro-rata) - OPD+IPD		0%
CORPORATE FLOAT SUM INSURED UTILISED			0
CORPORATE FLOAT SUM INSURED ALLOTTED			0
BALANCE AMOUNT OF CORPORATE FLOAT SUM INSURED			0

CLAIMS REPORTED SUMMARY							
Type of Claims	Cashless		Reimbursement		OPD		Total No. of Claims
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	
Paid	0	0	0	0	0	0	0
Declined	0	0	0	0	0	0	0
Outstanding	0	0	0	0	0	0	0
Reported	0	0	0	0	0	0	0

CLAIMS PAID SUMMARY							
Claims Status	Cashless		Reimbursement		OPD		Total No. of Claims
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	
Paid Main	0	0	0	0	0	0	0
Paid Pre Post	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0

CLAIMS DECLINED SUMMARY							
Claims Status	Cashless		Reimbursement		OPD		Total No. 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
Rejected Pre Post	0	0	0	0	0	0	0
Deficient, Closed Main	0	0	0	0	0	0	0
Deficient, Closed Pre Post	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0

CASHLESS DENIAL SUMMARY							
Cashless Request Denied	0	0	0	0	0	0	0
Cashless Request Closed	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0

CLAIMS OUTSTANDING SUMMARY							
Claims Status	Cashless		Reimbursement		OPD		Total No. of Claims
	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
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