

West Bengal State Electricity Distribution Company Ltd.

(A Government of West Bengal Enterprise)

R.P.H.D. (Gr. Medical Insurance Cell)

VidyutBhavan (6th Floor, 'C' Block), Kolkata – 700 091

NIT No: WBSEDCL /Gr. Med/2026-27/01

Date: 22.12.2025

INTRODUCTION:

On April 1, 2007, the Govt. of West Bengal unbundled the erstwhile West Bengal State Electricity Board (WBSEB) into two companies viz., West Bengal State Electricity Distribution Company Limited (WBSEDCL) & West Bengal State Electricity Transmission Company Limited (WBSETCL).

The main business of WBSEDCL is distribution and hydro generation of electricity. It is also the nodal Agency of the Government of West Bengal for undertaking Rural Electrification task in the State with objective of providing access of electricity to all rural households in the state in line with the National Rural Electrification Policy.

Over the years, WBSEDCL has been continually evolving to position itself as a leading Power Utility services organization of the Country. With its extensive service network spanning across 6 Zones, 23 Regional Offices, 79 Distribution Divisions and 553 Customer Care Centers, WBSEDCL strives to provide quality power to a vast customer base of more than 2.43 crore across the length and breadth of West Bengal.

Sealed tenders are hereby invited by WBSEDCL from IRDA approved Insurance companies for Group Floater Medical Insurance Policy for their retired employees, for the year 2026-27.



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IMPORTANT INFORMATION:

Name of the Policy: GROUP MEDICAL INSURANCE POLICY (FLOATER BASIS) FOR THE RETIRED EMPLOYEES OF WBSEDCL (2026-27).

Period of Insurance: One year from the date of Inception of the Policy.

Beneficiaries:

- (i) A retired employee of WBSEDCL /an employee of WBSEDCL who will retire within the course of the policy, along with his/ her spouse, wherever applicable, who may either be a Pensioner/ Non-Pensioner;
- (ii) A person in receipt of Family Pension, following the death of the retired employee;
- (iii) A person who is not in receipt of Family Pension, but having equivalent relationship to the deceased as would have ordinarily entitled him/her to be a family pensioner, had the deceased retired employee been a Pension holder.

Policy Type: Cashless Floater Type and Reimbursement Option.

Parts of the Policy:

- (a) Lowest Premium Amount (inclusive of GST) against fixed Sum Insured of Rs. 2,00,000.00 per beneficiary. (PART A)
- (b) Lowest Premium Amount (inclusive of GST) against fixed Sum Insured of Rs. 3,50,000.00 per beneficiary. (PART B)
- (c) Lowest Premium Amount (inclusive of GST) against fixed Sum Insured of Rs. 5,00,000.00 per beneficiary. (PART C)

The company reserves the right to implement or reject any/ all parts of the policy subject to its discretion after obtaining of bids through the tender procedure.

Estimated Membership:

Estimated membership will be around 13000 primary members. It is predicted that 75% of them will be covered under Part A, 15% of them will be covered under Part B & 10% of them will be covered under Part C of the proposed policy for 2026-27.

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INSTRUCTIONS TO INTERESTED BIDDERS:

NIT No: WBSEDCL /Gr. Med/2026-27/01 date: 22.12.2025	
Name of the Tendering Authority:	The General Manager (HR&A), Corp. HR, WBSEDCL
Address for Bid Submission:	"Drop Box", Group Medical Insurance Cell, WBSEDCL, 6 th Floor, VidyutBhavan, Bidhannagar, Dist. – North 24 Parganas, West Bengal. PIN: 700091.
Date & Time of Pre-Bid Discussion:	06.01.2026 at 3:00 pm. NB: Any query regarding NIT may be preferably submitted 2(Two) days prior to the pre-bid discussion in the official e-mail id:- gr.medins@wbasedcl.in
Last Date & Time of Submission of Bid:	16.01.2026 upto 2:00 pm.
Date & Time of Opening of Bid:	16.01.2026 at 3:00 pm.

General Instructions

1. The offers complete in all respect, in prescribed formats, should be submitted at the specified address on or before the time and date fixed for the receipt of offers as set forth herewith in the tender documents. Offers received after stipulated time and date shall be summarily rejected. Any offer submitted by the bidder through telex/telegram/fax or e-mail would not be considered as a valid offer. No further correspondence will be entertained in this matter.
2. The Bidder should submit Bids in two parts viz. 'Technical Bid' and 'Financial Bid'. The 'Technical Bid' should be sealed in a separate sealed envelope subscribing **'Technical Bid for Group Medical Insurance Policy (Floater Basis) for the Retired Employees of WBSEDCL (2026-27)'** and the 'Financial Bid' should be sealed in a separate sealed envelope subscribing **'Financial Bid for Group Medical Insurance Policy (Floater Basis) for the Retired Employees of WBSEDCL (2026-27)'**. Both Technical and Financial Bid envelopes should be enclosed and sealed in a separate envelope marked as **"Bid for Group Medical Insurance Policy (Floater Basis) for the Retired Employees of WBSEDCL (2026-27)"**.
3. All prices and other such information shall be written both in figures and words in the prescribed form. All the papers submitted with the bids as above for Technical and Financial Terms and Conditions must be signed by the tenderer. Each page of the bid document must bear the signature and seal of the tenderer at the bottom. All offers shall be either typewritten or written neatly in indelible ink. Any correction should be properly authenticated.
4. WBSEDCL shall not be responsible for non-receipt/non-delivery of the tender documents due to

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Corporate Identity No. (CIN) : U40109WB2007SGC113473

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any reasons whatsoever. Tenders received after due date/ in unsealed condition will not be taken into consideration under any circumstances.

5. The interested bidder has to bid for all parts of the policy as bid for only one part will not be considered. Lowest bidder shall be identified on the lowest value of "P" as per the following formula:-

$$P = (P1 \times 0.75 + P2 \times 0.15 + P3 \times 0.10)$$

Where **P1: Premium Quoted for Part A**

P2: Premium Quoted for Part B

P3: Premium Quoted for Part C

***Based on the number of Options received till 05.12.2025.**

6. Technical Bid: The Technical bid must be submitted in the specified format as outlined in Annexure – I along with photocopies of the documents arranged and labeled as per the eligibility criteria. Each document should be labeled on the top right so as to indicate the eligibility criteria's serial number. The technical bid and the enclosed documents must bear the signature and seal of the tenderer at the bottom.
7. Financial Bid: The Financial Bid must be submitted in the specified format as outlined in Annexure – II and contain the price bids for Part A, Part B & Part C of the policy. The offers shall be clearly legible in both figures and words. The financial bid must bear the signature and seal of the tenderer at the bottom. All bids shall remain valid for a period of 90 (ninety) days from the date of opening of tender.
8. Clarification of Bids: To assist in the examination, evaluation and comparison of bids the company may, at its discretion, ask the Bidder(s) for clarification(s) of the bid. The request for clarification and the response shall be given in writing within a stipulated time period.
9. Effects and Validity of Offer
- The submission of any offer connected with these specifications and documents shall constitute an agreement that the tenderer shall have no cause of action or claim, against the tendering authority for rejection of their offer. The company reserves the right to reject or accept any offer or offers at its sole discretion and any such action will not be called into question and the tenderer shall have no claim in that regard. The company further reserves the right to amend the terms & conditions before the award of the contract.
 - The offer shall be kept valid for acceptance for a minimum period of 180 (one hundred and eighty) calendar days from the date of opening of Bid.
 - The offer shall be deemed to be under consideration immediately after they are opened and until such time the official intimation of award of contract is made by the company to the tenderer. While the offer is under consideration, if necessary, the tendering authority may

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obtain clarification on the offer by requesting for such information from any or all the tenderers either in writing or through personal contacts as may be considered necessary. The tenderer shall not be permitted to change the substance of their offer, after the offer has been opened.

10. Selection of Bidders: Bidders will be selected by the following steps given as under.

- a. Short-listing of eligible vendors satisfying the technical qualification requirements laid in this Tenderdocument.
- b. Selection of Bidder as the Service Provider who offers the lowest price and meets the financial qualification requirements from the technically qualified short-listed vendors.
- c. Vendors will be short listed by the duly constituted Tender Committee. The short-listed vendors may be called for detailed discussion at a specified date, time and venue if needed, by the committee.

11. Acceptance of Offer: The tender shall be processed as per standard procedure. The tendering authority, however, reserves the right to accept or reject any or all of the bids without disclosing any reason. The company would not be under any obligation to give clarifications to those vendors whose tenders have been rejected.

12. Signing of Agreement: The successful bidder(s) shall execute a Memorandum of Understanding (MoU) with the tendering authority based on this Tender Document and agreed Terms and Conditions. After the expiry of the agreement, the tendering authority, based on the performance of the services offered and on its sole discretion, may offer the successful bidder(s) to extend the contract for a period of another one year.

13. Delay in settlement of claim beyond prescribed time limit may attract penal measures as per IRDAI guidelines.

14. Any attempt by any vendor to bring pressure of any kind/ canvassing/ marketing etc. in any form may disqualify the vendor for the present tender and the vendor may be liable to be debarred from bidding for tenders of WBSEDCL in future.

SALIENT FEATURES OF THE PROPOSED POLICY:

- | | |
|--------------------------------------|---|
| (i) Class of Insurance: | Group Floater Medical Insurance Scheme. |
| (ii) Period of Insurance: | Twelve months from the date of commencement of policy. |
| (iii) No. of Primary members: | (a) 9776 (approx) primary members for Part A of Policy.
(b) 1921 (approx) primary members for Part B of Policy.
(c) 1301 (approx) primary members for Part C of Policy. |

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- (iv) Policy type: Cashless Floater Type / Reimbursement Option.
- (v) Premium Value:
- (a) Lowest Premium Amount (inclusive of GST) against fixed Sum Insured of Rs. 2,00,000.00 per beneficiary with clubbing facility under hospitalization with his/her spouse. (PART A).
 - (b) Lowest Premium Amount (inclusive of GST) against fixed Sum Insured of Rs. 3,50,000.00 per beneficiary with clubbing facility under hospitalization with his/her spouse. (PART B).
 - (c) Lowest Premium Amount (inclusive of GST) against fixed Sum Insured of Rs. 5,00,000.00 per beneficiary with clubbing facility under hospitalization with his/her spouse. (PART C).
- (vi) Eligibility Criteria: As per definition of "Beneficiary" above.
- (vii) Geographical limit: The territory of India.
- (viii) Policy Coverage:
- (i) Includes coverage of pre-existing diseases from day one. No age bar for entering member & without any prior medical examination. Employees who retire during the course of the operation of the policy and intend to join the policy may also be included against payment of pro-rata premium every Quarter & will carry full amount of coverage of sum insured (floater basis).
 - (ii) Policy covers cashless facility in approved list of hospitals / nursing homes etc. & reimbursement of hospitalization expenses in other cases.
 - (iii) In the event of any claim becoming under this policy, the insurance company will pay to the hospital (for cashless treatment) & to the insured person (for non-cashless treatment) for this purpose of the said Group Medical Insurance Scheme, the ex-employee & his/her spouse will be treated as two distinct members.
- (ix) Hospitalization(IPD):
- a)
 - i) Room rent including administration charges for I.V fluid, injection charges excluding their cost in non- ICU/ HDU / ITU / ICCU bed will carry a maximum limit of Rs 2500/- per day for Part A , Rs3500/- per day for part Band Rs 5000/- per day for Part C of the policy respectively.
 - ii) Room rent including administration charges for fluid, Injection, Ventilator, infusion pump, Bi-pap, monitor, oxygen, blood transfusion charges in ICU / HDU / ITU / ICCU bed will carry a maximum limit of Rs5000/- per day for Part A, Rs7,000/- per day for part B and Rs 10,000/- per day for Part C of the policy respectively.
 - b) Surgeon, Anesthetist, Consultant fees, Nursing charges, and physiotherapy charges will carry a maximum limit of 25% of sum insured amount per member for all parts of the policy.
 - c) Hospital charges like investigation, OT charges, consumables & disposable, medicine, oxygen, blood, diagnostic material, dialysis, chemotherapy,

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radiotherapy, cost of pacemaker or any implant will have maximum limit of 75% of sum insured per member for all parts of the policy. No capping will be allowed on individual items like stent, orthopedic implantsetc.

- d) All types of treatments / procedures / investigations done in hospital/ nursing home (including day care treatment, i.e. where the period of hospitalization is less than 24 hours and the insured person is discharged on the same day), should be considered under hospitalization benefit {like stitching of wounds, dialysis, all types of chemotherapy, radiotherapy, arthroscopy, ENT surgery, Lithotripsy, endoscopy, angiography, eye surgeries(includingrefractive surgery as per IRDAI guideline) ,cataract operation, psychiatric & psychosomatic disorder, any condition directly or indirectly caused to or associated with HIV and ,or COVID 19} for all parts of the policy.
- e) i) As per existing IRDAI guidelines, the exclusions which are not allowed in health insurance policies, are equally applicable for all parts of policies @50% of SI.
ii) All types of Targeted therapy for treatment of malignant diseases are also applicable for all parts of policies@ 50% OF SI.
- f) The terms under Clause ix(d) includes treatment undertaken on package basis, where full amount of package cost will be entertained ignoring Clause ix(a), (b) &(c) within sum insured. It also includes all types of treatment under hospitalization for less than 24 hrs. inaddition to day care treatment.

(x) Pre Hospitalization:

Relevant medical expenses incurred during the period up to 15 days prior to hospitalization will be considered as part of claims mentioned under hospitalization expenses for all parts of the policy.

(xi) Post Hospitalization:

Relevant medical expenses incurred during the period up to 30 days after discharge from hospital will be considered as part of claims mentioned under hospitalization expenses for all parts of the policy.

Relevant expenses as mentioned at (x) & (xi) above will include Doctor consultations, physiotherapy, dressing charges, investigating charges, medicines etc.

(xii) Claim submission for

Hospitalization treatment

on cashless/re-imburement basis:

(i)The reimbursement claim (inclusiveof pre & postIPD) is to be submitted to the insurance company within 60 days after completion of permissible post hospitalization treatment.

(ii) After receipt of claim, the concerned insurance company will release payment of admissible amount of claim latest by 30 days from the date of receipt of the necessary documents.

Handwritten signature and date: 26/11/20

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(iii) Any claim cannot be repudiated simply on the ground of claim submission beyond permissible period and the delay may be condoned on reasonable grounds.

(xiii) Capping of Diseases:

(a) Capping (excluding pre and post hospitalization treatment) of 16 Surgical treatments shall be applicable for Part A of the policy as stated below:

SL NO.	Surgical Treatment	ALLOWABLE LIMITS (Rs)
1	Cataract surgery – each eye (including cost of IOL)	15500
2	Tympanoplasty (unilateral)	25000
3	Fissurectomy/Fistulectomy	25000
4	Haemorrhoidectomy	25000
5	FESS (unilateral)	25000
6	Surgery for Appendicitis, Hernia (excluding mesh)	30000
7	Hysterectomy	35000
8	TURP	35000
9	Surgical removal of Gall Bladder (excluding cancer)	30000
10	Angioplasty/PTCA due to Coronary Artery Diseases/Ischemic Heart Disease(excluding cost of stent)	50000
11	Knee Joint Replacement- unilateral,(excluding implant)	55000
12	DJ stenting with PCNL	40000
13	Surgery for Varicose veins	40000
14	Pancreatic surgery (excluding cancer)	45000
15	Surgical treatment for Gastric Ulcer/ Peptic Ulcer/Acute or Sub-acute Intestinal Obstruction	45000
16	Hydrocelectomy, Varicocelectomy	20000

The aforesaid capping is indicative and may be subject to further review/ revision at the time of signing of MoU.

(b) There shall be no capping for Part B & C of the policy.

(xiv) Help Desk:

One authorized person of the Insurance Company/ TPA shall be present 5(five) days {working days} in a week at the Group Medical Insurance Cell, 6th Floor, C- Block, VidyutBhawan and 2(two) days {working days} a week at different Zonal offices namely Siliguri, Berhampur, Midnapur, Burdwan & Malda Zonal Office for interactions with the beneficiaries of the scheme and facilitation of submission of claim documents, settlement of queries, grievances etc.

(xv) Payment of Premium:

The Company shall arrange for recovery of Premium from the beneficiaries and deposit lump sum payment to the insurance company prior to commencement of the policy and on quarterly

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WBS EDC L

Handwritten signature and date: 16/11/18

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basis against inclusion of new members which shall be calculated on pro-rata basis.

Liability of WBSEDCL is limited to payment of premium to the insurance co. only.

(xvi) Settlement of Claim:

Settlement of claim if any, will be followed as per stipulated terms and conditions including time schedule of IRDAI regulation i.r.o a health insurance Policy.

(xvii) Renewal of Policy:
company.

Renewal of policy may be considered fully on discretion of the

(xviii) Termination of Policy:

The policy may be terminated through fresh tendering depending upon merit of the policy administration & service.

(xix) Dispute Resolution:

(a) If any issues or disputes arise among the parties concerning the matters covered by the Agreement, the parties will use their best endeavor to resolve the dispute amicably with utmost promptitude on verification of requisite documentary evidences submitted by the parties.

(b) At no stage during the operation of the policy, the Insurance Company shall reject any rightful claims placed by the Insured persons who are under the ambit of the Group Medical Insurance Scheme. Failure to settle claims may invite suitable legal action from the end of WBSEDCL. The Competent Courts in Kolkata only shall have legal jurisdiction to adjudicate the dispute/issues.

(b) In cases of Non settlement of claims by the Insurance Company in spite of clear directions of WBSEDCL authority, the onus of defending any legal dispute, arising out of such non settlement shall lie fully with the Insurance Company.

The policy features as stated above are for indicative purposes only and all benefits/ terms and conditions mentioned herein are subject to revision by the tendering authority at the time of signing of Agreement/ MoU with the Insurance Company.

(Signature & Seal of Authorized Signatory)

Date:

Name:

Place:

Designation:

Address & Contact No:

E-mail Id:

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Handwritten signature and date 16/11/14

TECHNICAL BID

NIT Reference No..... Date:

To,
 The General Manager (HR&A),
 Corporate HR, WBSEDCL,
 7th Floor, Block D,
 Vidyut Bhavan, Bidhannagar, Kol – 700091.

Sub: Technical Bid for Group Medical Insurance Policy (Floater Basis) for the Retired Employees of WBSEDCL (2026-27)

Dear Sir,

We, the undersigned Tenderer, having read and examined in detail the scope of the work as specified in the tender, hereby submit the Technical Bid for Group Medical Insurance Policy (Floater Basis) for the Retired Employees of WBSEDCL **(2026-27)**.

We confirm that we satisfy the qualifying criteria and have attached the photocopies of the requisite documents (as mentioned below) as documentary proofs. In case you require any further information/documentary proof in this regard during evaluation of our Bid, we agree to furnish the same in time to your satisfaction.

Sl. No.	Name of the Document	Copy enclosed (Yes/No)
1	Copy of Firm's Registration under Insurance Act 1938 and latest receipt of IRDAI i.r.o renewal of registration for financial year 2025-26	
2	Copy of valid PAN	
3	Copy of Goods and Service Tax Registration Certificate & Copy of GST Annual Return as on 31.03.2025.	
4	Compliance with Solvency ratio as stipulated by IRDAI guideline	
5	Proof of at least one Group medical insurance scheme of at least 500 members	
6	Self-Declaration Form (as per Format Annexure III)	

We hereby declare that our proposal is made in good faith, without collusion or fraud and the information contained in the proposal is true and correct to the best of our knowledge & belief.

Yours faithfully,

(Signature & Seal of Authorized Signatory)

Date:

Name:

Place:

Designation:

Address & Contact No:

E-mail Id:



FINANCIAL BID

NIT Reference No..... Date:.....

To,
 The General Manager (HR&A),
 Corporate HR, WBSEDCL,
 7th Floor, Block D,
 Vidyut Bhavan, Bidhannagar, Kol – 700091.

Sub: Financial Bid for Group Medical Insurance Policy (Floater Basis) for the Retired Employees of WBSEDCL (2026-27)

Dear Sir,

We, the undersigned Tenderer, having read and examined in detail the scope of the work as specified in the tender, hereby submit the Financial Bid for Group Medical Insurance Policy (Floater Basis) for the Retired Employees of WBSEDCL (2026-27).

We are submitting the following offer for Group Floater Medical Insurance Facility for retired employees of WBSEDCL:-

PART A- Minimum Premium (inclusive of GST) against fixed Sum Insured of Rs. 2,00,000/- per beneficiary per policy with clubbing facility under hospitalization with his/her spouse:-

PART B- Minimum Premium (inclusive of GST) against fixed Sum Insured of Rs. 3,50,000/- per beneficiary per policy with clubbing facility under hospitalization with his/her spouse:-

PART C- Minimum Premium (inclusive of GST) against fixed Sum Insured of Rs. 5,00,000/- per beneficiary per policy with clubbing facility under hospitalization with his/her spouse:-

We understand that the tendering authority reserves the right to implement or reject any/ all parts of this bid subject to its discretion after obtaining of bids through the tender procedure. We also agree to abide by all the terms & conditions mentioned under Annexure III of this tender document.

Yours faithfully,

(Signature & Seal of Authorized Signatory)

Date:

Name:

Place:

Designation:

Address & Contact No:

E-mail Id:



PROFORMA OF DECLARATION OF BLACK LISTING/HOLIDAY LISTING

(To be executed on non-Judicial stamp paper of requisite value)

Ref : NIT No: WBSEDCL/Gr. Med /2026-27/01


Date: 22.12 .2025

We hereby declare that we are having unblemished record and is not barred from participating in any tender or declared ineligible for corrupt & fraudulent practices or have been placed on black list or holiday list either indefinitely or for a particular period of time declared by any Central/ State Government/PSU/Autonomous Body/Institution under the Government or no investigation is pending through any Investigating Agency/Vigilance Dept. of any PSU/Govt. Department arising out of an FIR made against any recruitment project handled by the Agency, unless specified otherwise through an order of an appropriate Court, except as indicated below:

.....
(Here give particulars of black listing or holiday listing, and in absence thereof state "NIL")

It is understood that if this declaration is found to be false in any respect WBSEDCL shall have the right to reject the Bid and if the bid has resulted in a contract, the contract is liable to be terminated.

Signature of the bidder with Office Seal


General Manager (HR&A)
Corporate
WBSEDCL