

Minutes of Pre-Bid meeting held on 11.05.2026

Ref.: OMC/E-PROC/C&P/012/2026-27 dated 30/04/2026

Group Health Insurance for Regular and Retired Employees and their Family Members of OMC

Sl. No.	Page No.	Clause No.	Clause Description	Clarification Sought	OMC Response
1			General	Employee & dependent data in excel format	Please refer revised Tender document
2			General	Last 3 years Claim dump in excel format & claim analysis report	Please refer revised Tender document
3			General	Expiring policy to refer coverage details	Please refer revised Tender document
4			General	Member data,	Please refer revised Tender document
5			General	Previous year policy copy	Please refer revised Tender document
6			General	Claim history	Please refer revised Tender document
7			General	Active member data.	Please refer revised Tender document
8			General	As on date updated claim dump	Please refer revised Tender document
9			General	Updated claim analysis report.	Please refer revised Tender document
10			General	Policy copy of FY- 2025-26	Please refer revised Tender document
11			General	Employee-wise demography (including age-wise distribution of members and dependents)	Please refer revised Tender document
12			General	Claim data (claim dump) for the last 3 policy years	Please refer revised Tender document
13			General	Copy of the existing policy for the year 2025-26	Please refer revised Tender document
14	12	6.1	Contract/ Policy Period	5 year is mutual agreed for every year renewal or its mandatory to be in contract for 5 year?	Contract shall be renewed on year-on-year basis (one year at a time), at the sole discretion of OMC subject to satisfactory performance of the service provider and on the terms and conditions as may be determined by OMC at the time of extension
15			General	Is this policy contributory meaning premium will be collected from employee and retired employee?	The policy premium shall be paid by OMC
16			General	Request bifurcation of employee and retired employee	Please refer revised Tender document
17			General	Who was the expiring insurance company? Who was managing from TPA?	Existing Insurance Company: National Insurance Company TPA: PARAMOUNT HEALTH SERVICES TPA PVT LTD
18			General	If it was direct policy then was this on reimbursement mode?	Direct policy, premium paid by OMC for all members
19			General	Was there any package rate/ CGHS rate were applied?	No Package rate is there, It's a group Health Insurance policy
20			General	Need last three year claim mis/dump, policy copy & member data.	Please refer revised Tender document
21	39	3.1.1. (b)	Critical Illness Cover Per family	Sum Insured of for Rs 2.5 Lac for Critical Illness is within the main SI of Rs 10 Lac?	Critical Illness Cover Per family shall be Rs. 2.5 lakhs and this is beyond the Sum Insured amount i.e., Rs. 10 Lakh.
22	40	3.1.10.	Incremental / Proportionate Clause	Proportion clause is applicable or not?	Please refer revised Tender document

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23			General	Total number of lives?	Tentative no. of primary members - 4400 For the family member details, please refer Clause No. 3.1.3 of Annexure II (Special Conditions of Contract). For existing employee details, please refer revised Tender document.
24			General	Expiring policy copy in case this is not a fresh proposal	Please refer revised Tender document
25			General	Claim dump in excel format and claim analysis in case this is not a fresh proposal	Please refer revised Tender document
26			General	Family definition as per policy	For Family Definition, please refer Clause No. 3.1.3 of Annexure II (Special Conditions of Contract).
27			General	Member data required with age and relationship of members along with self-members.	Please refer revised Tender document
28			General	Maximum age limit of members	There is no maximum age limit of the members
29			General	Nature of job of the employees being covered	Majority of the primary members are exposed to mining.
30			General	If the members are exposed to mining job	Yes, the members working at site are exposed to mining job
31			Earnest Money Deposit (EMD)	Request for waiver of EMD	Tender condition shall prevail
32			Earnest Money Deposit (EMD) - INR 21,12,000/- (Rupees Twenty-One Lakh Twelve Thousand only)	Please Waive the EMD	Tender condition shall prevail
33			Amount of Performance Security - 10% of the Annual Contract value	Please Waive the Performance Security	Tender condition shall prevail
34			The Insurance coverage will be based on direct-to-direct basis without the engagement of any broker and TPA insurance company (service provider) in consultation with OMC	We would request you to kindly allow us placement of the insurance through us with multiple insurers. As an IRDAI-licensed large insurance broker, Marsh India specialises in optimizing premium costs while enhancing coverage terms and policy benefits. In addition, we have a dedicated employee benefits team along with a single point of contact to ensure seamless servicing, coordination and claims support throughout the policy period. Our Expertise enable us to provide comprehensive market benchmarking and customized insurance solutions as per your organization's requirements	Tender condition shall prevail
35			Penalty	Please waive Penalty Point	Tender condition shall prevail
36			Liquidated Damages	Please waive Liquidated Damages Point	Tender condition shall prevail
37			Service Part Penalty Process Recovery	Please waive Service Part Penalty Process Recovery Point	Tender condition shall prevail


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38	General	Last 3 yrs Policy Copy required	Please refer revised Tender document
39	General	Last 3 yrs claim dump with claim analysis summary report required	Please refer revised Tender document
40	General	Member List required	Please refer revised Tender document
41	General	Existing TPA Name required	Please refer revised Tender document

  
**D S Dash**  
 Manager (C&P)

  
**S. G. Kar**  
 DGM (Personnel)

  
**M. R. Kar**  
 GM (Personnel)

  
**P. K. Biswal**  
 CGM (C&P)