



The Institution of Engineers (India)

AN ISO 9001 : 2015 CERTIFIED ORGANISATION
(ESTABLISHED 1920, INCORPORATED BY ROYAL CHARTER 1935)
8 Gokhale Road, Kolkata-700 020

A Century of Service to the Nation

SP/T-1849

Date :15.09.2025
Due Date :07.10.2025

NOTICE INVITING TENDER

Sub: Group Medclaim Floater Policy for Employees and their dependents

Dear Sir,

The Institution of Engineers (India) invites quotations for 'Tailor-made Group Medclaim Floater Policy' for its employees including their dependents for one year commencing from 20 November 2025.

Please quote taking into consideration the following inputs:

1. Rs.5,00,000.00 on floater basis (per family per annum).
2. **Super Top UP Cover**
 - a. Shall cover the aggregate medical expenses in a policy year once the cumulative expenses for multiple claims cross the deductible limit i.e. the coverage of base policy (Rs.5,00,000.00)
 - b. The employee can also opt for an additional top-up cover to suit his/her requirements.
 - c. The bidder have to submit the quotation for super top up premium for 2 Lakh, 3 Lakh and 5 Lakh i.e. super top up coverage amount shall be chosen by the employee(s) as per their requirement.
 - d. The premium of the Super top up policy will be paid by the interested Employee through IEI to the Insurance Company with which the IEI will have the base / Master insurance policy.
 - e. The commencement and expiry date of the super top up cover policy is identical to the base / Master policy.
 - f. The terms & conditions of Super top up Policy and the benefits covered is identical to the cover of the base policy for staff.
 - g. The opportunity for existing employees to enrol in the super top-up coverage will extend for a duration of 60 days starting from the inception of the base policy. However, for new employees, the eligibility for super top-up coverage will be applicable for a period of up to 60 days on pro-rata basis from their date of joining, provided that the remaining duration of the base policy is at least 180 days.

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- h. The Super top up policy is totally voluntary in nature and the staff is at a liberty to opt for the same. **IEI shall not guarantee any minimum subscription commitment for the super top up cover.**
- i. For the employee who have opted super top up insurance his/her sum assured shall be considered at Rs 5,00,000.00 (i.e. base/master insurance amount) plus super top up insurance amount during the tenure of the policy period effective from the date of super top up opted. The total sum assured shall be used on floater basis (per family per annum).
- 3. Age limits of 80 years of parents of the employees for coverage shall be waived.
- 4. All pre-existing diseases shall be covered from day 1.
- 5. Congenital external and/or internal diseases shall be covered.
- 6. a) There shall be no capping on any ailments.
b) All modern treatment (list of modern treatment as per IRDA Guidelines) to be covered without any sublimit.
- 7. There shall be no waiting period for any disease.
- 8. Any period of exclusions shall be waived off.
- 9. No Co-Pay shall be applied irrespective of age/diseases.
- 10. Normal room rent: 2% & ICU/ICCU/ITU/HDU: 4% of Sum Insured per day shall be allowed.
- 11. No proportionate deduction shall be on room rent eligibility.
- 12. Day care treatments shall be covered
 - a. Day Care treatment to be covered up to the total Sum Insured.
 - b. It should cover pre and post hospitalization expense of Day Care Treatment
- 13. Doctor Fees shall not be part of hospital final bill.
- 14. Ambulance charge upto Rs. 2000.00 per hospitalization.
- 15. Nursing charge during hospitalization and post hospitalization shall be allowed.
- 16. Physiotherapy charge during hospitalization and post hospitalization shall be allowed.
- 17. Ayush treatment in a Government Hospital/Medical College Hospital shall be allowed.
- 18. Pre-Hospitalization: 30 Days & Post-Hospitalization: 60 Days shall be allowed.
- 19. Claim submission: Within 30 days from the date of discharge from the hospital and 15 days after completion of post hospitalization shall be allowed.
- 20. COVID-19 will be covered under this Policy.
- 21. No PPN rate will be applicable.
- 22. There may be addition/deletion in the number of insured persons during the period of insurance for which pro-rata increase/decrease of the amount of premium will be applicable.
- 23. TPA: Please note, TPA will be external only & IEI should have the authority to select TPA to serve the said Group Medclaim Policy.

A statement showing no. of the employees and their dependent family members with relation & age and entitled amount attached as **Annexure-I**.

The successful bidder has to submit the statement showing the amount payable by each employee/retired employee for his family members as per enclosed list.

Please be aware that IEI reserves the right to reject the tender, either in its entirety or in part, at any time without the obligation to provide a reason.

Your quotation through **attached format only as Annexure-II** in sealed envelope addressed to the **'Deputy Director (IT & Admn)'** duly marked on the envelope **'Quotation for Mediclaim Policy for the year 2025-2026'** should reach this office on or before **04:00 p.m. on 07.10.2025.**

For further query, you may contact Superintendent (Stores & Purchase) on 033-40106239 or osp@ieindia.org.

Thanking you,

Yours Sincerely,


Deputy Director (IT & Admn)

Encl: as stated.

The Institution of Engineers (India)
8 Gokhale Road, Kolkata 700020

Mediclaime Policy for the period 2025-26

Age Group	Number of Employees	Number of Dependants	Non dependant family members paying 100% premium	Number of Retired Employees	No. of spouses of Retired Employees	Total
0.25 to 1 yrs	0	0	0	0	0	0
2.0 to 18 yrs	0	61	0	0	0	61
19 to 25 yrs	0	16	8	0	0	24
26 to 30 yrs	0	2	9	0	0	11
31 to 35 yrs	2	8	0	0	0	10
36 to 40 yrs	10	6	1	0	0	17
41 to 45 yrs	16	23	1	0	0	40
46 to 50 yrs	23	14	1	0	1	39
51 to 55 yrs	14	14	2	0	4	34
56 to 60 yrs	30	3	0	3	10	46
61 to 65 yrs	0	9	0	12	5	26
66 to 70 yrs	0	9	1	9	3	22
70+ yrs	0	29	5	2	1	37
Total	95	194	28	26	24	367

A. Quotation for Tailor-made Group Medclaim Floater Policy for Employees/Retired Employees and their dependents for the year 2025-26

Sl. No.	Tailor-made Group Medclaim Floater Policy for 367 persons	Category	Amount (Rs.)
1.	Rs.5,00,000.00 on floater basis (per family per annum).	0.25 to 1yrs for 0 persons	
2.	Provision of Super Top UP by insurer		
3.	Age limits of 80 years of parents of the employees for coverage shall be waived.	2.0 to 18yrs for 61 persons	
4.	All pre-existing diseases shall be covered from day 1.		
5.	Congenital external and/or internal diseases shall be covered.	19 to 25yrs for 24 persons	
6.	There shall be no capping on any ailments.		
7.	There shall be no waiting period for any disease.	26 to 30yrs for 11 persons	
8.	Any period of exclusions shall be waived off.		
9.	No Co-Pay shall be applied irrespective of age/diseases.	31 to 35yrs for 10 persons	
10.	Normal room rent: 2% & ICU/ICCU/ITU/HDU: 4% of Sum Insured per day shall be allowed.		
11.	No proportionate deduction shall be on room rent eligibility.	36 to 40yrs for 17 persons	
12.	Day care treatments shall be covered.		
13.	Doctor Fees shall not be part of hospital final bill.	41 to 45yrs for 40 persons	
14.	Ambulance charge uptoRs. 2000.00 per hospitalization.		
15.	Nursing charge during hospitalization and post hospitalization shall be allowed.	46 to 50yrs for 39 persons	
16.	Physiotherapy charge during hospitalization and post hospitalization shall be allowed.		
17.	Ayush treatment in a Government Hospital/Medical College Hospital shall be allowed.	51 to 55yrs for 34 persons	
18.	Pre-Hospitalization: 30 Days & Post-Hospitalization: 60 Days shall be allowed.	56 to 60yrs for 46 persons	
19.	Claim submission: Within 30 days from the date of discharge from the hospital and 15 days after completion of post hospitalization shall be allowed.		
20.	COVID-19 will be covered under this Policy.	61 to 65yrs for 26 persons	
21.	No PPN rate will be applicable.		
22.	There may be addition/deletion in the number of insured persons during the period of insurance for which pro-rata increase/decrease of the amount of premium will be applicable.	66 to 70yrs for 22 persons	
23.	TPA: Please note, TPA will be external only & IEI should have the authority to select TPA to serve the said Group Medclaim Policy.	70+ yrs for 37 persons	
		TOTAL	
		GST	
		GRAND TOTAL	

(Rupeesonly)

B. Rate Premium for Super top up Policy per family:

To be availed after consumption of base amount.

Super top up Description	Amount (Rs.)	GST	Total
For 5 lakh			
For 3 lakh			
For 2 lakh			

We accept all the terms & conditions as mentioned above

Name of the Insurance Company :

Address :

Name of the Contact Official :

Contact number & E-mail :

Authorized Signatory with Date and Stamp