

Date: 27.10.2023

CORRIGENDUM NOTICE- REQUEST FOR PROPOSAL FOR RENEWAL OF GROUP MEDICLAIM POLICY FOR IN-SERVICE EMPLOYEES OF PUNJAB GRAMIN BANK

Punjab Gramin Bank through RFP No. HRD/Med/2023-24/01 Dated 23.10.2023 published on [https://www.tenderwizard.com/PGB& Bank's website \(www.pgb.org.in\)](https://www.tenderwizard.com/PGB&Bank's%20website%20(www.pgb.org.in)) invited proposals from IRDAI licensed Public & Private Sector General Insurance Companies/ Standalone Health Insurance companies& IRDAI Licensed Insurance Brokers for Group Mediclaim Insurance Policy for Officers/Employees (with Dependents) of Punjab Gramin Bank through a two stage bidding process.

Please find below clarification/ rectification in relation to the above mentioned RFP:

Sr. No.	Existing Clause/ Guidelines/ Data	Revised Clause/ Guidelines/ Data
1.	Point No 5.5 Maternity Expenses Benefit Extension: <i>The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 75,000/- for Normal Delivery and Rs. 1,00,000/- for Caesarean Section.</i>	Point No 5.5- Maternity Expenses Benefit Extension: <i>The hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs. 50,000/- for Normal Delivery and Rs. 75,000/- for Caesarean Section.</i>
2.	Point No 5.6 Baby Day one Cover: <i>New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered as well in addition to the maternity limit up to INR 25,000/-.</i> <i>However, if the baby contacts any illness the same shall be considered in the Sum Insured + Corporate buffer. Baby to be taken as an additional member within the normal family floater.</i>	Point No 5.6 Baby Day one Cover: <i>New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered as well in addition to the maternity limit up to INR 20,000/-.</i> <i>However, if the baby contacts any illness the same shall be considered in the Sum Insured + Corporate buffer. Baby to be taken as an additional member within the normal family floater.</i>
3.	Point No 5.7 Ambulance Charges: <i>Ambulance charges are payable up to Rs 3,000/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs 1,000/- per trip.</i> <i>Ambulance charges actually incurred on transfer from one center to another center due to Non-availability of medical services/ medical complication shall be payable in full.</i>	Point No 5.7 Ambulance Charges: <i>Ambulance charges are payable up to Rs 2,500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs 750/- per trip.</i> <i>Ambulance charges actually incurred on transfer from one center to another center due to Non-availability of medical services/ medical complication shall be payable in full.</i>



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Punjab Gramin Bank
 A Govt. of India Undertaking
 Sponsored by:  **punjab national bank**

मुख्य दफ़्तर: भारकदंड रूड, कपूरथला। प्रधान कार्यालय: मार्कफेड रूड, कपूरथला। Head Office: Markfed Road, Kapurthala.
 E-Mail: hrdpgb@pgb.co.in Web Site: www.pgb.org.in

4.	Point No 5.12 Advanced Medical Treatment: <i>All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery with a capping of 50% of the base sum insured.</i>	Point No 5.12 Advanced Medical Treatment: <i>All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /daycare surgery.</i>																												
5.	Claim% for 2022-2023- 64.28%	Claim% for 2022-2023- 111.67%																												
6.	In Addition to the Point No.5.1 Domiciliary Treatment the following Treatments will also be covered under Domiciliary Treatment:	<table border="1"> <tr><td>1.</td><td>Addison's Disease</td></tr> <tr><td>2.</td><td>Autoimmune Myositis</td></tr> <tr><td>3.</td><td>Autoimmune Vasculitis</td></tr> <tr><td>4.</td><td>Expenses incurred on Radiotherapy& Chemotherapy in the treatment of cancer & leukemia</td></tr> <tr><td>5.</td><td>Inflammatory Bowel Disease</td></tr> <tr><td>6.</td><td>Pernicious Anemia</td></tr> <tr><td>7.</td><td>Rheumatoid Arthritis</td></tr> <tr><td>8.</td><td>Swine Flu</td></tr> <tr><td>9.</td><td>All Strokes leading to Paralysis</td></tr> <tr><td>10.</td><td>Chikangunya</td></tr> <tr><td>11.</td><td>Dengue Fever</td></tr> <tr><td>12.</td><td>Sjorgen's Syndrome</td></tr> <tr><td>13.</td><td>Hashimoyo's Thyroiditis</td></tr> <tr><td>14.</td><td>Celiac Disease</td></tr> </table>	1.	Addison's Disease	2.	Autoimmune Myositis	3.	Autoimmune Vasculitis	4.	Expenses incurred on Radiotherapy& Chemotherapy in the treatment of cancer & leukemia	5.	Inflammatory Bowel Disease	6.	Pernicious Anemia	7.	Rheumatoid Arthritis	8.	Swine Flu	9.	All Strokes leading to Paralysis	10.	Chikangunya	11.	Dengue Fever	12.	Sjorgen's Syndrome	13.	Hashimoyo's Thyroiditis	14.	Celiac Disease
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The Claim MIS for the current policy (Annexure A) & Copy of the expiring policy (Annexure B) have been enclosed with the Corrigendum.

Note: All the Terms& Conditions of the Group Mediclaim Policy are required to be in accordance with the IBA's Group Mediclaim Insurance Scheme as per 11th Bipartite Settlement& 8th Joint Note dated 11.11.2020.


General Manager

- Enclosed:
1. Claim MIS (Annexure A).
 2. Copy of the expiring policy (Annexure B).