



**NORTH EASTERN DEVELOPMENT FINANCE  
CORPORATION LTD**

Date: 19/02/2024

**Notice Inviting Tenders/BIDs for Group Medi-Claim Policy**  
**for**  
**“North Eastern Development Finance Corporation Ltd.”**

**Tender Reference Number: NEDFi/NIT/101/2023-24**

**RESPONSE TO QUERIES RAISED BY VARIOUS INSURERS**

Please find below the responses to the various queries raised by various Insurance companies regarding the tender Ref No **NEDFi/NIT/101/2023-24** released by NEDFi.

**Q = QUERY** raised by Insurance company

**A = Answer** from NEDFi.

Q. The attached demography doesn't provide relationship details. Kindly assist in sharing the revised data along with details of relation to employee

A. The same is attached

Q. The bid needs to be submitted for 555 lives (145 employees and 410 dependants).  
Request confirmation

A. Yes

Q. Are parents being covered on selection basis?

A. No

Q. Is parental premium being borne by employees or corporate?

A. Corporate

Q. We envisage to provide seamless claims service through our in-house TPA. Trust the same is acceptable. Request confirmation

A. Refer 002. Annexure- I

Q. Can the bid be submitted on mail (in a password protected file)?

A. Only Physical submission will be accepted

Q. Employee at Sl. no. 11 and 68 have more than two children. However only two children upto the age of 25 years is to be considered in this family floater policy. Hence, kindly clarify, if any cover to be given to the third child

A. Attached revised list

Q. In the updated member list provided, some data in the Relationship column is missing for Employees at Sl no. 120,121,127,130 & 132. Kindly update and share

A. Attached revised list

Q. Employees at Sl. no. 79,116,117,120 & 137 have children either above 25 years of age or about to be 25 years by the time of policy inception. Hence kindly confirm if we can exclude those children from the coverage

A. Children above 25 years to be considered.

Q. The RFQ says that only dependent children upto age 25 years to be covered. Please confirm if all the children mentioned in the list are dependents. By dependents, we mean unmarried daughters below 25 years and not in service and financially dependent on parents, and sons below 25 years and not in service and financially dependent on parents

A. By dependents, means unmarried daughters above 25 years and not in service and financially dependent on parents, and sons above 25 years and not in service and financially dependent on parents to be considered.

Q. Please confirm do you have any existing policy. If Yes, kindly share full policy copy, Last three year claim MIS with summary

A. No. This is Fresh Policy

Q. Please confirm if above reply is yes than also confirm term proposed in tender same as expiring policy including sum insured, if any changes please highly clearly

A. No. This is Fresh Policy

Q. Please confirm are you taking policy 1st time than please let us know with data - How presently this benefit was taken care and request you to furnish the outgo of last three years if internally managed

A. This is 1<sup>st</sup> time we taking GMC policy. Internal data cannot be shared

Q. As you have mentioned " A bidder should have the provision for external TPA " - Please confirm can we participate exclusively with our Inhouse TPA only

A. Only external TPA will be accepted

Q. Update Claim dump with summary

A. Fresh Policy

Q. Expiring policy copy

A. Fresh Policy

Q. Parents on selection basis kindly confirm whether parental enrollment in the policy is on mandatory basis or voluntary basis, we would require valid criteria for low participation of parents

A. Parental enrollment for this policy is on mandatory basis

Q. Last 3 years policy copy

A. Fresh Policy

Q. Claim dump with analysis report for 3 years

A. Fresh Policy

Q. RFQ (Coverage details)

A. Refer 002. Annexure-I

Q. With respect to the family definition, its shown self+spouse (restricted to 1). Kindly confirm whether cover is required for only spouse of the employee

A. Coverage is required for both employee and his/her spouse. Only for spouse the cover is restricted to 1.