

**Request for Proposal (RFP)**  
**for**  
**“SELECTION OF HEALTH INSURANCE SERVICE**  
**PROVIDER COMPANY/AGENCY FOR WORKING**  
**JOURNALISTS OF TRIPURA”**

**Reference No. F. 65(24)-ICA/ADVT./2022**

**DEPARTMENT OF INFORMATION AND CULTURAL AFFAIRS (ICA)**  
**GOVT. OF TRIPURA**  
**GANDHIGHAT, AGARTALA, TRIPURA, 799001**  
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**Disclaimer:**

The information contained in this Request for Proposal (RFP) document or information provided subsequently to Bidder or applicants whether verbally or in documentary form by or on behalf of Department of Information & Cultural Affairs, Govt. of Tripura is provided to the Bidder on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP document is not an agreement and is not an offer or invitation by Department of Information & Cultural Affairs to any parties other than the applicants who are qualified to submit the Bids ("Bidders"). The purpose of this RFP document is to provide bidder with information to assist the formulation of their proposals. This RFP document does not claim to contain all the information each Bidder may require. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP document and where necessary obtain independent advice. Department of Information & Cultural Affairs makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP document. Department of Information & Cultural Affairs may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP document.

## ICA: RFP for Selection of Health Insurance provider Company/Agency

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1. Section 1

**1.1 BID Schedule and Address**

<b>Sl. No</b>	<b>Description</b>	<b>Timeline</b>
1	Name of Project	Selection of Health Insurance Service Provider for working journalists of Tripura by the Department of Information and Cultural Affairs, Govt. Of Tripura
2	Tender Reference Number	<b>No. F. 65(24)-ICA/ADVT./2022</b>
3	Date of publishing the RFP	<b>Date:17.10.2022 Time: 16:00 hrs</b>
4	Last date for receiving Bidder's Pre-bid clarifications via mail at <a href="mailto:icadirector.tripura@gmail.com">icadirector.tripura@gmail.com</a>	<b>Date:20.10.2022 Time: 17:00 hrs</b>
5	Date and Time for Pre-bid Meeting (virtually) if any	<b>Date: 25.10.2022 Time: 12:00hrs</b>
6	Date of Publication of amendment (if any)	<b>Date: 26.10.2022 Time:16:00 hrs</b>
7	Online bid Submission start date and time	<b>Date: 27.10.2022 Time: 10:00hrs</b>
8	Last date and time for Bid Submission though Online Submission only through <a href="https://tripuratenders.gov.in">https://tripuratenders.gov.in</a>	<b>Date: 16.11.2022 Time: 16:00 hrs</b>
9	Date and Time of Technical Bid Opening (if Possible)	<b>Date: 16.11.2022 Time: 17:00hrs</b>
10	Date and time of Financial Bid Opening	Technically qualified bidders will be notified through e-tender portal
11	Name and Address for communication	Director, Directorate of Information & Cultural Affairs, Gandhighat, Agartala, West Tripura,799001
12	Bid Validity Period	365 days from the date of opening of the Technical Bids
13	Tender fee	Nil
14	Earnest Money Deposit(EMD)	Not applicable

**Government of Tripura  
Directorate of Information & Cultural Affairs  
Gandhighat, Agartala**

Contact No.0381-2324688

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**Request for Proposal (RFP)**

Reference No. F. 65(24)-ICA/ADVT./2022 dated Agartala 17.10.2022

The Information & Cultural Affairs Department, Govt. of Tripura invites proposals from reputed IRDA registered Health Insurance Providing Company/Firm for the purpose of “SELECTION OF HEALTH INSURANCE SERVICE PROVIDER COMPANY/AGENCY FOR WORKING JOURNALISTS OF TRIPURA”

All interested Health Insurance Company/firm may submit their bids for the above RFP.

Last date for submission of bids **16.11.2022.**

All details may kindly be seen at <https://tripuratenders.gov.in>

Director  
Information and cultural affairs  
Govt. of Tripura

## **2 Section 2 – Introduction**

### **2.1 About Department of Information and Cultural Affairs**

The Department of Information and Cultural Affairs (ICA), Govt. of Tripura was created with the objective of proper communication between the government and the mass and to act as a bridge between these two sides. It has been acting as the nodal agency in the field of information and cultural affairs implementing various projects for their development. It has also been conveying the message of the government to the people and taking the opinion of the people to the government. So, wide measures have been taken towards expansion of information service up to the remotest corners of the state. In addition, the department is responsible for development of culture of different castes and communities and development of infrastructure for the dissemination of information and cultural Knowledge. An Equal emphasis is being given on all the wings of the department to ensure a balanced development and achievement.

### **2.2 Tripura Journalist Health Insurance Scheme- 2022**

With the aim at providing health care protection to the working journalists of the State, the Government of Tripura has launched the “Tripura Journalist Health Insurance Scheme – 2022”. The basic objective of the scheme is to financially protect the journalists from monetary burden and liabilities that are a result of unfortunate health-related situations and emergencies. Under this scheme, the beneficiaries are eligible to receive coverage benefits up to Rs.3 lakhs for a list of diseases that need hospitalization and others.

### **2.3 Objective of this RFP**

The Department of Information and Cultural Affairs (ICA), Govt. of Tripura proposes to hire a Health Insurance Service Provider for providing health insurance coverage to the working journalists of Tripura. The Bidder should have adequate experience as sought in the RFP to undertake the above-mentioned activities.

### **2.4 Cost of the RFP**

The Bidder may download the RFP free of cost from <https://tripuratenders.gov.in>. The interested bidder shall bear all costs associated with the preparation and submission of its bid and the Department of Information and Cultural Affairs will, in no case, be held responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

The Bidders can submit the bid response through e-tender portal [tripuratenders.gov.in](https://tripuratenders.gov.in) only.

### **2.5 Ownership of this RFP**

The content of this RFP is a copyright material of Department of Information and Cultural Affairs. No part or material of this RFP document should be published on paper or electronic media without the prior written permission from Department of Information & Cultural Affairs.

### **2.6 Due Diligence**

The Bidders are expected to examine all instructions, terms and specifications stated in this RFP. The Bid shall be deemed to have been submitted after careful study and examination of this RFP document. Failure to furnish all information or submission of a bid not responsive to this RFP will be at the Bidders risk and may result in rejection of the bid. The Department of Information and Cultural Affairs is not bound to disclose the

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grounds for rejection of Bid. The decision of the Department of the Information and Cultural Affairs regarding the final declaration of the successful Bidder shall be final.

The Bidder is requested to carefully examine the RFP documents and the terms and conditions specified therein, and if there appears to be any ambiguity, contradictions, inconsistency, gap and/or discrepancy in the RFP document, Bidder should seek necessary clarifications through Pre-Bid queries.

### **2.7 Performance Security:**

- a) Successful bidder shall be required to furnish a Performance Security for an amount equivalent to 5 % of the total contract value in the form of Bank Guarantee from any Commercial Indian Bank(Having Branch at Agartala) with a validity of the whole contract period and 60 days beyond the date of completion of the contract period.
- b) Performance Security has to be submitted within 7 days working from the date of issue of the work order/award of the contract.

### **2.8 Forfeiture:**

If the successful bidder fails to carry out any of its obligations under this agreement, then without prejudice to any other legal action or remedy as may be available under the provisions of law for the time being in force, the Director, Information and Cultural Affairs Department shall be at liberty to forfeit the performance security deposited by the successful bidder.



### 3 Section 3 – Scope of Work

#### 3.1 Monetary Coverage

- i. The Health Insurance Policy is to extend to the working journalists of Tripura as per the Gazette Notification No. F.65 (317)-ICA/ADVT/2020 dated 02.05.2022. Insurance coverage (**Sum Insured**) of Rs.3, 00,000/- (Three Lakhs) to be provided in cashless manner to the working journalists of Tripura.
- ii. The above limit shall be over and above the insurance coverage, if any already taken by the working journalist.

#### 3.2 Period of coverage, Extension and Termination

- i. The insurance policy shall be initially for 12 months which may be extended on same L1 rate on pro-rata basis for the extended period.
- ii. The Department may terminate the agreement by giving a written one month's advance notice for pre-mature cancellation of policy if:
  - ✓ The service provider becomes bankrupt or is otherwise declared insolvent.
  - ✓ The quality of service rendered to the Department gets degraded and / or is not up to satisfaction of the Department.
- iii. The service provider may submit request for termination of agreement by giving at least three (3) months advance notice to the Department.

In either case, premium should be returned on pro-rata basis.

#### 3.3 Technical and Administrative support

- i. The service provider shall provide a Standard Operating Procedure (SOP) with detailed steps through which the insured shall be able to track their claim status online.
- ii. The SOP should also contain service provider/ Third Party Agency's (TPA's) "Help Desk" contact details including Phone Number, e-mail id etc. so that the insurer may get necessary assistance to avail of the benefits under the Health Insurance Policy.
- iii. The service provider through TPA or through their representative should provide necessary training to Department of Information and Cultural Affairs from time to time and should be capable of addressing issues and queries in real time.

#### 3.4 Medical Coverage

##### 3.4.1 Coverage of all Pre-existing diseases or ailments/ injuries

- i. All ailments/ diseases/ injuries/ health condition which are pre-existing (treated/ untreated, declared/not declared in the proposal form) shall be covered under the policy.
- ii. Room, boarding in General ward and Nursing Expenses as provided by the Hospital as per condition.
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- iv. Anesthetist, Blood, Oxygen, Operation Theatre charges, Surgical, Appliances, Medicines and Drugs, Diagnostic Materials and X-Ray, Limbs implanted in the body and cost of organs and similar expenses.
- v. Maternity Benefit: waiver of 9 months waiting period upto Rs.30,000/- for normal delivery and Rs.40,000/- for caesarean delivery for maximum of two (2) children.

**3.4.2 Pre-hospitalization and Post hospitalization expenses**

- i. Pre-Hospitalization: Relevant medical expenses incurred during the period up to 30 days prior to hospitalization on diseases/ illness/ injury sustained will be considered as part of claim.
- ii. Post-Hospitalization: relevant medical expenses incurred for the period of 60 days after hospitalization on diseases/ illness/ injury sustained will be considered as part of claim.

**3.4.3 Special provision for Day care facilities**

140+ day care surgeries are covered under the policy. Any further new advancement in treatment modalities to be covered if it is a part of Day Care. Following is the list of 140+ daycare surgeries but not limited to:

**A. Operation on the Ears**

**i. Microsurgical Operations on the Middle Ear**

- ✓ Stapedotomy
- ✓ Stapedectomy
- ✓ Revision of a Stapedectomy
- ✓ Other operations on the auditory ossicles
- ✓ Myringoplasty (Type 1- tympanoplasty)
- ✓ Tympanoplasty (Closure of an eardrum perforation and reconstruction of the auditory ossicles)
- ✓ Revision of a Tympanoplasty
- ✓ Other Microsurgical operations on the Middle Ear

**ii. Other Operations on the Middle and Internal Ear**

- ✓ Paracentesis (myringotomy)
- ✓ Removal of a tympanic drain
- ✓ Incision of the mastoid process and middle ear
- ✓ Mastoidectomy
- ✓ Parotidectomy

**iii. Reconstruction of the middle ear**

- ✓ Other excisions of the middle and inner ear
- ✓ Fenestration of the inner ear
- ✓ Revision of a fenestration of the inner ear
- ✓ Incision (opening) and destruction (elimination) of the inner ear
- ✓ Other operations on the middle and inner ear

**B. Operation on the nose and the Nasal Sinuses**

- ✓ Excision and destruction of diseased tissue of the nose
- ✓ Operations on the turbinates (Nasal Concha)
- ✓ Turbinoplasty
- ✓ Other operations on the nose
- ✓ Nasal Sinus aspiration
- ✓ Chronic Sinusitis
- ✓ Surgery-Nasal bone reduction
- ✓ Septoplasty under GA

**C. Operation on the eyes**

- ✓ Incision of the tear glands
- ✓ Other operation on the tear ducts
- ✓ Incision of diseased eyelids
- ✓ Excision and destruction of diseased tissue of the eyelid

- ✓ Operations on the canthus and epicanthus
  - ✓ Corrective surgery for entropion and ectropion
  - ✓ Corrective surgery for blepharoptosis
  - ✓ Removal of foreign body from conjunctiva
  - ✓ Removal of foreign body from the cornea
  - ✓ Incision of the cornea
  - ✓ Operations for pterygium
  - ✓ Repairmen of Corneal or Scleral perforating injury
  - ✓ Other operations on the cornea
  - ✓ Removal of foreign body from the lens of the eye
  - ✓ Removal of foreign body from the posterior chamber of the eye
  - ✓ Removal of a foreign body from the orbit and eyeball
  - ✓ Operation of cataract with a cap of Rs.40000/- PER EYE
  - ✓ Reimbursement of cost of intra vitreous injection Avastin/ Lucentis/ Macugen/ Ozurdex etc. up to ceiling of Rs.20000/- (inclusive of all cost) per dose/ per eye and maximum five dosages per eye during the policy year.
- D. Operation of the skin and subcutaneous tissue
- ✓ Incision of a pilonidal sinus
  - ✓ Other incisions of the skin and subcutaneous tissues
  - ✓ Surgical wound toilet(wound debridement) and removal of diseased tissue of the skin and subcutaneous tissue
  - ✓ Local excision of the diseased tissue of the skin and subcutaneous tissues
  - ✓ Other excisions of the skin and subcutaneous tissues
  - ✓ Simple restoration of surface continuity of the skin and subcutaneous tissues
  - ✓ Free skin transplantation, donor site
  - ✓ Free skin transplantation, recipient site
  - ✓ Revision of skin plasty
  - ✓ Other restoration and reconstruction of the skin and subcutaneous tissues
  - ✓ Chemosurgery of the skin
  - ✓ Destruction of diseased tissue in the skin and subcutaneous tissues
- E. Operation on mouth and face
- i. Operation on the tongue
    - ✓ Incision, excision and destruction of diseased tissue of the tongue
    - ✓ Partial glossectomy
    - ✓ Glossectomy
    - ✓ Reconstruction of the tongue
    - ✓ Other operation on the tongue
  - ii. Operation on the salivary glands and salivary ducts
    - ✓ Incision and lancing of a salivary gland and salivary duct
    - ✓ Excision of diseased tissue of a salivary gland and salivary duct
    - ✓ Resection of salivary gland
    - ✓ Reconstruction of a salivary gland and salivary duct
    - ✓ Other operations on the salivary glands and salivary ducts.
  - iii. Other operations on the Mouth and Face
    - ✓ External incision and drainage in the region of the mouth, jaw and face
    - ✓ Incision of the hard and soft palate
    - ✓ Excision and destruction of diseased hard and soft palate
    - ✓ Incision, excision and destruction in the mouth
    - ✓ Plastic surgery to the floor of the mouth

- ✓ Palatoplasty
- ✓ Other operations in the mouth
- F. Operations on the Tonsils and adenoids
  - ✓ Trans oral incision and drainage of a pharyngeal abscess
  - ✓ Tonsillectomy without adenoidectomy
  - ✓ Tonsillectomy with adenoidectomy
  - ✓ Excision and destruction of a lingual tonsil
  - ✓ Other operations on the tonsils and adenoids
  - ✓ Microlaryngeal Surgery
  - ✓ Thyroidectomy
  - ✓ Excision of Submandibular gland
- G. Traumatological surgery and orthopedics
  - ✓ Incision on bone, septic and aseptic
  - ✓ Closed reduction on fracture, laxation or epiphyseolysis with osteosynthesis
  - ✓ Suture and other operations on tendons and tendon sheath
  - ✓ Reduction of dislocation under GA, including K-wire
  - ✓ Arthroscopic knee aspiration
  - Acute SDH
    - ✓ Craniotomy & Evacuation of SDH
    - ✓ Craniotomy & Evacuation of SDH & Evacuation of SDH & Placement of Bone flap in Anterior Abdominal wall
  - Chronic SDH
    - ✓ Subdural Tapping
    - ✓ Mini- Craniotomy & Evacuation of Chronic SDH
  - EDH
    - ✓ Craniotomy & Evacuation of Chronic EDH
  - SAH
    - ✓ Conservative Treatment
  - CVA
    - ✓ Decompressive Craniotomy
- H. Operation on the breast
  - ✓ Incision of the breast
  - ✓ Operation on the nipple
- I. Operation on the digestive tract
  - ✓ Incision and excision of tissue in the perianal region
  - ✓ Surgical treatment of anal fistula
  - ✓ Surgical treatment of haemorrhoids
  - ✓ Division of the anal sphincter(sphincterotomy)
  - ✓ Other operations on the anus
  - ✓ Ultrasound guided aspirations
  - ✓ Sclerotherapy
  - ✓ Endoscopy /Colonoscopy
- J. Operations of female sexual organs
  - ✓ Incision of the ovary
  - ✓ Insufflation of the fallopian tube
  - ✓ Other operation on the fallopian tube
  - ✓ Dilation of the cervical canal
  - ✓ Conisation of the uterine cervix
  - ✓ Other operations on the uterine cervix
  - ✓ Incision of the uterus(Hysterotomy)

- ✓ Therapeutic curettage
  - ✓ Culdotomy
  - ✓ Incision of the vagina
  - ✓ Local excision and destruction of the diseased tissue of the vagina and the pouch of douglas
  - ✓ Operation's on bartholin's gland(cysts)
  - ✓ Incision of the vulva
- K. Operations of male sexual organs
- i. Operations on the Prostate and Seminal Vesicles
    - ✓ Incision of the prostate.
    - ✓ Transurethral excision and destruction of prostate tissue.
    - ✓ Transurethral and precutaneous destruction of prostate tissue.
    - ✓ Open surgical excision and destruction of Prostate tissue.
    - ✓ Radical Prostat ovesicectomy.
    - ✓ Other excision and destruction of prostate tissue.
    - ✓ Operations on the seminal vesicles.
    - ✓ Incision and excision of periprostatic tissue.
    - ✓ Other Operations on the prostate.
  - ii. Operation on the Scrotum and Tunica Vaginalis Testis
    - ✓ Incision of the Scrotum and Tunica Vaginalis testis.
    - ✓ Operation on a testicular hydrocele.
    - ✓ Excision and destruction of diseased scrotal tissue.
    - ✓ Plastic reconstruction of the Scrotum and tunica vaginalistesties.
    - ✓ Other operations on the scrotum and tunica vaginalis testis.
  - iii. Operation on the Testes
    - ✓ Incision of the Testes
    - ✓ Excision and destruction of diseased tissue of the testes.
    - ✓ Unilateral orchidectomy.
    - ✓ Bilateral orchidectomy.
    - ✓ Orchidopexy
    - ✓ Abdominal exploration in cryptorchidism
    - ✓ Surgical reposition of an abdominal testis
    - ✓ Reconstruction of the testis
    - ✓ Implantation, exchange and removal of a testicular porsthesis.
    - ✓ Other operations on the testis.
  - iv. Operations on the Spermatic Cord, Epididymis and Ductus Deferens
    - ✓ Surgical treatment of a varicocele and a hydrocele of the spermatic cord.
    - ✓ Excision in the area of the epididymis.
    - ✓ Epididymectomy.
    - ✓ Reconstruction of the spermatic cord.
    - ✓ Reconstruction of the ductus deferens and epididymis.
    - ✓ Other operations on the spermatic cord, epididymis and ductus deferens.
  - v. Operations on the Penis
    - ✓ Operations on the foreskin.
    - ✓ Local excision and destruction of diseased tissue of the penis.
    - ✓ Amputation of the penis.
    - ✓ Plastic reconstruction of the penis.
    - ✓ Other operations on the penis.
- L. Operations on the Urinary System
- ✓ Cystoscopical removal of stones.

**M. Medical Treatment**

- ✓ CVA
- ✓ MI
- ✓ Septicaemia
- ✓ Diabetic
- ✓ Pneumonia
- ✓ Peptic Ulcer Disease
- ✓ Spectrum of Anaemia
- ✓ Hypertension
- ✓ Thyroid Disorder
- ✓ Br Asthma
- ✓ Pancreatitis
- ✓ AKI
- ✓ CKD
- ✓ UTI
- ✓ CLD
- ✓ NAFLD
- ✓ Hepatitis

**N. Other Operations / Procedures**

- ✓ Lithotripsy.
- ✓ Coronary angiographies.
- ✓ Dialysis
- ✓ Coronary CT angiography
- ✓ Chemotherapy & radiotherapy
- ✓ Chemotherapy at home
- ✓ Oral chemotherapy subject to sum insured on cumulative basis.
- ✓ Age related Macular Degeneration (Laser Treatment)
- ✓ Carotid Artery Angiography
- ✓ Foam sclerotherapy
- ✓ Treatment of pemphigus varigaris by rituximab therapy (injection rituximab)
- ✓ All types of Angiography covered
- ✓ Cystoscopy
- ✓ Photo dynamic laser therapy covered under ARMD treatment
- ✓ Cost of CRF/CKD treatment including the cost of injection Erythropoietin/Cyclosporine/Sandimmune up to admissible per hospitalization limit on cumulative basis
- ✓ Zolendronic Injection, Bortezomib Injection & Terifrac Injection, Firmagon injection, Gemitide injection, Rituximab Injection administration covered under day care procedures subject to sum insured on cumulative basis
- ✓ Injections for Autoimmune disorders/arthritis and an kylosing spondylosis. Limit will read as Rs. 25,000 per case, maximum cap of 3-cases per year.

**3.4.4 Exclusions**

- i. Circumcision unless necessary for the treatment of illness not otherwise excluded in this section or required as a result of accidental body injury.
- ii. Vaccination, inoculation cosmetic treatment (including any complications arising out of or however attributable to any cosmetic treatments, or the replacement of the existing breast implant), aesthetic treatment, experimental, investigational, or unproven procedures or treatments, devices & Pharmacological regiments.

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- iii. Vitamins and tonic unless forming necessary part of the treatment/ illness as certified by the attending doctor.
- iv. Personal comfort and convenience items or services such as television, telephone, barber or beauty service, guest service, and similar incidental services & supplies.
- v. Treatment of obesity (including morbid obesity) and any other weight control programs, services or supplies.
- vi. Any travel/ transportation cost or expenses (except local ambulance charges).
- vii. Ionizing, radiation or contamination by radio activity from any nuclear waste or from combustion of nuclear fuel or otherwise; or the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or asbestosis or any related condition resulting from the existence, production, handling processing, manufacture, sales, distribution, deposit, or use of asbestos or asbestos products.
- viii. In vitro fertilization (IVF), GIFT procedures, ZIFT procedures or any related prescription, medication, and treatment. Embryo transport, donor ovum & semen & related cost including collection & preparation; voluntary medical termination of pregnancy.

#### **3.4.5 Mid-term Addition/ deletion of working journalists**

Any additions / deletions of Working Journalists during the policy period shall be added/ deleted in the Policy on Pro-rata basis in intimation by the Director, Department of the Information and Cultural Affairs.

#### **3.4.6 Settlement of claims**

Intimation of hospitalization should be made within 30 days from date of admission. Immediately after submission of relevant documents from the date of discharge from hospital, not later than 45 days, the claims will be settled within 15 days..

There will be no rejection of claims due to delay of submission of documents.

#### **3.4.7 Information related to insured and expenditure of claims**

The insurance agency shall provide information relating to insured from time to time as per the requirement of the Information and Cultural Affairs Department.

### **3.5 Bill of Materials (BoM)**

Age group wise tentative number of Working Journalists of Tripura to be covered under the Medical Insurance Policy is given below. The number of insured Working Journalists may change from time to time.

SL	Age Group	Number of Working Journalists
1	21+ to 35 years	150
2	35+ to 45 years	125
3	45+ to 55 years	125
4	55+ to 65 years	100
Total=		500



## **4 Section 4 – Eligibility Criteria**

### **4.1 Pre-requisite**

The individual bidder should possess the requisite experience, resources and capabilities in supplying the items as described herein. The Bidder should also possess the financial wherewithal that would be required to complete the scope of work. The Bid must be completed in all respects and should cover the entire scope of work as stipulated in the document. Bidders not meeting the Minimum Eligibility cum Technical Evaluation Criteria will not be considered for financial bid evaluation.

### **4.2 Technical Bid Evaluation Criteria**

The invitation to bid is open to all bidders who qualify the Technical Bid Eligibility criteria as given below:

- i. The Insurance Regulatory and Development Authority (IRDA) license holder General Insurance Firms / Companies. Copies of valid license issued by IRDA should be uploaded.
- ii. The General Insurance Company should have been in the line of business of providing insurance for at least five years.
- iii. The interested bidder must have office in Tripura. A self-declaration should be submitted.
- iv. The Applicant (insurance company) should not have been blacklisted / barred / disqualified by any regulator / statutory body in the past 3 years, Self-declaration must be uploaded.
- v. The bidder should have a minimum average premium collection of Rs.50 crores for the last three financial years (2018-19, 2019-20, 2020-21).
- vi. The CA certified copies mentioning the premium collected / Audited balance sheets should be uploaded.
- vii. The bidder should upload copy of the GST and PAN.
- viii. The bidder should upload the lists of their network hospitals.

### **4.3 Documents to be uploaded**

Sl.	Documentary Evidence
1	IRDI License
2	Proof of existence for more than 5 years
3	Self-declaration for having office in Tripura
4	Self-declaration of non-blacklisting
5	CA certified copies mentioning the premium collection
6	Lists of network hospitals
7	Copy of PAN and GST Registration
8	Audited balance sheets of last three financial years (2018-19, 2019-20, 2020-21)
9	Annexure



## **5 Section 5 – Instruction to Bidders**

### **5.1 RFP**

RFP shall mean Request for Proposal. Bid, Tender and RFP are used to mean the same. The Bidder is expected to examine all instructions, forms, Terms and Conditions and technical specifications in the Bidding Document. The submission of a Bid not responsive to the Bidding Document in every respect will be at the Bidder's risk and may result in the rejection of his/her Bid without any further reference to the Bidder.

### **5.2 Clarifications of Bidding Documents:**

A prospective Bidder requiring any clarification of the Bidding Documents may notify Department of Information and Cultural Affairs by email any time at least 5 days prior to the deadline for receiving such queries as mentioned in Section 1. The replies/clarifications will be uploaded on [www.tripuratenders.gov.in](http://www.tripuratenders.gov.in).

Bidders should submit the queries only in the format given below:

Sl No	Page No	Clause No	Description	Clarification sought	Additional remarks

### **5.3 Amendment of Bidding Documents**

At any time prior to the deadline for submission of Bids, the Information and Cultural Affairs department may for any reason, whether at its own initiative or in response to a clarification requested by a Bidder, amend the Bidding Documents.

Amendments will be provided in the form of Addenda/ Corrigenda to the Bidding Documents, which will be published on e-tender portal. Addenda / Corrigenda will be binding on Bidders. It will be assumed that the amendments contained in such Addenda/ Corrigenda had been taken into account by the Bidder in its Bid.

In order to afford Bidders reasonable time in which to take the amendment into account in preparing their bids, the Information and Cultural Affairs Department may, at its discretion, extend the deadline for submission of the Bids, in which case, the extended deadline will be published on e-tender portal. From the date of issue, the Addenda / Corrigenda to the tender shall be deemed to form an integral part of the RFP.

### **5.4 Bid Price**

Prices would be inclusive of all taxes, duties levies, GST and fees whatsoever.

### **5.5 Period of Validity of Bids**

Bids shall remain valid for a period of 365 days after the date of bid opening or as may be extended from time to time. The Information and Cultural Affairs Department holds the right to reject a bid valid for a period shorter than 365 days as non-responsive, without any correspondence.

### **5.6 Extension of Period of Validity**

In exceptional circumstances, prior to expiry of the bid validity period, the Information & Cultural Affairs Department may request the Bidders consent to an extension of the validity period. The request and response shall be made in writing. The Extension of validity period by the Bidder should be unconditional and irrevocable. The Earnest

Money Deposit (EMD) provided shall also be suitably extended. A Bidder may refuse the request without forfeiting the bid Security.

## **5.7 Procedure for submission of bids**

The Bid shall be submitted in 2 (two) parts, post registration in the <https://www.tripuratenders.gov.in>, as under:

### **5.7.1 PART-I: Technical bid documents**

Digitally signed Tender Document shall be downloaded by the Bidder, digitally signed and uploaded the same for submission of "Technical Bid documents" during actual bidding session, which will be regarded as equivalent to signing all pages of the Tender Document.

All documents to be submitted are to be free-format. For all the free-format documents, Bidder is expected to scan the relevant documents into PDF format (in 150 dpi scan resolution).

### **5.7.2 PART-II: Commercial Bid (As per BoQ)**

Commercial Bid Format in XLS is given in e-Tender portal. Bidders are requested not to change any of the field in the Commercial Bid format given in the portal. Commercial Bid will be considered for evaluation for those Bidders who have cleared the Part-I.

**N.B.:** No need to submit hard copy of any document.

**N.B.: Interested bidder mandatorily has to quote financial rate for all items.**

No tender will be considered which is not as per the printed/typed form.

All entries in the tender forms should be legible and filled clearly. If the space for furnishing information is insufficient, a separate sheet duly signed by the authorized signatory may be attached. No corrections including overwriting or striking out will be permitted in the Bid document. In such cases, the tender shall be summarily rejected.

No modification or substitution of the submitted bids shall be allowed. The Bids shall be opened on the scheduled date and time in the presence of the representatives of the bidders, if any, who are present on the spot at that time. No separate intimation shall be sent to bidders for the same.

The bidders are required to upload photocopies of the supporting documents, self-certified by the authorized representative of the bidder on the e-Tender website.

The Department of Information & Cultural Affairs reserves the right to accept or reject any Tender / Quotation in full or in part in case of incomplete quotations and also without assigning any reason thereof. In case of any dispute, decision of the Department of Information & Cultural Affairs will be final and binding.

The Department of Information & Cultural Affairs reserves the right to retain bids once submitted.

## **5.8 Bid Currency**

All prices shall be expressed in Indian Rupees only.

## **5.9 Bid Language**

The Bid shall be in English Language.

## **5.10 Rejection of Bid**

The Bid is liable to be rejected if:

- ✓ The document does not bear signature of authorized person.
- ✓ It is received through Fax/E-mail.

- ✓ Incomplete/incorrect Bids, including non-submission or non-furnishing of requisite documents / Conditional Bids / Bids not conforming to the terms and conditions stipulated in this Request for Proposal are liable for rejection by the Information and Cultural Affairs Department.

#### **5.11 Extension of Deadline for submission of Bid**

The Information and Cultural Affairs Department may, at its discretion, extend this deadline for submission of bids by amending the Bidding Documents which will be intimated through e-tender portal, in which case all rights and obligations of Department of Information and Cultural Affairs and Bidders will thereafter be subject to the deadline as extended.

#### **5.12 Modifications and Withdrawal of Bids**

- ✓ Bids once submitted will be treated, as final and no further correspondence will be entertained on this.
- ✓ Once submitted, bid can be modified before the deadline for submission of bids through e-tender portal.

#### **5.13 Right to Reject, Accept/Cancel the bid**

The Information & Cultural Affairs Department reserves the right to accept or reject, in full or in part, any or all the offers without assigning any reason whatsoever.

The Information & Cultural Affairs Department does not bind itself to accept the lowest or any Bid and reserves the right to reject all or any Bid or cancel the RFP without assigning any reason whatsoever. Department of Information & Cultural Affairs also has the right to re-issue the RFP without the Vendors having the right to object to such re-issue.

#### **5.14 Contacting Department of Information & Cultural Affairs**

From the time of Bid opening to the time of Work Order award, if any Bidder wishes to contact the Information & Cultural Affairs Department for seeking any clarification any matter related to the Bid, it should do so through mail by seeking such clarifications from an authorized person. Any attempt to contact the Information and Cultural Affairs Department with a view to canvas for a Bid or put any pressure on any official of the Department of Information & Cultural Affairs may entail disqualification of the concerned Bidder or his/her Bid.

## **6 Section 6 – Bid Opening and Bid Evaluation**

### **6.1 Opening of Bids**

Bids will be opened in 2 phases:

**Stage 1** –In the first phase the Technical Bids will be opened.

**Stage 2** –In the second phase the Commercial Bids will be opened.

### **6.2 Opening of Technical Bids**

- ✓ The Information & Cultural Affairs Department will open Technical bids in the presence of Bidders representative(s) who choose to be present on the date, time and address mentioned in Section 1 or as amended by the Information & Cultural Affairs Department from time to time.
- ✓ The representatives of the Bidders have to produce an authorization letter from the Bidders by way of letter or email to represent them at the time of opening of Eligibility bids. Only one representative will be allowed to represent each Bidder. In case the Bidders representatives are not present at the time of opening of bids, the bids will still be opened at the scheduled time at the sole discretion of the Department of Information & Cultural Affairs.
- ✓ The Bidders' representatives who are present shall sign the register evidencing their attendance. In the event of the specified date of bid opening being declared a holiday for the Information and Cultural Affairs Department, the bids shall be opened at the appointed time and place on next working day.

### **6.3 Opening of Commercial Bids**

- ✓ Only those Bids that are technically qualified will be eligible for opening of commercial bids and will be intimated the date, time and address for opening of Commercial Bids.
- ✓ The representatives of the Bidders have to produce an authorization letter from the Bidder/ Identity Cards to represent them at the time of opening of Commercial bids. Only one representative will be allowed to represent each Bidder. In case the Bidders representatives are not present at the time of opening of bids, the bids will still be opened at the scheduled time at the sole discretion of the Information and Cultural Affairs Department.

The bidders' representatives who are present shall sign the register evidencing their attendance. In the event of the specified date of bid opening being declared a holiday for the Information & Cultural Affairs Department the bids shall be opened at the appointed time and place on next working day.

### **6.4 Evaluation of Bids**

#### **6.4.1 Evaluation of Technical Bids**

In order to facilitate the Technical Bid evaluation, the technical criteria laid down in Technical Evaluation criteria (point 4.2). Bidders fulfilling all the criteria mentioned 4.2 will be declared as "Technically Qualified" and these "Technically Qualified" bids only will be considered for further Commercial bid evaluation. Bids which do not fulfill all the criteria as per point 4.2 will be declared as "Non-Responsive" and the "Non-Responsive" bids will not be considered for further Financial Bid evaluation.

#### **6.4.2 Opening and Evaluation of Commercial Bids**

After evaluating the Technical Bids, the Information and Cultural Affairs Department Govt. of Tripura shall notify the bidders whose Technical Bids were declared

***ICA: RFP for Selection of Health Insurance provider Company/Agency***

as “Technically Qualified”, indicating the date, time and place for opening of the Commercial Bids. Bidder’s representative (maximum 2 persons) may attend the commercial bid opening at Department of Information & Cultural Affairs, Govt. of Tripura, Agartala. The bidder quoted lowest in total would be considered as the successful bidder (i.e. L1 bidder). Item wise rate will not be considered.

**6.4.3 Expert Committee:** For evaluation of bids (Technical & Financial) there shall be an expert committee which may be constituted by the Tender Inviting authority or Director, Information and Cultural Affairs, Govt. of Tripura.

## **7 Section 7 – Terms and Conditions**

### **7.1 Award of Work/Contract**

The Information & Cultural Affairs Department, Govt. of Tripura will award the contract/work to successful Bidder whose bid has been determined to be responsive and has been determined to be most competitive.

### **7.2 Signing of Agreement**

A formal agreement between the Information & Cultural Affairs Department, Govt. of Tripura and selected Health Insurance Service provider Company/Firm will be signed within 15 days after issuance of work order as per the terms and clauses mentioned in this tender document.

### **7.3 Bid Rejection Criteria**

- ✓ Any effort by a Bidder to influence the Purchaser in its decisions on bid evaluation, bid comparison or contract award may result in rejection of the Bidder's bid.
- ✓ If the Technical Bid contains commercial details or reveals prices in any form or by any reason before opening the Commercial Bid or fails to furnish all information required as per the Tender Document or a bid which is not substantially responsive to the Tender Document in every respect or the Bidders not quoting for the complete Scope of Work as indicated in the Tender document, addendum (if any) and any subsequent information given to the Bidder and General Terms & Conditions as stated in the Tender Document or the Bidder not confirming unconditional acceptance of full responsibility of providing services in accordance with the Scope of Work or if the bid does not confirm to the time lines indicated in the tender, the bids shall be rejected.
- ✓ Any incomplete Commercial Bid that does not conform to the Tender's Commercial bid format, or bids where the total price quoted by the Bidder does not include all statutory taxes and levies applicable or the bids having any hidden costs or conditional costs, shall be rejected.
- ✓ If a Bidder bids partly or in an isolated manner, not as a whole, and not for both locations, the bid will be rejected.

### **7.4 Fraudulent & Corrupt Practice**

"Fraudulent Practice" means a misrepresentation of facts in order to influence a procurement process or the execution of the project and includes collusive practice among Bidders (prior to or after Bid submission) designed to establish Bid prices at artificial non-competitive levels and to deprive the Department of Information & Cultural Affairs of the benefits of free and open competition.

"Corrupt Practice" means the offering, giving, receiving or soliciting of anything of value, pressurizing to influence the action of a public official in the process of project execution. the Information and Cultural Affairs department will reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for, or in executing, the project.

### **7.5 Payment Schedule**

The Payment of the contract will be made on Yearly/Half Yearly/.Quarterly basis after signing the agreement.

## **7.6 Indemnity**

The bidder shall indemnify, protect and save the Information and Cultural Affairs Department and hold the Information & Cultural Affairs Department harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting from any act or omission or negligence or misconduct of the bidder and its employees and representatives, breach of the terms and conditions of the agreement or work order, false statement by the bidder, third party claims arising due to infringement of intellectual property rights, death or personal injury attributable to acts or omission of bidder, violation of statutory and regulatory provisions, breach of confidentiality obligations, breach of warranty.

Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect, consequential and incidental damages and compensation. However, in case of damages, loss or liabilities suffered by Department of Information & Cultural Affairs arising out of claims made by its customers and/or regulatory authorities, indemnity would be unlimited.

## **7.7 Force Majeure**

If either party is prevented, restricted, delayed or interfered by reason of: a) Fire, explosion, cyclone, floods, droughts, earthquakes, epidemics; b) War, revolution, acts of public enemies, blockage or embargo, riots and civil commotion; c) Any law, order, proclamation, ordinance or requirements of any Government or authority or representative of any such Government, including restrictive trade practices or regulations; d) Strikes, shutdowns or labour disputes which are not instigated for the purpose of avoiding obligations herein; Or e) Any other circumstances beyond the control of the party affected; then notwithstanding anything here before contained, the party affected shall be excused from its performance to the extent such performance relates to prevention, restriction, delay or interference and provided the party so affected used its best efforts to remove such cause of non-performances, and when removed the party shall continue performance with the utmost dispatch.

Each of the parties agrees to give written notice forthwith to the other upon becoming aware of an Event of Force Majeure, the said notice to contain details of the circumstances giving rise to the Event of Force Majeure. If the Event of Force Majeure shall continue for more than twenty (20) days either party shall be entitled to terminate the Agreement at any time thereafter without notice.

## **7.8 Settlement of Disputes and Jurisdiction**

Disputes if any, arising during the contract period shall be negotiated / discussed at once in order to resolve the same, failing which competent courts of Agartala, Tripura having jurisdiction only will adjudicate the matter.

## **7.9 Compliance with Applicable Laws of India**

The Bidder shall undertake to observe, adhere to, abide by, comply with and notify the Information & Cultural Affairs Department about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this Contract and shall indemnify, keep indemnified, hold harmless, defend and protect Department of Information & Cultural Affairs/officers/staff/ personnel/ representatives/ agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or



comply with the above and all other statutory obligations arising there from.

The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate Department of Information & Cultural Affairs and its employees/officers/staff/ personnel/ representatives from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and Department of Information & Cultural Affairs will give notice of any such claim or demand of liability within reasonable time to the Bidder.

#### **7.10 Special Terms and Conditions:**

- a. Cashless facility should be provided in multi-specialty hospitals located at least in Tripura, Guwahati, New Delhi, Bangalore, Hyderabad, Chennai, Mumbai and .A list of such network hospitals need to be submitted. All transactions with these hospitals should be totally cashless.
- b. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
- c. Doorstep reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time by the TPA at the time of admission should be maximum of six hours.
- d. Reports including the claims of individuals and the details of settlement are to be furnished to the Department on monthly basis or as and when required by the Information and Cultural Affairs Department.
- e. Admission and discharge to and from the hospital preferably on 24x7 basis.



8 Section 8 - Annexure

**8.1 Annexure-I: Bid Offer Form**

*(Bidder's Letter Head)*

**BID OFFER FORM**

Date:

To

The Director,  
Department of Information & Cultural Affairs,  
Govt. of Tripura

**Subject:** RFP No. F. 65(24)-ICA/ADVT./2022 , Dated: 23.09.2022 for "Selection of Health Insurance Service Provider for Working Journalists of Tripura".

Dear Sir,

We have examined the above referred RFP document. As per the terms and conditions specified in the RFP document, and in accordance with the schedule of prices indicated in the commercial bid and made part of this offer.

We acknowledge having received and studied all the following addenda / corrigendum to the RFP document.

While submitting this bid, we certify that:

1. Prices have been quoted in INR.
2. The prices in the bid have not been disclosed and will not be disclosed to any other bidder of this RFP.
3. We have not induced nor attempted to induce any other bidder to submit or not submit a bid for restricting competition.
4. We agree that the rates / quotes, terms and conditions furnished in this RFP are for the Information and Cultural Affairs Department.

Yours sincerely,

Authorized Signature [In full and initials]:

Name and Title of Signatory:

Name of Company/Firm:

Official Contact address:

**8.2 Annexure-II: Self Declaration –Non Blacklisting format**

To  
The Director  
Information and Cultural Affairs Department  
Gandhighat, Agartala, 799001  
Govt. of Tripura

Sir,

In response to the RFP ,Ref No.\_\_\_\_\_ I/We hereby declare that presently our Company/Service Provider/ Firm \_\_\_\_\_ is having unblemished record and is not declared ineligible or black listed for corrupt & fraudulent practices either indefinitely or for a particular period of time by any State/Central Government/PSU/Autonomous Body on the date of bid submission.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken, the tender if any, to the extent accepted may be cancelled.

Thanking you,

Yours faithfully,

Name of the Bidder:-  
Authorized Signatory:-

Date:  
Place:

### **8.3 Annexure-III: Format of Non-Disclosure Agreement (NDA)**

The bidder/Insurance Company shall not disclose directly or indirectly any information, data and / or any detail of the Department of Information and Cultural Affairs (ICA), Govt. of Tripura, which may come to the possession or knowledge of the bidder/Insurance Company during the course of discharging its contractual obligations in connection with this agreement, to any third party and shall at the times hold the same in strictest confidence. The bidder/Insurance Company shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations under it or to comply with applicable laws. The Bidder/Insurance Company shall not publish, permit to be published, or disclose any particulars of the information without the previous written consent of Department of Information & Cultural Affairs. The Bidder/Insurance Company shall indemnify the Department of Information & Cultural Affairs for any loss suffered by the Department of Information & Cultural Affairs as a result of disclosure of any confidential information. Failure to observe the above shall be treated as breach of contract on the part of the Bidder/Insurance Company and the Bank shall be entitled to claim damages and pursue legal remedies.

The Bidder/Insurance Company shall take all appropriate actions with respect to its employees to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Bidder/Insurance Company's obligations with respect to non-disclosure and confidentiality will survive even after the expiry or termination of this agreement for whatever reason.