

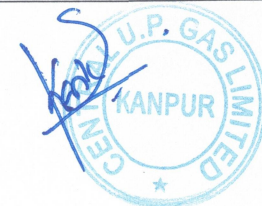
REPLY TO BIDDER'S QUERIES



BID DOCUMENT FOR GROUP HEALTH INSURANCE POLICY FOR CUGL'S EMPLOYEES FOR CITY GAS DISTRIBUTION PROJECT OF M/S. B26 CENTRAL U. P. GAS LIMITED, FOR THE PERIOD OF 01 YEAR

**Bid Document No.: CUGL/C&P/TEN2526/43 dated 09.12.2025
(NIC Tender ID : 2025_CUGL_258468_1)**

Sr. No.	Bidder's Queries/ Observation/Comments	CUGL Response
1	1. Expiring policy copy alongwith all its endorsements 2. Premium vs Claim Dump for past 3 years 3. TPA Summary 4. Whether you want to go ahead with our internal TPA or with external TPA?? 5. Further it is humbly requested to shift the bid submission date atleast by 2 days, this would really help us to give quote more vigilantly	1. Please refer the attachment 2. Please refer the attachment 3. Please refer the attachment 4. Please refer the tender for more details. 5. Please refer the corrigendum I Dt 16.12.25
2	1. Detailed Demography in excel format is required for employees their dependents. 2. Detailed claims MIS and Summary of past 3 years (FY 22-23, 23-24 and 24-25) in excel sheet is required. 3. Improvement in coverage compared to expiring policy? 4. Kindly share the expiring policy copy to confirm expiring coverages 5. Kindly share the Inception and end lives for the past 3 years.	1. Please refer the attachment 2. Please refer the attachment 3. Please refer the tender for more details. 4. Please refer the attachment 5. Please refer the attachment
3	1. Latest system generated Claims Dump (Excel) supported by Analysis Report with reconciliation date for last 3 Years in order to understand consistency of Claims trend. 2. List of lives (Excel) with complete DOB for purpose of family & Per Life premium calculations with correct Age-bands. 3. If all CUGL employees (Regular + Contractual + Retired) are covered under this policy. Please confirm selection criteria (if any) 4. If there is any selection criteria for Parents in terms of dependent definition as per CUGL's HR Policy and if premium is collected from employees. Please confirm the parental count at inception of last year under ongoing policy. 5. Expiring Policy Copy for below details: a) Ongoing Policy Start and End Dates b) Expiring Insurer is PSU / PVT for purpose of GIPSA discounting c) No. of Employees and Dependents and inception of last year under ongoing policy d) Please expiring policy wordings on all coverages especially Max Age limit, Room rent - Pro Rata capping applicable or not, Corporate Buffer - Capping upto Base SI, Organ Donor Expenses, Other Endorsements issued w.r.t change in coverages only. d) Please confirm any changes made in Tender w.r.t expiring insurance coverages, wordings, sub limits, capping, etc from expiring policy wordings as same will have price implications.	1. Please refer the attachment 2. Please refer the attachment 3. Please refer the tender for more details. 4. Please refer the tender for more details. 5. Please refer the attachment



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4	1. Nature of Proposal - Standalone/Portfolio? 2. FRESH/RENEWAL? 3. In Case of renewal, Latest claims dump and MIS (in PDF) with all important parameters. 4. Details of Buffer utilization. 5. Expiring policy copy(s). Attached 6. In case of OPD coverage in policy - Month-wise OPD claim paid figures for 3 years, including expiring policy. 7. If group is having graded S.I. - S.I. wise expiring rate per family and No of families: 8.. Month on month addition deletion:	1. Standalone 2. Renewal 3. Please refer the attachment 4. Please refer the tender for more details. 5. Please refer the attachment 6. Please refer the tender for more details. 7. Please refer the tender for more details. 8. Please refer the tender for more details.
5	1) kindly arrange Claims summary for last 3 years with Latest year Claim dump in excel format and Claim analysis report as received from the TPA, along with claim generated date. 2) member count, number of families and total premium at inception. 3) Active member count, number of families and premium at the end of the expiring policy in system. 4) Policy start date and expiry date 5) Last year Insurer and TPA. 6) Any change in term condition & Package rate as compare from last year 7) Is any GIPSA (general insurance public sector association) agreed package rate applicable in PPN network hospital listed.	1. Please refer the attachment 2. Please refer the attachment 3. Please refer the attachment 4. Please refer the attachment 5. Please refer the attachment 6. Please refer the tender for more details. 7. Please refer the tender for more details.
6	Please note that as an insurance company we are going only 3 post pre-bid full working days and considering the proposal critically we feel the time are inadequate hence requesting for extension.	1. Please refer the corrigendum I Dt 16.12.25
7	1.What is maximum age limit to consider for parents/parents-in-law 2.What is abc clause 3.Where are the employees based out of 4.Whether there is any sublimit of Lucentrix, Macugen, Avastin or similar injection for the treatment of retina	1. No age limit 2. Please refer the tender for more details. 3. Please refer the tender for more details. 4. No limit
8	Whether operational cost of donor to be covered during organ donation	1. Please refer the tender for more details.
9	1.Are the coverages mentioned in Tender as per expiring policy or any new/ additional coverage is requested for quote - if yes please confirm the same. 2.Please provide Expiring policy copy & matured claims MIS in excel for past four years 3.To whom we are covering in this policy - Employees or retired employees ? 4.Are we covering all employees or any selection is involved ? 5.Who is going to bear premium ? 6.Confirm the inception premium excluding GST & members at inception.	1. Please refer the tender for more details. 2. Please refer the attachment 3. Please refer the tender for more details. 4. Please refer the tender for more details. 5. Please refer the tender for more details. 6. Please refer the tender for more details and attachment

Bidder are required to submit the "REPLY TO BIDDER'S QUERIES" along with the bid duly signed & stamped.

