



जवाहरलाल नेहरू एल्युमीनियम अनुसंधान विकास एवं अभिकल्प केन्द्र नागपुर

JNARDDC

JAWAHARLAL NEHRU ALUMINIUM RESEARCH DEVELOPMENT & DESIGN CENTRE, NAGPUR
Autonomous Body, Ministry of Mines, Govt of India

Amravati Road, Wadi, Nagpur 440023, INDIA | Phone: 91-7104-220701, 220017, 220476, 220763
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संख्या : 19 /जे.एन.ए.आर.डी.डी.सी/S&P/2026/ I-14

दिनांक : 04.03.2026

Sub: Invitation of Quotation for Group Medical Cover (GMC) – Single Bid

Dear Sir,

JNARDDC is interested in obtaining an Annual comprehensive Group Medical Cover (GMC) hospitalization insurance policy for its employees (serving and superannuated) and dependents.

In this regard you are requested to submit the best your best **offer** for providing GMC in a sealed envelope duly superscribed on top of the envelope as "**Quotation for GMC**" to the office of the undersigned latest **by 12/03/2026**. (1130 Hrs) in **a single envelope**.

Bids will be opened on 12.03.2026 at 16.00 Hrs.

Pre-Qualification Criteria: -

- Firm should be registered with IRDA
- Network hospitals in Nagpur should be above 75
- Network hospitals in India should be above 7,500
- Average claim settlement ratio of last 2 years 2023-24 & 2024-25 should be above 90%.

Please enclose documentary evidence / Data duly signed by the original insurance company for fulfillment of the above 4 clauses.

Table	Amount (Rs.)
Group Medical Coverage (Hospitalization) for 74 employees @ Rs. 5 Lakhs (Family floater). Total size of group ~ 221	Annual premium Mention GST separately

The detailed terms & conditions and list are enclosed.

Annexure-1 : Terms of coverage

Annexure-2 : Definition of family coverage & last 4 year claim synopsis

Annexure-3 : Dependent Data

Firms submitting their bids are presumed to have accepted all the terms and conditions of Ann- 1 to 3. **Conditional bid with any exclusions is not acceptable.**

Authorization letter is mandatory if some other agency is quoting on behalf of the insurance company.

(ललित मोहन)

सचिव (खरीद और भंडार) : 07104-220701



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Annexure-1

Scope of the GMC Hospitalization policy

SN	Items
1.	Family Floater (Employee, Spouse, Children, Parents, Dependents) – Rs. 5 Lakhs (Rupees five lakhs only)
2.	Complete coverage with no exclusions from day-1 (viz) <ul style="list-style-type: none"> • Waiver of any waiting period & Cover for Pre-Existing Diseases
3.	Family definition : (Employee, Spouse, Children, Parents and any other dependents as per Govt Medical rules as notified by JNARDDC). Copy of rule and Group Details enclosed.
4.	Room Rent limit shall include Boarding and Nursing Charges
5.	Room rent : Minimum 1% of sum assured (Rs. 5,000) Room rent for ICU- 2% of sum assured (Rs. 10,000)
6.	Corporate buffer of Rs. 20,00,000 for entire group Corporate buffer benefit applicable for ailments without any restrictions It shall be used when basic cover of Rs. 5 Lakhs is exhausted. Restricted to Sum insured + upto additional 5 Lakhs per family. Viz upto Rs. 10 Lakhs.
7.	Additional features : - Coverage of Pre-Hospitalization expenses of last 30 Days prior to hospitalization. Expense from date of commencement of policy shall be considered & Post Hospitalization expenses upto 60 Days from date of discharge.
8.	Ambulance Expenses should be covered
9.	Limits for Maternity – Rs. 60,000 for Caesarean & Rs. 40,000 for normal delivery. Cataract – Rs. 40,000 per eye
10.	Addition of Employees : - After the inception of the Policy, inclusion of new joinee, fresh dependents of the already insured employee, newly married spouse and new born child should be allowed subject to payment of additional premium on pro rata basis.
11.	Direct claim settlement will be preferred over TPA
12.	Treatment in network hospital will be encouraged and will be on cashless basis. However, treatment in non-network hospitals shall also be entertained on reimbursement basis upon submission of bills along with required documents to the local office of the firm. The claim should be settled within 30 days of submission of bills. The Firm shall not reject any claim in non-network hospitals on the basis on non-emergency or accidental case. Even normal hospitalization cases in non-network hospitals have to be reimbursed as per the admissible norms of the Firm.
13.	All Day Care Procedures should be covered.
14.	Free Tele-consultations
15.	Firms should issue laminated ID cards in respect of all the covered persons
16.	Group size = 221 heads. All to be covered mandatorily. (Annexure-3)
17.	Maternity coverage for normal & caesarean delivery Child Cover from day-1 for new born baby - 20% of Sum Insured
18.	The Firm shall provide one Annual Health Check up of 74 primary employees- covering BMI, BP, CBC, Blood sugar (fasting or random), HbA1c, Lipid profile, KFT, Urea, creatinine, LFT, T3,T4,TSH, Vitamin D & B12.
19.	The contract may be renewed with revised premium depending on varying size of the persons assured or till any such period as decided by the Director, JNARDDC.



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ANNEXURE-2

Families to be covered	74	<p>MEDICAL ATTENDANCE RULES 197</p> <p>4. Concessions for Family</p> <p>1. Definition.— ‘Family’ means employee’s—</p> <p>(i) <i>Husband/Wife</i> including more than one wife and also judicially separated wife.</p> <p>(ii) <i>Parents and Stepmother.</i> In the case of adoption, only the adoptive and not the real parents. If the adoptive father has more than one wife, the first wife only. A female employee has a choice to include either her parents or her parents-in-law; option exercised can be changed only once during service.</p> <p>(iii) <i>Children</i> including legally adopted children, stepchildren and children taken as wards subject to the following conditions:—</p> <p>Unmarried Son ... Till he starts earning, or attains the age of 25 years, whichever is earlier.</p> <p>Daughter ... Till she starts earning or gets married, whichever is earlier, irrespective of age-limit.</p> <p>Son suffering from permanent disability of any kind (physical or mental) ... No age-limit.</p> <p>(iv) <i>Widowed daughters and dependent divorced/separated daughters.</i>— irrespective of age-limit.</p> <p>(v) <i>Sisters including unmarried/divorced/abandoned or separated from husband/widowed sisters.</i>— irrespective of age-limit.</p> <p>(vi) <i>Minor brothers</i></p> <p>(vii) <i>Permanently disabled dependent brother</i> ... No age-limit. — Section 4, Order 1.</p> <p>2. Dependency.— The income limit for dependency of the family members (other than spouse) is ₹ 9,000 plus the amount of Dearness Relief admissible on ₹ 9,000 on the date of consideration of the claim.— Section 4, Order 2 (b).</p> <p>Parents residing with either the Government servant or the rest of the family members in a station other than the employee’s headquarters are eligible for reimbursement.</p>
TOTAL Heads	221	

Detailed excel sheet enclosed With DOB and age. (Ann-3) on request.

The policy shall cover all employees who retired at the age of 60 years from JNARDDC and their spouse. Serving employees and their dependents as per above definition. The detail list of 221 persons along with date of birth and age as on 16th March 2026 & dump data of current policy shall be provided on request by party from their official email id to the following email id. sao-jnarddc@jnarddc.gov.in

Claim details of last 4 years :-

Period	Premium paid excluding GST	Claim settled	Firm
1 st Policy Mar 2022	13,17,906	10,90,414	Star Health
2 nd Policy Mar 2023	14,95,199	10,47,906	Star Health
3 rd Policy Mar 2024	12,08,225	15,83,852	Star Health
4 th Policy Mar 2025(#)	20,42,328	10,55,492	Star Health

(#)- As on 3rd Mar 2026