

**TENDER FOR GROUP HEALTH INSURANCE FOR EMPLOYEES & DEPENDENTS**

**Tender Ref. No.: 1/51/2025-AE/1 dated 12.09.2025**

The Indian institute of Information Technology Senapati, Manipur is an Institute of National Importance (INI) established under the IIIT Act 2017 by the Ministry of Education, Government of India.

IIIT Manipur is seeking to offer medical and health services to its employees within the overall framework of the institute. The Group Health Insurance could be a way of overcoming financial challenges, improving access to quality medical care and ensuring financial protection against high end medical expenses. The Group Health plan aims to enhance the welfare of IIIT Manipur employees and seeks to address matters pertinent to health.

The institute invites tender from the eligible IRDAI Registered insurance companies for providing coverage to the employees of IIIT Manipur under a tailor made Group Health Policy. Intending bidders are requested to send their proposals in sealed covers based on the format provided at <https://www.iiitmanipur.ac.in>.

Bid Validity	The validity of bids shall be 90 days from the last date of submission of bids.
Last Date of Submission / Receipt of bid document	Can be submitted up to 5:00 P.M. on 29.09.2025. Bids shall be submitted in sealed cover address to the Registrar, IIIT Manipur, Imphal - 795002
Opening of Tenders	30.09.2025

**1. ONLY IRDAI REGISTERED INSURANCE COMPANIES are invited for a tailor made Group Health Insurance for the Employees, their Dependents of IIIT Manipur for a period of one (01) year.** Renewal of policy for subsequent year is possible on the same premium and terms & conditions subject to satisfactory performance of the insurer and approval of the competent authority, IIIT Manipur. Insurance providers with experience in any Central/ State Govt. Department/ Public Sector Undertakings/ Autonomous Bodies/ Academic Institutions/ CFTIs like IIMs, IITs, IIITs, IISERs, IISc. etc. commercial/ industrial organizations of repute is desirable.

Details of approximate strength to be covered and Sum Insured (SI) are given below:

<b>TABLE - A</b>			
Sl.	Category	Approx. Member Strength	Sum Insured (SI)
1.	Employee + their Dependents	117 (Table – B)	1. ₹ 5,00,000/- (Family Floater) 2. ₹ 10,00,000/- (Family Floater) Separate bids to be submitted.
2.	Family Definition	Self + Spouse + Dependent Children up to 25 years + Parents	

The details of the members shall be provided to the successful service provider (i.e. Insurer) to whom work will be awarded. The strength of members may increase during the course of the policy period.

<b>TABLE - B</b>			
<b>STRENGTH OF EMPLOYEES &amp; DEPENDANTS</b>			
Primary Members (Employees)		Dependents	
Age Band	No. of Members	Age Band	No. of Members
0 - 18	-	0 - 18	22
19 - 35	13	19 - 35	23
36 - 45	11	36 - 45	9
46 - 55	02	46 - 55	6
56 - 60	-	56 - 60	6
61 - 65	-	61 - 65	7
66 - 70	-	66 - 70	8
71 - 75	-	71 - 75	7
76 - 80	-	76 - 80	3
Above	-	Above	-
<b>TOTAL</b>	<b>26</b>	<b>TOTAL</b>	<b>91</b>

**TABLE – C - Details of coverage required by the institute under Group Health Policy:**

<b>Coverage and Benefit Details under proposed policy</b>		
a)	In-patient Treatment Critical Illness, Major Surgeries, and any alternative treatment	To be fully covered
b)	Day Care Treatment: (Surgeries/ treatments including alternative treatment/ procedures which require less than 24 hours hospitalization as an inpatient due to subsequent advancement in technology)	To be fully covered
c)	Waiting period of 30 days, 1 year, 2 year or 4 years etc.	To be completely waived
d)	Pre-Existing Diseases	To be covered fully; all pre-existing diseases will be covered from day one/ inception of the policy.
e)	Maternity Benefit and New Born Baby	To be covered fully and new born baby is covered from DAY 1 for all kind of diseases including Congenital Anomaly. If life threatening complication to mother and/or fetus arises requiring hospitalization during any stage of pregnancy then overall family sum insured shall apply.
f)	Cashless Facility	To be fully covered
g)	Mid-Term Inclusion	To be covered
h)	Ambulance Service	To be covered
i)	Air Ambulance	To be covered
j)	Domiciliary Hospital	To be covered

k)	Disease Sub-Limit	Coverage up to SI
l)	Room Rent	Up to 1% of the SI
m)	ICU	Up to 2% of the SI
n)	Co-Pay	0%
o)	Day Care Procedure	To be covered
p)	Pre- Hospitalisation	30 days
q)	Post Hospitalization	60 days
r)	Lasik Treatment	Up to + /- 7 to be covered
s)	Psychiatric Ailments	To be covered
t)	Congenital External	To be covered
u)	Congenital Internal	To be covered
w)	Reimbursement Claim	To be covered

2. The bidder shall submit TWO sets of bids (Annexure I to IV) for Sum Insured amounting to ₹ 5, 00,000/- (Rupees five lakh) and ₹ 10, 00,000/- (Rupees ten lakh).

3. **Financial Bid:**

The bidders are advised to quote their rates in the format provided in **Annexure – IV** only and in INR. Any extra charges other than the contract agreed amount will not be paid by the Institute. Taxes/ GST, as applicable, is extra and should be shown separately appropriately. The bidder shall not tamper/modify template (Annexure IV) in any manner. The tender will be totally rejected if it is discovered that the same has been altered or tempered in any way.

4. **General Terms and Conditions:**

- No subsequent increase in premium rates (except taxes/ GST as applicable from time to time by Govt. of India) shall not be allowed under any circumstances during policy period of one year.
- If any discrepancy is found between the figure and in words in the financial bid, the value in words shall prevail.
- The bidder is expected to examine all instructions, Forms, Annexures, Terms and Conditions in the tender document. Failure to furnish all information required by the tender document or submission of a bid not substantially responsive to the tender document in every respect will be at the bidder's risk and may result in rejection of his/her bid.
- No alterations should be made in any of the contents of the bid document by scoring out/removing any pages online/editing the contents of the bid document etc. In the submitted bid, no variation in the conditions shall be admissible. Bids not complying with the terms and conditions listed in this part are liable to be rejected.
- The bid document and the enclosures as well as all correspondence and documents shall be written in English language. All the relevant particulars in the tender document must be filled in and no column should be left blank. "NIL" or "Not applicable" should be marked, where there is nothing to report.
- Under no circumstances tender documents will be received after the above date/ time. Tender document and other details can be downloaded from the institute website [www.iiitmanipur.ac.in](http://www.iiitmanipur.ac.in)

- g) Amendment/ Corrigendum, if any, will be notified in the above websites only. No press notification will be issued in this regard. Bidders are therefore requested to regularly visit the above websites for updates.

**5. Opening And Evaluation Of Bids:**

The institute reserves the right to seek clarifications or additional information/ documents from any bidder regarding its technical bid. Such clarification(s) or additional information/ document(s) shall be provided within the time specified for the purpose. Any request and response thereto shall be in writing. If the bidder does not furnish the clarification(s) or additional information/ document(s) within the prescribed date and time, the proposal shall be liable to be rejected. Bidder who meets the 'Eligibility Criteria' shall be shortlisted as the technically responsive bidders. The institute shall notify all the technically responsive bidders the date & time of opening of financial bids.

**6. Selection Of Successful Bidder:**

- a) Only technically responsive bidders who meet the eligibility criteria, possess clear credentials, and have not been debarred or blacklisted will be shortlisted for the opening of financial bids.
- b) Upon evaluating the bids, the bidders who are technically qualified and have quoted the lowest total PREMIUM amount will be declared the successful service provider.
- c) Any act on the part of the bidder to influence anybody in the institute is liable to rejection of his bid. Canvassing/ marketing/ offering promotional services etc. in any form will be disqualification for the bidder.

**7. Dispute Resolution:**

In the event of any dispute or differences under this agreement, the decision of the Director, Indian Institute of Information Technology, Manipur shall be final and binding on both the parties. The decision of IIIT Manipur will be final in all respects.

**8. Jurisdiction:**

The Court of Jurisdiction shall be Imphal for all purposes.

**Registrar**  
**IIIT Manipur**

**ANNEXURE – I**

**TECHNICAL BID**

Date of Submission of Bid:		
Tender for : TENDER FOR GROUP HEALTH INSURANCE FOR EMPLOYEES & DEPENDENTS OF IIIT MANIPUR Tender No.: 1/51/2025-AE/1 dated 12.09.2025		
Name of the Bidder/ Insurer:		
Correspondence Address: / Mob No.:		
Email Id:		
Copies of all supporting documents duly stamped & signed by the bidder in support of below particulars		
Sl.	Particulars	Details Compliance (Y/N)
1	The bidder should be registered with the Insurance Regulatory Development Authority of India (IRDAI) and have valid license to carry out group health insurance policy in India. Copy of valid registration certificate and license issued by the competent authority is to be enclosed as proof.	
2	The bidder should have a registered Branch office in Imphal. Valid document in support of branch office as well as the details of Point of Contact (POC) for the institute on behalf of the bidder is to be submitted by the bidder.	
3	The bidder should have valid PAN & GST registration number.	
4	The bidder should have successfully completed minimum one group insurance policy of at least 100 members in a single policy during past five years from the last date of submission of bid in any Central/ State Govt. Department/ Public Sector Undertakings/ Autonomous Bodies/ Academic Institutions/ CFTIs like IIMs, IITs, IISERs, IISc. etc. / commercial/ industrial organizations of repute. The agreement should be in the name of the bidder. Policy document/ successful completion certificate should be enclosed as proof of experience.	
5	The bidder must not have been debarred, blacklisted, or terminated by any Central or State Government Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions, CFTIs, etc., in the five years preceding the last date for bid submission.	
6	Other documents like company background, strength, key achievement, TAT for claim settlement, claim service network including TPA, list of network hospitals etc. as required in terms of the tender, to claim eligibility.	
7	Turnover during last three years ending on 31 <sup>st</sup> March 2025 FY 2024-25: ₹ FY 2023-24: ₹ FY 2022-23: ₹	
8	Bid Forwarding Letter as per Annexure - II	
9	Duly signed and stamped of the entire bid document along with its addendum/corrigendum, if any	

	COVERAGE	COMPLIANCE AS PER TABLE – C (YES/NO)
a)	In-patient Treatment Critical Illness, Major Surgeries, and any alternative treatment	
b)	Day Care Treatment: (Surgeries/ treatments including alternative treatment/ procedures which require less than 24 hours hospitalization as an inpatient due to subsequent advancement in technology)	
c)	Waiting period of 30 days, 1 year, 2 year or 4 years etc.	
d)	Pre-Existing Diseases	
e)	Maternity Benefit and New Born Baby	
f)	Cashless Facility	
g)	Mid-Term Inclusion	
h)	Ambulance Service	
i)	Air Ambulance	
j)	Domiciliary Hospital	
k)	Disease Sub-Limit	
l)	Room Rent	
m)	ICU	
n)	Co-Pay	
o)	Day Care Procedure	
p)	Pre- Hospitalisation	
q)	Post Hospitalization	
r)	Lasik Treatment	
s)	Psychiatric Ailments	
t)	Congenital External	
u)	Congenital Internal	
w)	Reimbursement Claim	

I/We ..... (Name of the Authorized Representative of Bidder)  
 of ..... (Name of the bidder/insurer) do hereby declare that the entries made here are true to  
 the best of my/our knowledge. I/We **hereby agree to abide by all terms and conditions laid down in the tender  
 document.**

Place

(Name & signature with stamp of the bidder)

Date



**ANNEXURE – II**

**BID FORWARDING LETTER**  
(On the Letterhead of the Bidder)

Date:

To,  
The Registrar  
IIIT Manipur  
Imphal – 795002

Sub: Tender for Group Health Insurance for Employees & Dependents of IIIT Manipur  
Tender No. 1/51/2025-AE/1 dated 12.09.2025

Sir,

I/ We hereby confirm and declare that I/We have carefully studied the tender documents therein and undertake myself/ ourselves to abide by the terms and conditions laid down in the tender document.

I/ We also keep the offer open for 90 (Ninety) days from the last date of submission of bids.

Yours faithfully,

(Name & Signature with stamp of the bidder)

**ANNEXURE – III**

**SELF DECLARATION ABOUT NON BLACK-LISTING**

(On the Letterhead of the Bidder)

Date:

To,  
The Registrar  
IIIT Manipur  
Imphal – 795002

Sub: Tender for Group Health Insurance for Employees & Dependents of IIIT Manipur  
Ref. No. Tender No. 1/51/2025-AE/1 dated 12.09.2025

Sir,

In response to tender under reference, I/ We hereby declare that presently our firm is having unblemished record and is not declared ineligible for corrupt & fraudulent practices either indefinitely or for a particular period of time by any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions and Commercial Organizations.

We further declare that presently our firm is also not blacklisted/ debarred and not declared ineligible for any reason other than corrupt & fraudulent practices by any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions and Commercial Organizations in past five years from the last date of submission of bid.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken, my/ our performance security may be forfeited in full and the tender if any to the extent accepted may be cancelled.

Yours faithfully,

(Name & Signature with stamp of the bidder)



**ANNEXURE – IV**

**FINANCIAL BID**  
 (On the Letterhead of the Bidder)

Date of Submission of Financial Bid:
Tender for Group Health Insurance for Employees & Dependents of IIIT Manipur Tender No. 1/51/2025-AE/1 dated 12.09.2025
Name of the Agency: Correspondence Address: Tel/ Mob No.: Email Id:

(a)	(b)	(c)	(d)	(e)
Sl. No.	Particulars	Premium Amount	GST as Applicable	In Words
1.	Premium for Employees & Dependents (₹ 5 lacs)			
2.	Premium for Employees & Dependents (₹ 10 lacs)			

**Note:**  
 1. Premium amount quoted above will remain unchanged throughout the policy period.  
 2. GST will be extra as per rule.

**Rates for endorsement (Per life exclusive of GST)**

0 - 18	19 - 35	36 - 45	46 - 55	56 - 60	61 - 65	66 - 70	71 - 75	75 - 80 Above
₹	₹	₹	₹	₹	₹	₹	₹	₹

**DECLARATION**

I/We ..... (Name of the Authorized Representative of Bidder) of ..... (Name of the bidder/insurer) do hereby declare that the entries made here are true to the best of my/our knowledge. I/We hereby agree to abide by all terms and conditions laid down in the tender document.

Place

(Name & signature with stamp of the bidder)

Date