

From:
DGM(Pers)
MTNL, Corporate Office
6th Floor, Core III
Mahanagar Doorsanchar Sadan
CGO Complex, Lodhi Road, New Delhi-110003.

To,

Sub: Inviting sealed Quotations for Contributory Group Health Insurance Policy (Non-Life) for Retired MTNL Employees (in respect of hospitalization- indoor treatment only) from IRDA approved Govt/PSU General Insurance Companies.

Dear Sir,

Mahanagar Telephone Nigam Limited (MTNL) is a Navratna Central Public Enterprise. It provides Telecommunication services in Delhi and Mumbai. MTNL proposes to obtain a Contributory Group Health Insurance Policy for its retired employees and/or their spouse to cover the 'Indoor Hospitalisation' facility in terms of the Company's policy.

2.0 Presently, indoor medical treatment facilities are being provided to them by MTNL through Insurance. The expenditure on providing indoor medical treatment to the retirees for the last four years is being given in **Annexure-I**.

3.0 The retirement age of the employees of the company is 60 (sixty) years. This policy is proposed for 10514 retirees consisting of 7618 with spouse and 2896 single surviving retiree/spouse. This figure is likely to vary substantially due to the fact that CGHS registration of retirees is going on.

4.0 **Eligibility-** MTNL invites Sealed Quotations detailing the annual premium, discount, etc. from IRDA approved General Insurance Companies operating in the field of Health/Medical Insurance fulfilling following criteria-

(i) Serving at-least 3 lac lives per year for the last three years.

(ii) Serving Group health Insurance Policy of minimum two Companies / Corporate or any establishment with 5000 or more employees for at-least two years and one satisfactory report from one of the Company/Corporate of the year 2017-18.

5.0 The Company must be capable of rendering Health/Medical services anywhere in India as per format in **Annexure-III** as per the following broad terms and conditions-



A. Main terms and conditions

- i) Per Family of maximum two members (Retiree and Spouse) for a cover of Rs. 1.5 Lakhs (Rs. One Lakh fifty thousand) only on Family Floater basis.
- ii) Per life (Retiree or Spouse) for a cover of Rs 1 lakh (Rs. One Lakh) only.
- iii) Corporate Floater of Rs. 1,00,00,000 (**Rs One Crore only**) for the entire group of Retirees (Self and/or Spouse) of MTNL Delhi and Mumbai.
- iv) Disease-wise cappings- The package cost worked out by the Insurance Company or below given ceiling whichever is lower

Hospitalization benefits	Limits restricted to
a)Cataract	a. Maximum Rs 20,000/-
b)Hernia	b. Maximum Rs 30,000/-
c)Hysterectomy	c. Maximum Rs 30,000/-
e)Pre & Post Hospitalization	Maximum 10% of the sum insured

- v) The following diseases will be treated as Critical/Major illness.

Major illness – angioplasty, cardiac surgeries, cancer treatment, brain surgeries, pacemaker implantation for sick/sinus syndrome, hip replacement and joint replacement, Kidney related diseases and transplant, Thalessemia, Amputation surgery of diabetic patient, radiation therapy, spinal cord injection/treatment. Any other such diseases where treatment is prolonged beyond 10 days due to complications.	90% of the Sum Insured.
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B. The same shall be subject to the following conditions.

- i) The Insurance cover shall commence from the date the Insurance Policy comes into force.
- ii) The Policy shall cover all pre-existing diseases on the date of commencement of the Insurance Policy. Accordingly, there shall be no gestation period for extending coverage for treatment of any disease, whatsoever.

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iv) All beneficiaries will make co payment of 25% of Room charges as per their entitlement.

v) Provision for Family floater shall also be made by the Insurance Co.

vi) Exclusions as per para 6 of copy of tailor made policy attached at Page No. 7, **(of Annexure-VI)**

vii) Provisions for Day Care Procedures shall exist and the diseases covered therein shall be provided in a separate sheet which should not be less than the existing list of Day Care Procedures attached as **Annexure-V**.

viii) Pre-Hospitalisation 30 days and Post Hospitalization 60 days to be covered under the policy.

ix) Provisions for administration of the Scheme through TPAs shall be made for administering the Policy. The TPAs should be reliable and experienced with adequate network, separate for Delhi and Mumbai to give uninterrupted service to MTNL Retirees all over India— one for each location may be mentioned in the proforma. In case of non-satisfactory performance by any TPA, the Insurer shall replace the TPA within 3 weeks of time with one (s) out of IRDA approved list on the panel of Insurance Company.

The Insurance Company while selecting the TPAs for MTNL must ensure that the selection is on the basis of efficient Service Delivery, discount offered by TPAs and CGHS hospital rates.

x) TPAs shall have 24 X 7 helpline numbers in addition to the helpdesks preferably located in MTNL Offices during the working hours.

xi) Entrance of new Retiree into the insurance cover/separation of a Retiree shall be a monthly affair and shall be on the basis of pro-rata payment/refund of premium for the remaining period of the Policy.

xii) Actual premium, towards individual's cover, shall be payable/adjustable, corresponding to the number of registered beneficiaries, within 90 days of launch of the Policy.

xiii) The insurer shall be responsible to pay all the charges of Hospital including taxes/duties etc. Except 25 % of the room charges as per clause (iv) above which shall be borne by the beneficiary.

xiv) The term of agreement/contract shall be two years. The offered rate shall be valid for a period of two years and with a provision for extension of one more year with mutually agreed terms and conditions however premium will be paid annually.

xv) There shall not be any agent/broker on behalf of the insurance company and negotiation (if required) shall be done with L1 bidder directly.

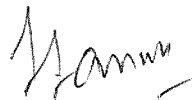
xvi) The tailor made policy shall be finalised after mutual discussions with successful bidder. However a draft policy may be included in the bids. Existing policy document is attached as **Annexure-VII** for ready reference.

xvii) Information regarding Applicant's Profile may be provided in **Annexure IV**.

xviii) All cards for retired employees must be prepared on or before 31.12.2018. The Premium Amount reconciliation will be as per the Physical Cards issued.


xix) The Insurance Co will be accountable for all services and it should in the domain of the Insurance CO to engage third parties in consultation with MTNL to adhere tender conditions and service standards.

6.0 The insurance cover shall commence tentatively from 01/10/2018. The Retirees should be registered within 90 days from the date of commencement of the policy.



9.0 The sealed quotations should reach the office of the undersigned at the above mentioned address positively by **13.00 Hrs on 10.08.2018** at the following address- DGM(HR), MTNL, Corporate Office, 6th Floor, Core III, Mahanagar Doorsanchar Sadan, CGO Complex, Lodhi Road, New Delhi-110003.

10.0 The bids shall be opened on the same day, i.e. **10.08.2018 at 15.00 Hrs** at the aforesaid venue in the presence of the representatives of the bidders who are willing to be present. Along with the quotes in the prescribed format, a copy of this letter shall also be sent, duly signed on each page by the authorised signatory of the Company, as a token of acceptance of the conditions mentioned herein. Any delay in submission of the bids/quotes for whatsoever reason will be only at the sole risk of the bidders. MTNL Management may negotiate with the lowest bidder, if required.


(R.K. Tanwar) 18/7/2018
DGM(Pers)

Tel. No. 24326476

Encls:

1. Details of expenditure of last four years- Annex. I
2. Room/Bed entitlements for Retired Employees of MTNL- Annex. II
3. Proforma for submitting the financial bid- Annex. III
4. Applicant's Profile- Annex. IV
5. Day Care Procedures- Annex. V
6. Exclusions as per para 6 of existing tailormade policy—Annex VI
7. Copy of Existing Tailormade Policy-Annex. VII
8. Circular of existing policy-Annex. VIII
9. Integrity Pact- Annex. IX
10. Tripartite Agreement with TPAs —Annex. X

Annexure I

Indoor Medical Expenditure incurred by MTNL

Year	No of employees at the start of the policy	Total Expenditure (Rs. in Crores) in terms of premium paid(Excluding tax)	FLOATER AMOUNT (in Rs)	PAID BY MTNL OVER AND ABOVE THE AMOUNT (in Rs)
2014-2015	15500	12.13	1.94 Cr.	2.4 Cr. (pending for approval)
2015-2016	17988	14.93	2.0 Cr.	1.89 Cr.
2016-2017	18450	17.01	2.5 Cr.	2.06Cr. (pending for approval)
2017-2018	10514	10.7 (incl tax)	1 Cr.	Policy not over yet

Note: The Floater Amount is already included in the Premium Paid.

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Annexure II

ROOM/BED ENTITLEMENTS FOR RETIRED EMPLOYEES OF MTNL

Sl. No.	Group	Cadre	Grade/Scale	Room/Bed Category
1.	'A'	CMD & Full Time Directors (on Board)	CMD & Full Time Directors (on Board)	At actual
		ED/CGM/CVO	E-9 +	Rs 3000/-
		Jt GM/ GM/CE/ CAO/DE/E.E./DGM/SE/CS	E-5 to E-9	Rs 2500/-
2.	'B'	JAO/JTO/AM/Sr.AO/SDE/Sr SDE/PO/LO/WO/ADET/Prob./ Exec. Trainees	E1-E4	Rs. 2000/-
3.	'C'	Sr. TOA (G)/Sr. TOA(P)/TOA(G)/TOA(P)/SS/SSS/ TTA/LD/TM/PM	NE 6- NE-12	Rs. 1500/-
4.	'D'	WA/PEON/Gateman	NE 1 – NE 5	Rs. 1000/-

Note:

1. ICU, ICCU, HDU charges shall be as per actual for all Groups /Cadres /Grade /Scale subject to note 1 above.
2. Any designation not mentioned above will be covered as per Grade/Scale.
3. All beneficiaries will make co payment of 25% of Room charges as per their entitlement.

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Annexure-III

Quote Proforma						
S.N.	Item Description	Basic Price exclusive of all levies and charges	GST		Price inclusive of all levies & charges.	Discount if offered any
			%	Amt		
		2	3	4	5	6
					(2+4)	
						(5-6)
						7
1.	Quote per family (two member family of retiree and spouse) for a cover of Rs. 1.5 Lac (Rs. One Lac fifty thousand) on family floater basis (in figures and words)					
2	Total financial implication for 7618 retiree families (two member family)					
3.	Quote per single retiree/spouse (one member family) for a cover of Rs 1 lakh. (in figures and words)					
4	Total financial implication for 2896 single retirees/spouse.(in figures and words)					
5.	Corporate Floater for the entire group for Rs One Crore					
6.	TPAs proposed to be engaged city wise (Delhi and Mumbai) to be enclosed		Delhi Mumbai			

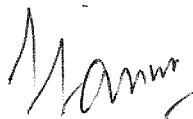
Note: The evaluation shall be based upon the price quoted against final quote per family at SI No 2,4 & 5, column No 7 on net cost to MTNL.

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Applicant's Profile

1. Contact Details
 - a. Name of the Organization
 - b. Postal Address
 - c. Website
 - d. Phone (with STD code)
 - e. Fax (with STD Code)
 - f. Contact person's name
 - g. Contact person's mobile phone
 - h. Contact person's email ID
2. Experience in health insurance field (For the last 3 years)- Please attach experience certificate or copy of agreement with major clients
 - a. Sponsoring Ministry/State/PSUs
 - b. Name of the Scheme
 - c. Insured Persons (number)
 - d. Families Insured (number)
3. Details of Resource Group (who would be responsible for MTNL CGHISWE activities)
 - a. Name
 - b. Qualifications
 - c. Experience in Insurance Industry
 - d. Area of Specialization
4. Procedure of settlement of claims (mechanism along with number of days)
5. Grievance redressal/Help desk/Mobile Application (whether 24/7/Online and three tier)
6. Web-based MIS



Signature:
Seal of the Organisation:

Day Care Procedure

Appendectomy	Haemo dialysis	Inguinal/ventral/umbilical/ femoral hernia
Coronary angiography	Lithotripsy	Parenteral Chemotherapy/ immunotherapy
Coronary angioplasty	Incision and drainage of abcess	Piles/ Fistula
Dental Surgery	Colonoscopy	prostrate
D&C	Radiotherapy	Sinusitis
Eye Surgery	Hydrocele	Tonsillectomy
Fracture/dislocation excluding hairline fracture	Hysterectomy	Liver aspiration
Sclerotherapy		

Or any other surgeries/procedures/**alternative to above due to advancement**, agreed by the TPA/MTNL which require less than 24 hrs. hospitalisation.

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Exclusions

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

- 6.1 Injury or Disease directly or indirectly caused by or arising from or attributable to Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not)
- 6.2 Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- 6.3 Cost of spectacles and contact lenses, hearing aids.
- 6.4 Dental treatment or surgery of any kind unless requiring hospitalisation.
- 6.5 Convalescence, general debility, "Run-down" condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self-injury and use of intoxicating drugs/alcohol.
- 6.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymph tropic Virus Type III (HTLB - III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
- 6.7 Charges incurred at Hospital or Nursing Home primarily for diagnosis, x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence or presence of any

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ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home or at home under domiciliary hospitalisation as defined.

- 6.8 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
- 6.9 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials
- 6.10 Naturopathy Treatment
- 6.11 External and or durable Medical / Non-medical equipment of any kind used for diagnosis and/or treatment including CPAP, CAPD, Infusion pump etc., Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, etc., of any kind, Diabetic foot wear, Glucometer/Thermometer and similar related items etc., and also any medical equipment, which are subsequently used at home etc.
- 6.12 All expenses arising out of any condition directly or indirectly caused to or related to known congenital diseases(internal and external)

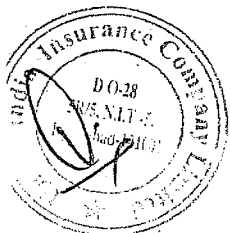




UNITED INDIA INSURANCE COMPANY LIMITED
REGISTERED & HEAD OFFICE: 24, WHITES ROAD, CHENNAI-600014

TAILORMADE HEALTH INSURANCE POLICY
(MTNL - RETIRED EMPLOYEES)

1. WHEREAS the insured designated in the Schedule hereto has by a proposal and declaration dated as stated in the Schedule (which shall be the basis of this Contract and is deemed to be incorporated herein) has applied to UNITED INDIA INSURANCE COMPANY (hereinafter called the COMPANY) for the insurance hereinafter set forth in respect of person(s) named in the Schedule hereto (hereinafter called the INSURED PERSON) and has paid premium as consideration for such insurance.
2. NOW THIS POLICY WITNESSES that subject to the terms, conditions, exclusions and definitions contained herein or endorsed, or otherwise expressed hereon the Company undertakes that if during the period stated in the Schedule or during the continuance of this policy by renewal, any insured person shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalisation expenses for medical/surgical treatment at any Nursing Home/Hospital/Day Care Centre in India as herein defined (hereinafter called HOSPITAL) as an inpatient, the Company will pay through Third Party Administrator (hereinafter called TPA) to the Hospital / Nursing Home or the Insured Person the amount of such expenses as are reasonably and necessarily incurred in respect thereof by or on behalf of such Insured Person but not exceeding the Sum Insured and the Corporate Floater (maximum twice the sum insured) in aggregate in any one period of insurance stated in the schedule hereto.
3. In the event of any claim(s) becoming admissible under this scheme, the company will pay through TPA to the Hospital / Nursing Home or the insured person the amount of such expenses as would fall under different heads mentioned below, and as are reasonably and necessarily incurred thereof by or on behalf of such Insured Person, but not exceeding the Sum Insured and the Corporate Floater (maximum twice the sum insured) in aggregate mentioned in the schedule hereto.
4. **ITEMS PAYABLE BY INSURANCE COMPANY**
 - A. **Room & Boarding Expenses** as provided by the Hospital/Nursing Home. All beneficiaries will make co-payment of 25% as per their entitlement. Room / bed entitlement for the individuals shall be pre-defined (as per the table given below). If Room / Bed of a value higher than the entitled is availed, the differential charges on Room Rent shall be borne by the beneficiary.



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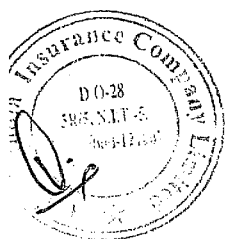
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SL. No.	Group	Cadre	Grade / Scale	Room / Bed Charges per day
1	'A'	CMD & Full time Directors (On Board)	CMD & Full time Directors (On Board)	At actual
		(ED / CGM/ CVO)	E-9+	3000
		(DE / CAO / EE/ DGM / SE / Jt GM / GM / CE/CS	E5 – E9	2500
2	'B'	JAO / JTO / AM / Sr. AO / SDE / Sr. SDE / PO / LO / WO / ADET / Prob. / Exec. Trainees)	E1-E4	2000
3	'C'	(Sr. TOA (G) / Sr. TOA (P) / TOA (G) / TOA (P) / SS / SSS / TTA / LD / TM / PM)	NE 6 – NE-1	1500
4	'D'	(WA / PEON / Gateman)	NE 1 – NE 5	1000

- ❖ ICU, ICCU, HDU charges shall be as per actual for all Groups / Cadres / Grade / Scale
- ❖ Any designation not mentioned above will be covered as per Grade / Scale
- ❖ For Identification of Grade / Scale, Photo Identity Card of the employee, issued by the employer is to be presented by the claimant at the time of hospitalisation / submission of the claim documents (for reimbursement cases).
- ❖ The Insurance cover shall commence from the date the Insurance Policy comes into force.
- ❖ The Policy shall cover all pre-existing diseases on the date of commencement of the Insurance Policy. Accordingly, there shall be no gestation period for extending coverage for treatment of any disease, whatsoever.

- B. Per Family of maximum two members (Retiree and Spouse) for a cover of Rs. 1.5 Lakhs (Rs. One Lakh fifty thousand) only on Family Floater basis.**
- C. Per life (Retiree or Spouse) for a cover of Rs 1 lakh (Rs. One Lakh) only.**
- D. Corporate Floater of Rs. 2.5 Crore (Rs Two Crore fifty lakh only) for the entire group of Retirees (Self and/or Spouse) of MTNL Delhi and Mumbai.**
- E. The insurer shall be responsible to pay all the charges of Hospital including taxes/duties etc. Except 25 %of the room charges as per clause (iv) above which shall be borne by the beneficiary.**
- F. Nursing Expenses**
- G. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees**
- H. Anaesthetist, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Diagnostic Materials and X-ray**
- I. Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker, Artificial Limbs, & cost of organs and similar expenses.**
- J. Cost of surgical disposables and sundries used during hospitalisation.**
- K. Domiciliary Hospitalisation claim.**
- L. Day Care Procedures where hospitalisation is less than 24 hrs for following diseases-**

Appendectomy	Haemo dialysis	Inguinal/ventral/umbilical/ femoral hernia
Coronary angiography	Lithotripsy	Parenteral Chemothrepay



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Coronary angioplasty	Incision and drainage of abcess	Piles/ Fistula
Dental Surgery	Colonoscopy	prostrate
D&C	Radiotherapy	Sinusitis
Eye Surgery	Hydrocele	Tonsillectomy
Fracture/dislocation excluding hairline fracture	Hysterectomy	Liver aspiration
Sclerotherapy		

M. For claims the expenses on following illness would be limited to:

Hospitalisation Benefits	LIMITS restricted to
a. Cataract	a. Maximum Rs 20,000/-
b. Hernia	b. Maximum Rs 30,000/-
c. Hysterectomy	c. Maximum Rs 30,000/-
d. Major illness – angioplasty, cardiac surgeries, cancer surgeries, brain tumor surgeries, pacemaker implantation for sick/sinus syndrome, hip replacement and joint replacement, Kidney related diseases and transplant, Thalesemia, Amputation surgery of diabetic patient, radiation therapy, spinal cord injection. Any other such diseases where treatment is prolonged beyond 10 days due to complications.	d. 90% of the Sum Insured.
e. Pre & post Hospitalization	e. Maximum 10 % of the sum insured

N.B.1: Any amount overflowing 90% of sum insured, for major illness as per (d) above, shall be considered from the corporate floater (as per provision of corporate floater) on specific authorisation of competent authority of MTNL.

(N.B 2.: Company's Liability for all claims admitted during the period of insurance shall not exceed the Sum Insured and the Corporate Floater (Maximum twice the sum insured) per person as mentioned in the schedule.

5. DEFINITIONS:

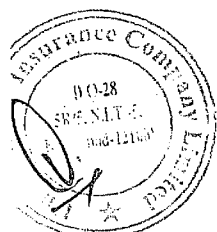
5.1 **HOSPITAL / NURSING HOME** means any institution in India established for indoor care and treatment of sickness and injuries and which

Either

- (a) has been registered as a Hospital or Nursing Home with the local authorities and is under the supervision of a registered and qualified Medical Practitioner.

Or

- (b) Should comply with minimum criteria as under:-
i) It should have at least 15 inpatient beds.



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- ii) Fully equipped operation theatre of its own wherever surgical operations are carried out.
- iii) Fully qualified Nursing Staff under its employment round the clock.
- iv) Fully qualified Doctor (s) should be in-charge round the clock.

N.B: In class 'C' towns condition of number of beds be reduced to 10.

5.1.1 The term 'Hospital / Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

5.2 'Surgical Operation' means manual and / or operative procedures for correction of deformities and defects, repair of injuries, diagnosis and cure of diseases, relief of suffering and prolongation of life.

5.3 Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e. Dialysis, Chemotherapy, Radiotherapy; Eye Surgery, Lithotripsy (Kidney Stone removal), D & C, Tonsillectomy taken in the Hospital / Nursing Home and the Insured is discharged on the same day, the treatment will be considered to be taken under hospitalisation Benefit. This condition will also not apply in case of stay in hospital of less than 24 hours provided -

- a) The treatment is such that it necessitates hospitalisation and the procedure involves specialised infrastructural facilities available in hospitals.
- b) Due to technological advances hospitalisation is required for less than 24 hours only.

Note: Procedures/treatments usually done in out patient department are not payable under the policy even if converted as an in-patient in the hospital for more than 24 hours.

5.4 **DOMICILIARY HOSPITALISATION BENEFIT means:-** Medical treatment for a period exceeding three days for such illness/disease/injury which in the normal course would require care and treatment at a hospital/nursing home but actually taken whilst confined at home in India under any of the following circumstances on submission of NOC from the hospital/ attending doctor namely:-

- i) the condition of the patient is such that he/ she cannot be moved to the hospital / nursing home or
- ii) the patient cannot be moved to hospital /Nursing Home for lack of accommodation therein.

Subject to however that domiciliary hospitalisation benefits shall not cover:

- I) Expenses incurred for pre and post hospital treatment and
- II) Expenses incurred for treatment for any of the following diseases:
 - 1) Asthma
 - 2) Bronchitis
 - 3) Chronic Nephritis and Nephritic Syndrome
 - 4) Diarrhoea and all type of Dysenteries including Gastroenteritis
 - 5) Diabetes Mellitus and Insipidus
 - 6) Epilepsy
 - 7) Hypertension
 - 8) Influenza, Cough and cold
 - 9) All Psychiatric or Psychosomatic Disorders
 - 10) Pyrexia of unknown Origin for less than 10 days



- 11) Tonsillitis and upper Respiratory Tract infection including Laryngitis and pharangitis
- 12) Arthritis, Gout and Rheumaism

Note : When treatment such as cataract, lithotripsy (kidney stone removal) Dialysis, Chemotherapy, Radiotherapy, eye surgery, dental surgery, D&C, tonsillectomy is taken in the Hospital / Nursing Home and the insured is discharged on the same day, the treatment will be considered to be taken under Hospitalisation Benefit section.

5.5 ANY ONE ILLNESS: -

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of discharge from the Hospital / Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

5.6 PRE - HOSPITALISATION:-

Relevant medical expenses incurred during period up to 30 days prior to Hospitalisation on disease / illness / injury sustained will be considered as part of claim as mentioned under item 1.2 above

5.7 POST HOSPITALISATION: -

Relevant medical expenses incurred during period up to 60 days after hospitalisation on disease / illness / injury sustained will be considered as part of claim as mentioned under item 1.2 above

5.8 MEDICAL PRACTITIONER means a person who holds a degree / diploma of a recognised institution and is registered by Medical Council of respective State of India. The term Medical Practitioner would include Physician, Specialist and Surgeon.

5.9 QUALIFIED NURSE means a person who holds a certificate of a recognised Nursing Council and who is employed on recommendation of the attending Medical Practitioner.

5.10 TPA means a Third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is empanelled by the Company for the provision of health services as specified in the agreement between the Company and TPA.

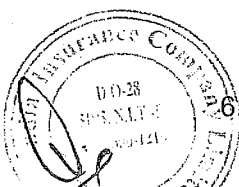
6. EXCLUSIONS:-

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

6.1 Injury or Disease directly or indirectly caused by or arising from or attributable to Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not)

6.2 Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness

6.3 Cost of spectacles and contact lenses, hearing aids.

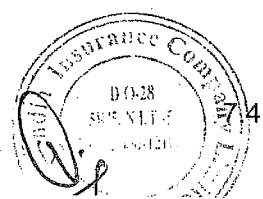


- 6.4 Dental treatment or surgery of any kind unless requiring hospitalisation.
- 6.5 Convalescence, general debility, "Run-down" condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self-injury and use of intoxicating drugs/alcohol.
- 6.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymph tropic Virus Type III (HTLB - III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
- 6.7 Charges incurred at Hospital or Nursing Home primarily for diagnosis, x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home or at home under domiciliary hospitalisation as defined.
- 6.8 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
- 6.9 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials
- 6.10 Naturopathy Treatment
- 6.11 External and or durable Medical / Non-medical equipment of any kind used for diagnosis and/or treatment including CPAP, CAPD, Infusion pump etc., Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, etc., of any kind, Diabetic foot wear, Glucometer/Thermometer and similar related items etc., and also any medical equipment, which are subsequently used at home etc.
- 6.12 All expenses arising out of any condition directly or indirectly caused to or related to known congenital diseases(internal and external)

7. CONDITIONS:

- 7.1 Every notice or communication to be given or made under this policy shall be delivered in writing at the address of the TPA office as shown in the Schedule.
- 7.2 The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly authorised official of the company. The due payment of premium and the observance and fulfilment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.
- 7.3 Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the TPA named in the schedule immediately and in case of emergency within 24 hours of Hospitalisation Domiciliary Hospitalisation.

7.4 Normally indoor treatment shall be cashless in empanelled hospitals of TPAs however, in case of reimbursement claims (in case of emergency or treatment at



non-panelled hospitals), all supporting documents relating to the claim must be filed with TPA within 30 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 60 days), all claim documents should be submitted within 15 days after completion of such treatment.

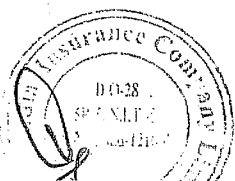
Note: Waiver of this Condition may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit.

- 7.5 In case of reimbursement claims, the Insured Person shall obtain and furnish to the TPA with all original bills, receipts and other documents upon which a claim is based and shall also give the TPA / Company such additional information and assistance as the TPA / Company may require in dealing with the claim.
- 7.6 Any medical practitioner authorised by the TPA / Company shall be allowed to examine the Insured Person in case of any alleged injury or disease requiring Hospitalisation when and so often as the same may reasonably be required on behalf of the TPA/Company.
- 7.7 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.
- 7.8 If at the time when any claim arises under this Policy, there is in existence any other insurance (other than Cancer Insurance Policy in collaboration with Indian Cancer Society), whether it be effected by or on behalf of any Insured Person in respect of whom the claim may have arisen covering the same loss, liability, compensation, costs or expenses, the Company shall not be liable to pay or contribute more than its rateable proportion of any loss, liability, compensation costs or expenses. The benefits under this Policy shall be in excess of the benefits available under Cancer Insurance Policy.
- 7.9 The Policy may be renewed by mutual consent. The Company shall not however be bound to give notice that it is due for renewal and the company may at any time cancel this policy by sending the insured 30 days notice by registered letter at the insured's last known address and in such event the company shall refund to the Insured a pro-rata premium for unexpired period of Insurance. The company shall, however, remain liable for any claim, which arose prior to the date of cancellation. The insured may at any time cancel this policy and in such event the company shall allow refund of premium as per relevant clause of the Primary Agreement signed between the parties.
- 7.10 Actual premium (including premium for Corporate Floater) towards individual's cover shall be payable / adjustable, corresponding to the no. of registered beneficiaries, within 90 days of launch of the policy.

8. Coverage of persons:

The details of the retired employees along-with the details of the spouse to be covered have to be provided and if Photo ID cards are required then 2 photographs of each employee and his/her spouse have to be provided along-with the details in the proposal form.

1. For all additions/deletions (of New Retirees and/or spouse as said) in the policy the premium on pro-rata basis is to be paid/recovered.



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2. If same no. of persons leave the organisation and same no. of persons in the same categories are to be added if there has been no claim for the persons being deleted from the policy. Mere substitution would be done.
3. Entrance of new Retiree into the insurance cover/separation of a Retiree shall be a monthly affair and shall be on the basis of pro-rata payment/refund of premium for the remaining period of the Policy
4. The TPA has to maintain the record of all Retirees covered in the policy including the dependant spouse of the retiree.
5. Actual premium, towards individual's cover, shall be payable/adjustable, corresponding to the number of registered beneficiaries, within 90 days of launch of the Policy.
6. All cards for retired employees must be prepared on or before 90 days of the start of the policy. The Premium Amount reconciliation will be as per the Physical Cards issued.
7. The figure of enrolment in this policy is likely to vary substantially due to the fact that CGHS registration of retirees has been taken up.

9. Family floater:

In this benefit the sum insured is fixed for the entire family (as defined) and any member of family can claim under the policy till the sum insured for the family gets exhausted.

Family consists of Retiree and one declared legal spouse.

10. Corporate floater

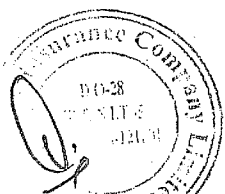
This is a benefit through which an amount opted by the Corporate is fixed for the corporate to be used in case the sum insured of the retired employee is not sufficient to meet the expenses of the treatment for major and prolonged diseases and this benefit is allowed subject to the following conditions. **THE AMOUNT IS TO BE ALLOWED FROM THIS CORPORATE FLOATER ONLY ON SPECIAL AUTHORIZATION OF THE COMPETENT AUTHORITY OF THE CORPORATE.**

THE AMOUNT CAN BE USED ONLY FOR THE RETIRED EMPLOYEES/SPOUSE

1. THE MAXIMUM AMOUNT TO BE USED FOR ANY RETIRED EMPLOYEE/DEPENDENT SPOUSE CANNOT BE MORE THAN DOUBLE THE BASIC SUM INSURED OF THE EMPLOYEE AND / OR SPOUSE.
2. THE PRE-CONDITION FOR THE BENEFIT TO BE USED IS THAT THE SUM INSURED OF THE EMPLOYEE SHOULD NOT BE SUFFICIENT TO MEET THE TREATMENT EXPENSES.

11. If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall be resolved as per the relevant clause(s) of the Primary Agreement signed between the Company and MTNL.

11.1 If the TPA, as per terms and conditions of the policy or the Company shall disclaim liability to the Insured for any claim hereunder and if the Insured shall not within 12 calendar months from the date of receipt of the notice of such disclaimer notify the TPA/ Company in writing that he does not accept such disclaimer and intends to recover his claim from the TPA/Company then the claim shall for all



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purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

The insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons and other relevant details as are normally kept in any institution / organisation. The insured shall declare to the company any additions in the number of insured persons as and when arising during the period of insurance and shall pay the additional premium as agreed.

12. REASONABLE AND NECESSARY EXPENSES

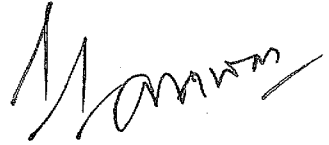
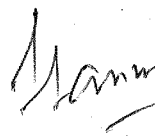
1. For a network hospital, it shall mean the rate pre-agreed between Network Hospital and the TPA for surgical / medical treatment that is necessary, customary and reasonable for treating the condition for which the insured person was hospitalised.
2. For any other hospital, it shall mean the cost of surgical / medical treatment that is necessary, customary and reasonable for treating the condition for which insured person was hospitalised to the extent relatable to such condition.

13. IRDA REGULATIONS:

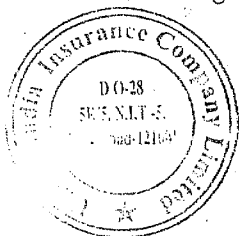
This policy is subject to Regulations of IRDA (Protection of Policy Holder's Interest) Regulations, 2002 as amended from time to time.

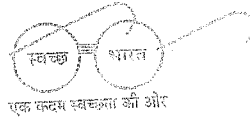
14. GRIEVANCE REDRESSAL:

In the event of the policy holder having any grievance relating to the insurance, he/she may contact any of the Grievance Cells at Regional Offices of the Company or office of the Insurance Ombudsman under the jurisdiction of which the policy issuing office falls.



वी० के० सूरी
V.K. SURI
वरिष्ठ मंडलीय प्रबंधक
Sr. Divisional Manager





No. MTNL/CO/Pers/ REC-GHIS/2016 /73
Dated: 08.10.2017

CIRCULAR

Sub: Contributory Group Health Insurance Policy for MTNL Retired Employees

As per approval of Competent Authority, it has been decided to renew the Contributory Group Health Insurance Scheme, for MTNL Retired employees. The Indoor part of the Scheme will be managed through M/s United India Insurance Co. Ltd through the same TPAs as in CGHIS 2016

For availing Indoor treatment, the Retiree or their dependents shall go to the empanelled Hospitals of TPA alongwith valid TPA medical Card without which the cashless treatment may be denied. The list of such hospitals shall be provided separately to each employee by the TPA.

Salient features of the Scheme and documents required to be filled are same as CGHIS 2016 (copy enclosed) as per order dated 7/10/2016 with the following additions/changes:

1. **Premium Calculation:** As per the registered retirees' lists received from Delhi Unit and Mumbai unit vide mail dated 28/9/2017., the premium calculation and paid to UIIC is as follows:

	Delhi	Mumbai	Total	Premium Rate (Rs)	Amount (Rs)
Retiree with Spouse	14	2664	2678	8944	23952032
Retiree /Spouse	10	915	925	5393	4988525
Total	24	3579	3603		28940557
corporate floater premium					10000000
GST @18%					7009300
TOTAL PREMIUM					45949857

2. **Corporate Floater may be additionally utilized subject to the following limit, when individual cover is fully exhausted-**

- Retiree and Spouse upto an amount of Rs. 1.5 Lacs with concerned ED's approval and Single surviving/spouse upto an amount of Rs. 1 Lacs with concerned ED's approval. (Total Rs 10 lac for Delhi Unit and Rs 40 Lac for Mumbai Unit for entire group of retirees.)

Mamun

पंजीकृत एवं निगम कार्यालय : महानगर दूरसंचार सदन, 5वां तल, 9 सी.जी.ओ. कॉम्प्लेक्स, लोधी रोड, नई दिल्ली-110003

फोन कार्यालय : 24319020, फैक्स: 24324243

Regd. & Corporate Office : Mahanagar Doorsanchar Sadan, 5th Floor, 9 CGO Complex, Lodhi Road, New Delhi-110 006 India
Phone Off.: 24319020, Fax : 24324243

आप हमारे साथ हिन्दी में भी पत्राचार कर सकते हैं।

- Beyond the Corporate Floater limit at Unit level, the case may be referred to Director (HR) in Corporate Office, only in very exceptional cases, where the individual insurance cover as well as Corporate Floater limit within the power of ED concerned are exhausted, whereby the case will be considered only as per limits as already mentioned above. (Total Rs 50 Lac for entire group of retirees.)

This Corporate floater is the final amount for this policy.

3. Advance premium

To cover the ongoing process whereby more retirees are going to be registered, advance premium for additional retirees in both the units is deposited with insurance company in CD account created by UIIC in the name of MTNL whereby 1st instalment of Rs. 2,11,07,840/- (including GST @18%) is put from where premium will be released as and when retirees are registered which will be recouped as per requirement.

Delhi and Mumbai Units are given 3 months time from 1.10.2017 for registering the retirees with UIIC under intimation to Corporate Office and issuing NOC of pending CGHS switch-over. Fortnightly statement of the additional retirees registered is to be provided by the units to Corporate Office. If required in between, advance premium will be recouped. However final settlement will be done after 3 months.

The enrolment and claims in respect of additional registered retirees in these three months will be eligible with effect from 1/10/2017.

	Delhi	Mumbai	Total	Premium Rate	Amount
Retiree with Spouse	1000	1000	2000	8944	17888000
GST @18%					3219840
total					21107840

4. OPD

- As per the approval of Competent Authority, it has been decided to deduct 50% of the premium from OPD limit i.e. an amount of Rs 4472/- per retiree per policy period in case of retiree with spouse and Rs 2697/- per retiree per policy period in case of single retiree/spouse towards their contribution for drawing medical facilities from MTNL. The said amounts shall be deducted from the OPD limit of the retired employees.
- No OPD payment for 2017-18 may be released for those retirees who have neither applied for NOC for switch over to CGHS nor registered for the CGHS 2017-18 during the next three months. Once registration is done by retiree or concurrence is given for availing neither of the facility i.e. CGHS or CGHS, OPD may be released as per rule.

Both the units shall coordinate with UIIC so that retirees who apply for registration are included in the CGHS 2017-18 promptly. The status of registration may be submitted by

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the units to HR unit CO fortnightly. The advance premium will be reconciled as per the final list of registered retirees with CGHIS 2017-18 at the end of three months.

Fresh Hospitalization taking place on or after 01.10.2017 will be covered under the new Scheme. However, any ongoing indoor treatment till the date of discharge, as on 30.09.2017, will remain governed by the existing insurance scheme in MTNL Delhi/Mumbai.

Any further information in this regard may be taken from the concerned GM (Admn) Office in Delhi and Mumbai or from the day time Help Desks provided by UIIC/ the TPA(s) for the benefit of the employees (refer Annexure D).

This issues with the approval of the Competent Authority.

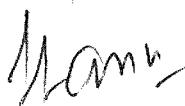
Hindi version follows.


(R.K. Tanwar)
DGM (Pers)

Encl: Annexure A, B, C, D, E, F & G

Copy to:

1. CMD, MTNL- for kind information
2. Director (Tech.)/ (Fin.)/ (HR).
3. CVO, MTNL
4. ED MTNL, CO/Delhi/Mumbai.
5. GM (HR-I), MTNL, CO
6. GM (Admn)/ (Fin), MTNL, Delhi/Mumbai
7. DGM (A/c), MTNL, CO
8. GM (IR), MTNL, Delhi/DGM (IR), MTNL, Mumbai
9. GS, MTNL Mazdoor Sangh, New Delhi/GS, MTN Kamgar Sangh, Mumbai
10. Sh. V.K. Suri, Sr. D.M., M/s United India Insurance Co. Ltd.
11. M/s Paramount TPA for Delhi.
12. M/s Medsave Healthcare (TPA) Ltd. for Mumbai.
13. Office Copy



MTNL RETIRED EMPLOYEES CONTRIBUTORY GROUP HEALTH INSURANCE SCHEME
APPLICATION FOR REGISTRATION & CLAIMS
(Tick mark whichever is applicable)

GM (Admn) HQ
MTNL DELHI/MUMBAI

Sir,

1. I am retired employee/dependent of retd. employee of MTNL and would like to join the Company's Retired Employees Contributory Group Health Insurance Scheme.

2. I request that medical coverage be extended to self and/ or spouse as named below.

Sl. No.	Name of beneficiaries	Relation	Date of Birth	Photograph
		Self		
		Spouse		

Note: Please enclose two passport size photographs of each member specified in above.

- Reimbursement of Indoor bills submitted from time to time may please be deposited in my bank account No. _____ with _____ Bank, New Delhi/Mumbai as admitted/ through cheque drawn in my name.
- I undertake to notify to the company any change in the above particulars as soon as it occurs.
- In understand that the company reserves the right to refuse the membership to any retiree or terminate the same at any time, by giving one month's notice and specifying the reason thereof. Company's decision in this behalf shall be final.
- I undertake to abide by the rules of this Scheme, as amended from time to time.

Yours faithfully,

Signature:

Phone No. Res: _____ Mobile _____
Name _____
P.C.No/PPO No. _____ Staff. No. _____
Designation _____ Scale of Pay _____ Basic Pay _____
Address for Correspondence _____

Signature of the
applicant _____

[Handwritten Signature]

[Handwritten Signature]

**MTNL RETIRED EMPLOYEES CONTRIBUTORY GROUP HEALTH INSURANCE SCHEME
INFORMATION FOR ISSUE OF MEDICAL CARD**

(A)

1. Name of the Retired Employee _____
2. P.C. No/PPO No. _____ Staff No. _____
3. Date of Retirement _____
4. Designation _____
5. Scale of Pay _____ Basic Pay _____
6. GM Office _____
7. Permanent Address _____

8. Present Address _____

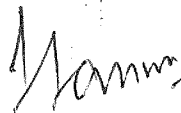
9. Validity from _____ to _____ (to be filled by Issuing Authority)


10. Details on Medical Card-

Sl. No.	Name of beneficiaries	Relation	Date of Birth	Photograph
		Self		
		Spouse		

NOTE:

1. Please note that Medical Claims are to be made in the prescribed form of the Company.
2. Separate claim should be preferred for each patient and each spell of treatment

 Signature of the beneficiary: _____



CERTIFICATION/DECLARATION

(Tick mark whichever is applicable)

1. Certified that I am not availing any other medical cover in consequent of employment of my spouse, or any type of medical facility or allowance from any other source or CGHS facility.
2. Certified that my spouse is not employed.
3. Certified that my spouse, Mr/Mrs _____ is employed with/retired from _____ and availing medical facility/medical allowance from his/her employer. (A certificate of his /her employer to that effect is enclosed).

Date:

Signature:

Place:

Name:

Address:

Phone No:

Mobile No:

Annexure-C

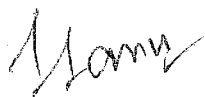
MTNL RETIRED EMPLOYEES CONTRIBUTORY MEDICAL INSURANCE SCHEME

ROOM/BED ENTITLEMENTS FOR RETIRED EMPLOYEES OF MTNL-

Sl. No.	Group	Cadre	Grade/Scale	Room/Bed charges per day
1.	'A'	CMD & Full Time Directors (on Board)	CMD & Full Time Directors (on Board)	At actual
		(ED/CGM) CVO	E-9+	3000
		(DE/CAO/EE/DGM/ SE /Jt GM/GM/CE)	E5- E9	2500
2.	'B'	JAO/JTO/AM/Sr.AO/ SDE/Sr SDE/PO/LO/WO/ADET/Prob./Exec. Trainees)	E1-E4	2000
3.	'C'	(Sr. TOA (G)/Sr. TOA(P)/TOA(G)/TOA(P)/SS/SSS/TTA/LD/TM/PM)	NE 6- NE-11	1500
4.	'D'	(WA/PEON/Gateman)	NE 1 – NE 5	1000

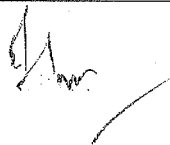
* ICU, ICCU, HDU charges shall be as per actual for all Groups/Cadres/Grade/Scale.

** Any designation not mentioned above will be covered as per Grade/Scale




Annexure-D

Insurer	Name/Address	Contact No.
	Mr. V.K. Suri, Sr. Divisional Manager United India Insurance Co. Ltd. Divisional Office-28,5R/5, NIT Faridabad Above Astha Eye Centre Faridabad-121001	0129-2412493 8860258077
TPA (Delhi)	M/s Paramount Health Services TPA D-39, Okhla Phase-I New Delhi-110020	9313038381 9873555538
Help Desk (Delhi)	Mr. Rati Ram C/o M/s Paramount Health Services TPA	
TPA (Mumbai)	M/s Medsave Health Care TPA F-70A, Lado Sarai, Mehrauli New Delhi-110030	8595249035 9312880008
Help Desk (Mumbai)	Mr. Vinod C/o Medsave	9867707356




(The detailed Policy may be had from the Help Desk of the TPA)

Exclusions

1. Injury or disease directly or indirectly caused by or arising from or attributable to invasion, act of foreign enemy, war like operations (whether war be declared or not).
2. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
3. Cost of spectacles and contact lenses, hearing aids.
4. Dental treatment or surgery of any kind unless requiring hospitalisation.
5. Convalescence, general debility, run down condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self injury and use of intoxication drugs/alcohol.
6. All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymph tropic Virus Type-III (HTLB-III) or Lymphadenopathy associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
7. Charges incurred at Hospital or Nursing Home primarily for diagnosis X-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home or at home under domiciliary hospitalization as defined.
8. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
9. Injury or disease directly or indirectly caused by or contributed to by Nuclear Weapons/Materials.
10. Naturopathy treatment.
11. External and or durable material/non medical equipment of any kind used for diagnosis and or for treatment including CPAP, CAPD, infusion pump etc. Ambulatory devices i.e. walker, crutches, belts, collars, caps, splints, slings, braces, stockings etc., of any kind. Diabetic footwear, Glucometer /Thermometer and similar related items etc, and also any medical equipment, which are subsequently used at home etc.
12. All expenses arising out of any condition directly or indirectly caused to or related to known congenital diseases (internal and external).

Day Care Procedures-

Appendectomy	Haemo dialysis	Inguinal/ventral/umbilical/femoral hernia
Coronary angiography	Lithotripsy	Parenteral Chemotherapy
Coronary angioplasty	Incision and drainage of abscess	Piles/ Fistula
Dental Surgery	Colonoscopy	Prostrate
D&C	Radiotherapy	Sinusitis
Eye Surgery	Hydrocele	Tonsillectomy
Fracture/dislocation excluding hairline fracture	Hysterectomy	Liver aspiration
Sclerotherapy		

or any other surgeries/procedures agreed by the TPA/MTNL which require less than 24 hrs hospitalisation.

Self Declaration Form for Availing MTNL CGHIS Facility

I Ms/Mrs./Mr. _____ retired from O/o _____ MTNL on _____. I, hereby, declare that (Tick the relevant):-

1. I am willing to avail Contributory Group Health Insurance Scheme (CGHIS) provided by MTNL for MTNL's retired employees from 01.10.2017.
2. I give my consent for deducting 50% of CGHIS premium from my OPD claim amount.

OR

I will deposit 50% of CGHIS premium by cash/cheque.

3. I am not willing to avail CGHIS provided by MTNL for its retired employees from 01.10.2017.
4. I am not availing CGHIS provided by MTNL for its retired employees since _____.

My personal details are as follows:-

1. Name _____
2. PC Number/PPO Number _____
3. Date of Retirement _____
4. Scale of Pay at the time of Retirement _____
5. Mobile Number _____
6. E-mail Id _____
7. Address for Correspondence _____

Above details are correct and in case it is found at any stage some information is concealed by me or found false, MTNL management may take suitable disciplinary action against me as per MTNL rules.

[Handwritten signature]

[Handwritten signature]

Signature _____

Name _____

INTEGRITY PACT

Between

Mahanagar Telephone Nigam Ltd. (MTNL) hereinafter referred to as "The Principal"

And

.....hereinafter referred to as "The Bidder/Contractor"

Preamble

The Principal intends to award, under laid down organizational procedures, contract/s for The Principal values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness/transparency in its relations with its Bidder(s) and/or Contractor (s).

In order to achieve these goals, the Principal has appointed Independent External Monitors (IEM), who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 - Commitments of the Principal

Ham

- (1) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles:
- a. PRINCIPAL is committed to have most ethical and corruption free business dealings with Bidder(s)/contractor(s).
 - b. No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
 - c. The Principal will, during the tender process treat all Bidder(s) with equity and reason and will deal with them in a fair and transparent manner. The Principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential/additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
 - d. The Principal will exclude from the process all known prejudiced persons.
 - e. PRINCIPAL will honour its commitments and make due payments to The Bidder(s)/Contractor(s) in a timely manner.
 - f. PRINCIPAL will initiate action and pursue it vigorously whenever unethical behavior occurs or is suspected to have occurred.
- (2) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Corporate Vigilance Office and in addition can initiate disciplinary actions.

Section 2 - Commitments of the Bidder(s)/Contractor(s)

- (1) The Bidder(s)/Contractor(s) commit himself to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

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- a. The Bidder(s)/Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
- b. The Bidder(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelisation in the bidding process.
- c. The Bidder(s)/Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/Contractor(s) will not use impropriety, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
- d. The Bidder(s)/Contractor(s) will, when presenting his bid, disclose any and all payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
- e. The Bidder(s)/Contractor(s) will not make any false or misleading allegations against the principal or its associates.
- f. The Bidder/Contractor will not bring any Political, Governmental or Diplomatic influence to gain undue advantage in its dealing with PRINCIPAL
- g. The Bidder(s)/Contractor(s) will promote and observe best ethical practices within its organization.
- h. The Bidder(s)/Contractor(s) will promptly inform the Independent Monitor(of PRINCIPAL) If he receives demand for a bribe or illegal payment/benefit and
 - (i) If comes to know of any unethical or illegal practice in PRINCIPAL.
 - (ii) If he makes any payment to any PRINCIPAL Associate.



- (2) The Bidder(s)/Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 - Disqualification from tender process and exclusion from future contracts.

If the Bidder(s)/Contractor(s) before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put his reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor (s) from the tender process or take action as per the procedure mentioned in the "Guidelines on Banning of business dealings". Copy of the "Guidelines on Banning of Business Dealings" is annexed and marked as Annex-"A".

Section 4 - Compensation for Damages

- (i) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/Bid Security.
- (ii) If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor the amount equivalent to Security Deposit/Performance Bank Guarantee in addition to any other penalties/recoveries as per terms and conditions of the tender.

Section 5 - Previous transgression

- (i) The Bidder declares that no previous transgressions occurred in the last 3 years with any other Company in any country conforming to the anti corruption approach or with any other Public Sector Enterprise in India that could justify his exclusion from the tender process.



- (ii) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealings".

Section 6 – Equal treatment of all Bidders/ Contractors/ Subcontractors

- (i) The Principal will enter into agreements with identical conditions as this one with all Bidders/Contractors.
- (ii) The Bidder(s)/Contractor(s) undertake(s) to demand from all subcontractors a commitment in conformity with this Integrity Pact.
- (iii) The Principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

Section 7 - Criminal charges against violating Bidder(s) / Contractor(s) /

Subcontractor(s)

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractors, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Corporate Vigilance Office and may initiate criminal proceedings against the violating Bidder(s)/Contractor(s).

Section 8 – Independent External Monitor/Monitors

- (1) The Principal has appointed competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.



- (2) The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. He reports to the CMD, MTNL.
- (3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/Contractor(s)/Subcontractor(s) with confidentiality.
- (4) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.
- (5) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit nonbinding recommendations. Beyond this the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
- (6) The Monitor will submit a written report to the CMD, MTNL within 8 to 10 weeks from the date of reference or intimation to him by the principal and, should the occasion arise, submit proposals for correcting problematic situations.
- (7) If the Monitor has reported to the CMD, MTNL, a substantiated suspicion of an offence under relevant IPC/PC Act, and the MTNL has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Corporate Vigilance Office, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
- (8) The word '**Monitor**' would include both singular and plural.

Section 9 – Pact Duration



This pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded.

If any claim is made / lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged / determined by CMD, MTNL.

Section 10 – Other provisions

- (1) This agreement is subject to Indian Law, place of performance and jurisdiction is the Registered Office of the Principal, i.e. New Delhi. The arbitration clause provided in the tender document/contract shall not be applicable for any issue/dispute arising under Integrity Pact.
- (2) Changes and supplements as well as termination notice need to be made in writing.
- (3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
- (4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

(For & On behalf of the Principal) (For & On behalf of Bidder/Contractor)

(Office Seal)

(Office Seal)

Place -----



Date -----

Witness 1:

(Name & Address) _____

Witness 2:

(Name & Address) _____

Mm

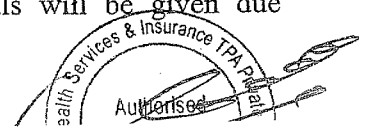
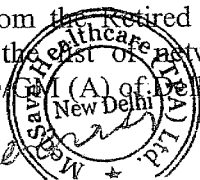
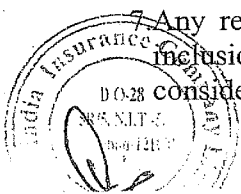
**MTNL RETIRED EMPLOYEES CONTRIBUTORY MEDICAL SCHEME
MODALITIES OF ADMINISTRATION OF THE SCHEME BY TPA(S)
INSURER- M/S UNITED INDIA INSURANCE CO. LTD.
TPA(S) - (I) M/S PARAMOUNT TPA LTD.
FOR DELHI UNIT
(II) M/S Med save Health care (TPA) Ltd.
FOR MUMBAI UNIT OF MTNL**

Sub: Services & features agreed to be provided by the TPA's under scheme

The following additional services, features agreed to be provided by both the TPA's along with the terms and conditions of Tailor- made policy as specified therein. TPA will ensure to provide following services to all retired employees and their spouse.

1. Cashless hospitalization in networked hospitals shall be provided. The process of authorization, settlement of bills and providing MIS and other processes shall be web based/ online. The no. of networked hospital shall be much more than the existing empanelled hospitals of MTNL.
2. Authorization for hospitalization will be from the respective local/regional offices of the TPA's in Delhi or Mumbai and NOT from their far located Head Office (S) and it will be within shortest possible time not more than 2 hours in case of emergency hospitalization either in a networked or non- networked hospital and in 24 hours in case of planned hospitalization in networked hospital failing which Rs. 5000/- penalty should be imposed on TPA per case. As regards reimbursement, the bills along with requisite documents submitted for re-imbursement in case of treatment taken in a non- networked hospitals will be settled and paid by the respective TPA's within 15 working days through Help Desk in the concerned Area GM office failing which Rs.1000/- per day shall be imposed as penalty till settlement of claim. In both the occasions if repeated lapse are reported for more than 10 times it may lead to termination of agreement with TPA. **UIC will ensure the compliance of the aforesaid provision.**
3. In order to ensure smooth switchover from the existing TPA of MTNL the existing medical Identity Cards of retired employees will be suitably re-validated in coordination with GM (Admn)/respective area GMs and the new medical identity cards from the respective TPA's will be prepared and issued within one month of receipt of requisite data, filled up forms and photos of every covered life.
4. Day time-manned Help Desk & 24- hour "All India Toll Free Numbers" along with one/two telephone nos. (With 10 hunting lines) specially for MTNL employees will also be provided. **The TPAs shall also have mobile application and web based application and should be available online 24X7 so that the Retired Employee can interact at any point of time in case of requirement.**
5. All the basic facilities for the Retired employees and activities related to claim submission, bill statements/ claims payment, enquiries etc. will be provided through Area GM- wise situated help desks so that each and every Retired employee may not be rushing to TPAs offices.
6. Advice of the treating Doctor in case of/ course of treatment will be final & supreme.

7. Any recommendation/ suggestion from the Retired employees/ MTNL Management for inclusion/ deletion of hospitals in the list of networked hospitals will be given due consideration in consultation with ED/ GM (A) of Delhi/Mumbai.



8. In case of emergency Free Ambulance Facility will be provided to MTNL beneficiary at selected hospitals, if available.
9. TPA's will arrange diagnostic/ lab tests at discounted rates and free Health Camps with the mutual consent of MTNL management.
10. TPA's will arrange to provide cashless treatment in all networked hospitals.
11. In case of non networked hospitals, TPAs will arrange the reimbursement to the beneficiary at the CGHS rates/ hospital rates.
12. The facility of treatment (Indoor) will be made available w.e.f. 01/10/2016.
13. In case of non-satisfactory performance by any TPA, the Insurer shall replace the TPA within 3 weeks of time with one (s) out of IRDA approved list on the panel of Insurance Company.
14. The UIIC Ltd Nodal officer shall attend monthly review meeting with TPA in each area Unit for redressal of complaints in respect of medical policy.

Note:

- TPAs will be nominated initially for 3 months from the start of policy and their performance will be observed. Further extension to the TPA will be based on performance report from units. Performance review will be done after two and half months from the start of policy.
- TPAs have to provide the details of discounts offered hospital wise within 15 days of the starting of policy.

M/s United India
Insurance Company

वी० के० सूरी
V.K. SURI

वरिष्ठ मंडलीय प्रबन्धक
Sr. Divisional Manager



M/s Medsave Healthcare
(TPA) Ltd.

(DR. ADISH LABRU)



Authorised
For Paramount Health
& Insurance TPA Private Limited (FHC)
R.K. KACHROO
Authorised Signatory
C-50.

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