LANGUAGE and LEARNING FOUNDATION
Strong Foundation, Stronger Future.

Great Place To Work. Certified NOV 2024-NOV 2025 INDIA

Tel : +91-11-26467148
Email : info@languageandlearningfoundation.org
Web : www.languageandlearningfoundation.org

Language and Learning Foundation

1st Floor, B-Block, 8, Balaji Estate, Guru Ravidas Marg, Kalkaji, New Delhi 110019

Dated: 10-10-2025

Request for Proposal (RFP) for Selection of an Insurance Agency(s) for Health Insurance of all Staff and Consultants of Language and Learning Foundation

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Request for Proposal

Language and Learning Foundation (www.languageandlearningfoundation.org) is a New Delhi-based non-profit organization with the vision of enhancing equitable student learning, especially language and literacy development, through the professional development of teachers and teacher educators, building/sharing knowledge, and implementing projects in collaboration with state governments. LLF currently works with 7 state governments across the country.

The objective of appointing an Insurance Agency(s) is to:

- Cover all staff and their families (as defined in this Proposal) across India, under a Health Insurance Scheme to enable them to meet their health-related expenses and related medical expenses to reduce their out-of-pocket expenses and enable them to afford quality medical care. **The staff in this category are NGO workers.**
- Cover all Consultants & Volunteers across India, under a comprehensive medical policy including health related expenses and related medical expenses to reduce their out-of-pocket expenses and enable them to afford quality medical care.
- Details of services to be provided are duly included under "Scope of Work" of this tender.

1. Technical and the financial bid shall be submitted in online mode through E-Mail to **procurement@llf.org.in**. The Financial Bid to be submitted vide password protected documents in PDF formats.
2. Least Cost Based Selection (LCBS) shall be used for selection process.
3. For further enquiry and information, please contact to the following officer(s) during office hours 10.00 AM to 6:00 PM:
   - **Mr. Pratik Suman, 8121539036 for Bidding Process Related**
4. **Detailed Scope of Work is annexed for reference.**

Important Dates and Information

Date	Activity
1st November 2025	**Submission of Technical and Financial Bid separately via email on or before 6:00 pm** **Proposal to be sent on "procurement@llf.org.in "**

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Minimum Eligibility Criteria

S.No	Eligibility criteria for Bidders	Mandatory Documents
1.1	a) The bidder should be registered with the "Insurance Regulatory and Development Authority of India (IRDA)" as a Health Insurance Company. b) The Bidder should be an established entity under Companies Act, 1956/2013.	a) Self- attested copy of valid IRDA registration certificate b) Self-attested Copy of the Certificate of Incorporation issued by the Registrar of Companies (RoC) under companies act 1956/2013 along with copies of Memorandum of Association (MoA) and Articles of Association (AoA)
1.2	The bidder must have minimum average turnover in Health Insurance business of Rs. 15,00,000,00 (Fifteen Crore rupees), during the financial years, FY 2022-23, FY 2023-24 & FY 2024-25	1. Self- Attested Audited balance sheet and Statement of Profit and Loss Account. The Balance sheet and Profit & Loss Account Statement should bear the seal and signature of the Auditor. 2. A certificate from the Auditor certifying that the minimum average turnover in health insurance business during the financial years (Fifteen Crore rupees), giving break-up of turnover for each Financial year.
1.3	The bidder must provide: • Self-attested scanned copy of PAN Card. • GST Number	Self-attested copies of: 1) PAN Card. 2) GST number
1.4	The bidder must have a fully functional office each in Delhi	Self-attested copy Electricity Bill or Valid license/ Document issued by authorised government authority/ department/ entity, declaring the place of business as Delhi/ NCR & in Patna / within jurisdiction of Patna District.

Eligibility will be evaluated on Pass/Fail basis

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Annexture-1

SCOPE OF THE WORK – Group Medical Insurance

Sr.#	Particulars	Description
1	Name of the Insured	Language and Learning Foundation (LLF)
2	Address of the Insured	1st Floor, B-Block, 8, Balaji Estate, Guru Ravidas Marg, Kalkaji, New Delhi 110019
3	Beneficiary	LLF Employees + Spouse + 2 children
4	Total number of Employees + Consultant	290 (staff + Consultant)
5	Policy Period	**20 November 2025 to 19 November 2026**
6	Insurance Cover Desired	Cashless and Reimbursement benefit under Group Mediclaim Insurance with family floater benefit
7	Sum Insured per family	INR 5 lacs, 7 lacs and 10 lacs per family. It should cover less than 24 hours hospitalization including day care.
8	Family Definition	LLF Employees + Spouse + 2 children
9	Age Bracket	As per IRDA rule
10	1st & 2nd Year Exclusion	Waived for all- no cooling period
11	1st 30 days Exclusion	Waived for all- no cooling period
12	Pre-Existing Disease Waiver	Waived for all- no cooling period
13	Maternity Benefits - Limits and Coverages	Rs. 50,000/- for Normal & Rs. 75,000/- for C-Section in Metro & State locations . Rs. 35,000/- for Normal & Rs. 50,000/- for C-Section in District locations. Coverage of life threathening situation in case of maternity upto SI
14	Pre-Post Natal Coverage	Coverage limited upto the maternity limit, covered only in case of maternity related complication which required the 24 Hrs of Hospitalization
15	New Born Baby Coverage from Day 1	Up to Sum Insured from Day 1
16	9 Months waiting period for Maternity	Waived for all
17	Room Rent or Room Type restriction	Room Rent -Rs. 10,000/- for Metro & State locations & Rs. 5000/- for District locations. (No incremental charges)
18	ICU Rent caping	ICU Room Rent -Rs. 15,000/- for Metro & State locations & Rs. 7,000/- for District locations. (No incremental charges)

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19	Pre & Post hospitalization coverage	30 days pre-hospitalization and 60 days post-hospitalization respectively.
20	Domiciliary Hospitalization Cover	Not Applicable
21	Congenital Internal Disease	Covered
22	Corporate Buffer	Option 1- Covered Rs. 50,00,000/- Option 2- Rs 20,00,000/- Option 3- No Corporate buffer
23	Restriction on Corporate Buffer	No limit on sum insured per family & available for any illness
24	Eligible Family members to use Corporate Buffer	All family members
25	Day Care procedures	Option 1-Day Care procedure to be included (OPD Services including diagnostics and lab test charges Option 2- Day Care procedure excluded
26	Re-imbursement claims reporting / Submitting period	Claim reporting /submission -Reporting within 48 -72 hours of hospitalisation& submission within 45 days from the Date of Discharge
27	Limit on any one disease or ailment	No Capping on any ailment except for Cataract capping of 50,000/- per eye
28	Others Inclusions:	Psychiatric Ailment - Covered up to ₹ 30,000 Mental Illness - Covered up to ₹ 30,000 Sinus Surgery - Covered up to ₹ 35,000 Air Ambulance - Covered up to ₹ 100,000 Avastin/Lucentis (ophthalmology) -Covered up to ₹ 50,000 per family
29	Home Quarantine coverage	Only Covid related. Upto 50,000/-(All Covid related lab tests, Doctor consultation, Medicines, Oxygen cylinder, Oximeter etc.)
30	Limit on Surgeon charges, Anesthetic charges, Stent charges etc.	No Capping
31	Hospitalization / Injury arising out of terrorism	Covered for all
32	Coverage Area	National Coverage (Only in India)
33	Ambulance Charges	Ambulance Charges payable on actual bill or Rs. 10,000/- which ever is less. Rs. 25,000/- in case of Outstation. No limit on no of trips.
34	Third Party Administator	TPA should have an office in Delhi/NCR
35	Addition & Deletion	Add/Del data will be sent once a month(7th). New employees will be added in the policy from the date of joining and resigners will be deleted from the Date of reliving on a prorate basis. Addition of Dependents will be added only for new joiners or in case of Marriage/Child Birth or will be deleted in case of death

36	Premium on new joiners / leavers	On Pro Rata basis

Others:	
1	CD replenishment will be shared only once all endorsements have been received & validated by HR
2	Monthly CD statement along with endorsement to be received by 25th of every month
3	Monthly MIS along with Claim tracker to be shared by 15th of every month.
4	One/ two dedicated resource for prompt assistance
5	E-cards to be received within 7 days of sharing the data
6	In case Insurance company is not able to process timely payments , Broker needs to settle the same within the timeline(30 days)
7	TPA Office needs to be in, Delhi/NCR, Lucknow, Bhubaneshwar, Ranchi.
8	Large no of listed hospitals in all our locations
9	Documents to be accepted in soft copy

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SCOPE OF THE WORK – Group Personal Accident

Sr.#	Particulars	Description
1	Name of the Insured	Language and Learning Foundation (LLF)
2	Address of the Insured	1st Floor, B-Block, 8, Balaji Estate, Guru Ravidas Marg, Kalkaji, New Delhi 110019
3	Beneficiary	LLF employees and consultant
4	Total number of Employees & consultant	290 (staff and Consultants)
5	Policy Period	20 November 2025 to 19 November 2026
6	Sum Insured	Option 1- Two times of the Annual CTC (INR) of employee or Rs. 7 lakhs whichever is more Option 2- Three times of the Annual CTC (INR) of employee or Rs. 10 lakhs whichever is more. Option 3- Three times of the Annual CTC (INR) of employee or Rs. 20 lakhs whichever is more.
7	Age limit	All Employees up to 60 Years
8	Accidental Death(AD)	100% of the Sum Assured
9	Permanent Total Disability (PTD)	100% of the Sum Assured
10	Permanent Partial Disability (PPD)	Percentage of the CSI
11	Temporary Total Disability (TTD) - Loss of wages(Weekly Indemnity limit)	1% of the Sum Insured or Rs.5,000/- per week whichever is lower for 52 weeks
12	Accidental Medical Expenses	Variable, 20% of the total admissible claim amount subjected to a Maximum 10% of the Sum Insured
13	Ambulance Charges	Ambulance Charges payable on actual bill or Rs. 10,000/- which ever is less. No limit on no of trips. 25,000/- in case of outstation trips
14	Terrorism & Suicide Exclusion Clause	Waived for all
15	Nature of Job	Managerial/Technical/Administrative/field job
16	Additions / Deletions Request	Prorata Basis
17	Coverage for New Joiners / Leavers	Add/Del data will be sent once a month(7th). New employees will be added in the policy from the date of joining and resigners will be deleted from the Date of reliving on a prorate basis. Compensation updates will be shared quarterly.
18	Coverage Area	International Coverage (In and outside India)
19	Premium on new joiners / leavers	On Pro Rata basis

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Others:	
1	CD replenishment will be shared only once all endorsements have been received & validated by HR
2	Monthly CD statement along with endorsement to be received by 25th of every month
3	Monthly MIS along with Claim tracker to be shared by 15th of every month.
4	One/ two dedicated resource for prompt assistance
5	E-cards to be received within 7 days of sharing the data
6	In case Insurance company is not able to process timely payments , Broker needs to settle the same within the timeline(30 days)
7	TPA Office needs to be in, Delhi/NCR, Lucknow, Bhubaneshwar, Ranchi.
8	Large no of listed hospitals in all our locations
9	Documents to be accepted in soft copy

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SCOPE OF THE WORK – Group Term Life Insurance

Sr.#	Particulars	Description
1	Name of the Insured	Language and Learning Foundation (LLF)
2	Address of the Insured	1st Floor, B-Block, 8, Balaji Estate, Guru Ravidas Marg, Kalkaji, New Delhi 110019
3	Beneficiary	LLF Employees & Consultants
4	Total number of Employees & consultant	290 (staff and Consultants)
5	Policy Period	20 November 2025 to 19 November 2026
6	Sum Insured	Option 1- Two times of the Annual CTC (INR) of employee or Rs. 7 lakhs whichever is more Option 2- Three times of the Annual CTC (INR) of employee or Rs. 10 lakhs whichever is more. Option 3- Three times of the Annual CTC (INR) of employee or Rs. 20 lakhs whichever is more.
7	Age limit	All Employees up to 60 Years
8	Death	100% of the Sum Assured
9	Terrorism & Suicide Exclusion Clause	Waived for all
10	Nature of Job	Managerial/Technical/Administrative/field job
11	Coverage Area	International Coverage (In and outside India)
12	Coverage for New Joiners / Leavers	Add/Del data will be sent once a month(7th). New employees will be added in the policy from the date of joining and resigners will be deleted from the Date of relieving on a prorate basis. Compensation updates will be shared quarterly
13	Premium on new joiners / leavers	On Pro Rata basis

Others:	
1	CD replenishment will be shared only once all endorsements have been received & validated by HR
2	Monthly CD statement along with endorsement to be received by 25th of every month
3	Monthly MIS along with Claim tracker to be shared by 15th of every month.
4	One/ two dedicated resource for prompt assistance
5	E-cards to be received within 7 days of sharing the data
6	In case Insurance company is not able to process timely payments , Broker needs to settle the same within the timeline(30 days)
7	TPA Office needs to be in, Delhi/NCR, Lucknow, Bhubaneshwar, Ranchi.
8	Large no of listed hospitals in all our locations
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SECTION- III

TERMS AND CONDITIONS

1. **Intellectual Property Rights**

   The selected Agency shall, at all times, indemnify and keep indemnified the LLF, free of cost, against all claims which may arise in respect of goods & services to be provided by the Shortlisted Bidder under the contract for infringement of any intellectual property rights or any other right protected by patent, registration of designs or trademarks. In the event of any such claim in respect of alleged breach of patent, registered designs, trademarks etc. being made against the LLF, and the LLF shall notify the Shortlisted Bidder of the same and the Shortlisted Bidder shall, at his own expenses take care of the same for settlement without any liability to the LLF.

2. **Contract Duration/ Issue of Policy**

2.1 The Contract will be awarded for the period as mentioned in Scope of Work which shall also be the duration of Policy.

2.2 The selected Bidder will be obliged to deliver the services in accordance with the provisions of the Contract Agreement/ Service Order and terms and conditions therein, failing which the Shortlisted Bidder will be liable for consequential action in terms of the contract/ Service order and even this will lead to its termination also.

2.3 The number of beneficiary for both scope of work as indicated is tentative and may increase / decrease during the course of the policy period. The selected bidder must however continue to provide service at the contracted rate irrespective of increase or decrease in the number of beneficiaries for both groups as mentioned under scope of work.

2.4 Separate Master policies shall be issued for separate group of beneficiaries. (GMC, GPA and GTLI)

2.5 The Health Insurance coverage to be provided shall be as per the terms for each group as mentioned under Scope of Work.

3. **Payments**

50 % of payment shall be made as Cash deposit on signing of contract/ issue of Service Order against each policy on submission of an invoice of commensurate amount. The balance 50% payment against each policy shall be made on issuance of Health Insurance Card to all beneficiaries for the corresponding policy and submission of final invoice.

3.1 The Shortlisted Bidder will raise its invoices as per the format to be shared at the time of signing of contract / issue of service order.

3.2 Payment will be on actual laboratory test done and duly certified records.

3.4 The prices quoted, shall be firm and inclusive of all the factors like salaries of the manpower appointed by the agency. No payment other than the quoted cost of rate for tests is admissible.

3.5 The payment will be subject to TDS as per Income Tax Rules (If applicable) and other statutory deductions as per applicable laws.

4. **HOSPITALIZATION:**

Hospitalization facility can be availed from any Hospital or Registered Nursing Home in India. However, the insured members can avail Cashless Facility under Hospitalization, only in Listed Hospitals, which are empaneled by the Insurance Company/ TPA for the purpose. For treatment taken in non-listed Hospitals, claim will be reimbursed by the Insurance Company / TPA. LLF will have the right to add to the list of

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hospitals / Nursing Homes for the purpose of treatment during the currency of the policy as requested by insured employee from time to time.

When treatment / surgeries such as Dialysis, Chemotherapy, Radiotherapy, Ophthalmic Surgeries (Cataract / Glaucoma Surgeries etc.), Lithotripsy, Laparoscopic surgeries, Microsurgery etc., 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 Hospitalization.

In addition to the indicative list of Day-care procedures, any, other surgeries / procedures agreed to by LLF, Insurance Company and TPA, requiring less than 24 hours hospitalization will also be considered under hospitalization.

GENERAL TERMS AND CONDITIONS:

- MLC (Medico Legal certificate) / Other related documents, if necessary, shall be arranged by the Agency (Insurance Company) / TPA in all accidental cases.
- Insurance Company or TPA shall not compel the Patient / employee to go to any other hospital for treatment.
- Unnecessary / multiple queries to settle the claim shall be avoided by TPA /Insurer.
- The TPA / Insurance Company shall not investigate the employees at his / her residence except for only in exceptional cases with prior written permission of HR Cell of LLF.
- The TPA / Insurance Company will function as per Tender Provisions.
- In case during the Policy period, any coverage is not mentioned in the Tender Provisions / Policy, it shall not be subject to Standard General Medical Coverage Conditions or exclusions. It will be deemed covered.
- Aadhar Card of the Insured Member shall not be made a mandatory document for establishing her/his identity. Insurance company/TPA shall raise any query, if required and collect its reply from Hospitals/ Nursing home within the reasonable time to avoid any delay in payment / settlement of claim within 30 days. TPA / Insurance Company will depute its own representative for the same. All the legitimate claims to be settled within 30 days after submission of documents. Requirement of any document, ID Proof etc. for admission shall not lead to delay in grant of pre-authorization for approval of admission or surgery. Documents, if any, can be collected on subsequent day during the treatment at Hospital. The Nodal Officer of the TPA and / or Insurance Company shall follow up with Hospital for smooth and easy process of cashless within 1 hour.
- Any Post Hospitalization/Treatment Claim can be submitted by the employee anytime during the currency of the Policy.
- Any charges including admission and other miscellaneous claimed by hospital/employee cannot be denied for reimbursement by TPA/Insurance Company. The responsibility of charges claimed in the bill by hospital is the responsibility of TPA/Insurance Company and employee should not be suffering on this account.
- Agency is required to provide all requisite services as detailed in this tender, related to Health Insurance coverage of the beneficiaries, either directly or through its appointed TPA. The name of such appointed TPA shall be disclosed to LLF in writing by the Agency along with a copy of agreement that the agency has with the TPA evidencing that the agency has an agreement with the TPA during the period of the health insurance coverage. The TPA must conform to the regulations as stipulated by IRDA and currently applicable.

5. Tax Deduction at source

Income tax deduction at source and other taxes shall be made at the prescribed rates from the bidder’s bills under the prevailing law(s).

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6. Claim documents:

Documents to be submitted by beneficiaries for submission of claims shall be consistent with standard practices for Health Insurances and as mandated by IRDA for claim processing.

7. Resolution of disputes

7.1 Any dispute or difference or claim arising out of or in relation to this Agreement, will be settled by reaching a mutual understanding between the parties.

7.2 If any further dispute arises between the parties thereupon, the same will be settled as per the existing law of land through the competent court of law under the territorial jurisdiction of Delhi only.

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