



TECHNICAL BID FOR GROUP MEDICAL COVER(GMC)

* Please respond to the below specifications as appropriate, by indicating YES/NO or with remarks. Mark YES only if the specification / benefit can be provided by you at no additional cost to our existing policy premiums. However, if any specific enhancement or addition is possible with a cost increase, the same must be mentioned in remarks.

(NOTE : NO FINANCIAL QUOTATIONS MUST BE MENTIONED IN THIS BID AND WILL LEAD TO IMMEDIATE DISQUALIFICATION) FINAL DATE FOR SUBMISSION OF THIS BID IS 15TH FEB 2021

VENDOR NAME:				
SR.NO	SPECIFICATION	YES*	NO	REMARKS
1	Coverage for FIP Member + option to include Family Members : ["Family Member" definition should include upto 8 (1 + 7) members, comprising ,Siblings, Mother,Father,Mother-in-law,Father-in-law,Spouse,Dependent children upto 30 years.]			
2	Premium reduction for members who do not have cover for parents, as compared to present policy premium table. (Current policy premium is too high for members who have not covered parents/in-laws)			
3	No capping for Coronary Artery Bypass Grafting (CABG) /Cardiac ailments			
4	Capping of maximum age for Parents/In- laws to 85 years for new enrolments. Current age limit of 90 years for Parents /In - laws to continue for currently enrolled members			
5	Removal of Rs.10 lakhs of hospitalisation limit			
6	No Co Payment for enrolled FIP Members/Spouse & children (i.e. Removal of current Co-pay of 10 %)			
7	Room / ICU Rent			
	Sum Insured / Room Rent / ICU Rent			
	INR 10 LAKHS / INR 8,000/- / INR 11,000/-			
	INR 25 LAKHS / INR 12,000/- / INR 17,000/-			



FEDERATION OF INDIAN PILOTS

SR.NO	SPECIFICATION	YES*	NO	REMARKS
8	Option to Include, as an add-on, dependent sibling / children who have special needs and permanent disability.(No age limit on the same)			
9	Add-on of maternity benefits			
10	Pre/post Hospitalisation cover (Post 90 Days)			
11	Cooling / Waiting period for new entrants(90 Days and 9 Months for Pregnancy)			
12	No Exclusion for Pre-existing diseases after satisfying point no 11.			
13	Room Rent slab for ICU/Non-ICU/Single/Double occupancy/General Ward. List to be provided along with Technical Bid, for all Metros (Class A / Tier I Cities)			
14	List of capping of certain surgeries/procedures, if any. To be provided along with Technical Bid.			
15	Geographical scope of coverage (List to be provided with list of Major cities along with Technical Bid)			
16	List of exclusions of materials and consumables. To be provided along with Technical Bid.			
17	Inclusion of psychiatric ailments			
18	Road Ambulance Cover			
19	Cover for other emergency transportation including Air Ambulance/ Stretcher Case upto 3 Seats in a commercial Aircraft			
20	Conflict and Disaster Coverage : Especially Acts of Terror & Natural Disaster or Calamity			



FEDERATION OF INDIAN PILOTS

SR.NO	SPECIFICATION	YES*	NO	REMARKS
21	Critical Illness add on			
22	Coverage for Cosmetic surgery for specific medical requirements such as a part of Cancer, Accident and Burn Treatment			
23	Domicillary Hospitalization, if the insured cannot be transferred to hospital or if hospital bed is not available			
24	Draft Term Sheet / Policy wording to be shared and finalized before the financial bid			
25	Any Special Clauses or benefits which you can offer (for e.g. Access to Exclusive Rates for World wide Travel Insurance for Members)			