

VASAI-VIRAR CITY MUNICIPAL CORPORATION
EXPRESSION OF INTEREST (EOI)
FOR GROUP HEALTH INSURANCE FACILITY FOR EMPLOYEES

EOI No.		Date	14/10/2026
Last Date & Time	28/10/2026	Submission Mode	

Notice

Vasai-Virar City Municipal Corporation (VVMC) invites proposals/Expressions of Interest from IRDAI-registered Health Insurance Companies for providing a Group Health Insurance facility for eligible employees. Insurers are requested to quote the following three clearly separated insurance options: (A) Base Plan of Rs. 3,00,000; (B) Base Plan of Rs. 5,00,000; and (C) Base Plan of Rs. 3,00,000 plus an additional Top-Up Cover of Rs. 5,00,000 and more. The proposal shall clearly disclose coverage, exclusions, limitations, premium, cashless hospital network, claim-support mechanism, TPA details and employee-support arrangements.

Key Requirements

Particular	Requirement
Option A – Base Plan	Rs. 3,00,000 per family per policy year
Option B – Base Plan	Rs. 5,00,000 per family per policy year
Option C – Base + Top-Up	Rs. 3,00,000 Base + additional Top-Up of Rs. 5,00,000 and more; total additional cover to be quoted by the insurer, subject to deductible/threshold and policy terms.
Family Coverage	Employee + Spouse + 2 Dependent Children (2A+2C)
Policy Type	Family Floater
Insurer	IRDAI-registered Health Insurance Company
Premium	Premium and GST to be quoted separately for each option

Documents/Details to be submitted

The proposal shall include coverage and policy details, exclusions/waiting periods, pre-existing disease conditions, sub-limits/deductibles/co-payment, cashless network, claim process, TPA and 24x7 support, insurer registration and product/UIN details, and a detailed commercial quote for all three options. For Option C, the Top-Up deductible/threshold, minimum additional Sum Insured of Rs. 5,00,000 and higher options, restoration/reinstatement provisions and whether the Top-Up operates on the same family floater basis shall be specifically stated.

Submission

Eligible IRDAI-registered Health Insurance Companies shall submit their duly signed technical and commercial proposal within the date, time and manner stated above.

Department/Section	
Contact Officer	
Address	
E-mail / Website	

Important: This EOI is an invitation for proposals and does not constitute an award, contract or purchase order. VVMC reserves the right to accept, reject, modify or cancel the EOI in accordance with applicable rules and approvals. Final implementation shall be subject to approval of the competent authority and appropriate agreement/policy arrangement.

VASAI-VIRAR CITY MUNICIPAL CORPORATION

EXPRESSION OF INTEREST (EOI) - GROUP HEALTH INSURANCE

1. Objective

VVMC invites proposals from IRDAI-registered Health Insurance Companies for providing a Group Health Insurance facility for eligible employees. The proposal should provide clear coverage, transparent commercial terms and an effective claim-support mechanism for employees.

2. Mandatory Health Insurance Requirement

Particular	Requirement
Coverage	Group Health Insurance
Option A Base Sum Insured	Rs. 3,00,000 per family per policy year
Option B Base Sum Insured	Rs. 5,00,000 per family per policy year
Option C	Base Rs. 3,00,000 + additional Top-Up Rs. 5,00,000 and more per family per policy year
Family Coverage	Employee + Spouse + 2 Dependent Children (2A + 2C)
Policy Type	Family Floater
Insurer	IRDAI-registered Health Insurance Company
Premium	Each option to be quoted separately; GST to be shown separately
Policy Period	To be specified by the Insurer
Cashless Network	Details to be provided, particularly in Vasai-Virar, Palghar, Mumbai/Thane and Maharashtra

3. Coverage Details to be Submitted

The proposal shall clearly specify hospitalisation coverage, room-rent and ICU limits, pre- and post-hospitalisation period, day-care procedures, ambulance charges, modern treatment, domiciliary/home healthcare, AYUSH, organ transplant/donor provisions and other benefits offered. Maternity benefit, preventive health check-up and hospital cash may be quoted separately, if available.

For Option C, the Top-Up Cover shall clearly state the applicable deductible/threshold, minimum additional Sum Insured of Rs. 5,00,000 and higher options, coverage conditions, premium, exclusions, restoration/reinstatement provisions (if any) and whether the Top-Up is available on the same family floater basis. The insurer shall also clearly state the practical claim trigger for the Top-Up.

4. Exclusions and Restrictions

All exclusions, waiting periods, pre-existing disease conditions, sub-limits, deductibles, co-payment, non-payable items, network restrictions and other material limitations shall be clearly disclosed. The proposal should specifically indicate any condition that may affect claim admissibility or reimbursement. No material condition shall be left undisclosed.

5. Claim Processing and Rejection

The Insurer shall provide details of claim intimation and settlement, cashless and reimbursement procedures, required documents, TPA details, 24x7 helpline and claim assistance. In case of rejection, repudiation or partial settlement, the employee shall be provided a written claim-specific reason along with the applicable policy clause, subject to policy terms and applicable law. The review/reconsideration and grievance escalation mechanism shall also be specified.

VASAI-VIRAR CITY MUNICIPAL CORPORATION

EXPRESSION OF INTEREST (EOI) - COMMERCIAL PROPOSAL

6. TPA and Employee Support

The proposal shall include the name and contact details of the TPA, dedicated nodal officer/relationship manager, claim-support mechanism, e-card/policy-certificate facility, employee awareness support and a grievance escalation matrix. The Insurer shall also indicate the manner in which employees can obtain assistance during hospitalisation and for reimbursement claims.

7. Commercial Proposal - Three Required Options

The Insurer shall quote separate and comparable premiums for all three options below. The quotation shall clearly identify whether GST is included or excluded.

Sr.	Commercial Option	Premium (Rs.)	Remarks
1	Option A - Base Plan Rs. 3,00,000	_____	Per family / policy year
2	Option B - Base Plan Rs. 5,00,000	_____	Per family / policy year
3	Option C - Base Rs. 3,00,000 + Top-Up Rs. 5,00,000 and more	_____	Base premium + separate Top-Up premium; specify deductible/threshold and additional cover offered
4	Option C - Base Premium component	_____	Rs. 3,00,000 Base - per family / policy year
5	Option C - Top-Up Premium component	_____	Additional Rs. 5,00,000 and more - per family / policy year
6	GST	_____	To be shown separately
7	Total incl. GST - Option A	_____	Base premium + GST
8	Total incl. GST - Option B	_____	Base premium + GST
9	Total incl. GST - Option C	_____	Base + Top-Up + applicable GST
10	Employee Contribution, if any	_____	Specify option-wise basis
11	Employer Contribution, if any	_____	Specify option-wise basis
12	Optional Benefits - Premium, if any	_____	Benefit-wise details to be attached

The insurer shall specifically state whether the Top-Up premium is inclusive/exclusive of GST and whether the quoted Top-Up is subject to any deductible/threshold under the base policy. For Option C, the insurer shall clearly state that the additional Rs. 5,00,000 and more is a Top-Up Sum Insured and explain the circumstances in which it becomes payable.

8. Option-wise Benefit Comparison

Feature	Option A	Option B	Option C
Base Sum Insured	Rs. 3,00,000	Rs. 5,00,000	Rs. 3,00,000
Additional Top-Up	Nil	Nil	Rs. 5,00,000 and more
Family	2A+2C	2A+2C	2A+2C
Policy Type	Family Floater	Family Floater	Family Floater
Top-Up Deductible/Threshold	N/A	N/A	Insurer to specify
Premium	Quote separately	Quote separately	Base + Top-Up separately
GST	Separate	Separate	Separate

VASAI-VIRAR CITY MUNICIPAL CORPORATION

EXPRESSION OF INTEREST (EOI) - GENERAL CONDITIONS

9. Information Regarding Insurer

The proposal shall contain the insurer name, IRDAI registration details, product name/UIN, policy wording/terms, TPA, claim-service arrangements and relevant claim-performance information, including claim settlement/rejection or repudiation data where available.

The insurer shall provide a wide cashless hospital network, with a substantial number of empanelled hospitals within the VVMC area, and furnish hospital-wise details, locations and specialties.

VVMC may evaluate proposals on the basis of coverage, premium, exclusions and limitations, cashless hospital network, claim-service mechanism, grievance support, insurer/TPA credentials and overall benefit to employees. VVMC may seek clarifications or revised/Best and Final Offers before final consideration. Submission of a proposal shall not by itself create any right or entitlement in favour of the Insurer.

11. Important Conditions

This EOI is an invitation for proposals and does not constitute an award, contract or purchase order. VVMC reserves the right to accept, reject, modify or cancel the EOI in accordance with applicable rules and approvals. Final implementation shall be subject to approval of the competent authority and appropriate agreement/policy arrangement. Insurance coverage shall be governed by the approved policy wording and applicable law/regulations.

12. Submission

Eligible IRDAI-registered Health Insurance Companies shall submit their technical and commercial proposal within the time, date and manner specified in the EOI notice published by VVMC. The proposal should be duly signed and accompanied by all documents and details requested under this EOI.

13. Employee Strength & Salary Profile (Estimated)

The following employee strength and aggregate salary information is furnished to enable participating Insurers to understand the approximate employee profile while preparing the technical and commercial proposal. The figures below are estimated figures as provided by VVMC.

Employee Category	Approx. No. of Employees	Salary Criterion	Aggregate Salary Amount
Contractual & Outsourcing Employees	6,318	Salary above Rs. 25,000	Rs. 5.90 crore
Contractual & Outsourcing Employees	6,318	Salary below Rs. 25,000	Rs. 8.90 crore
Total Contractual & Outsourcing	6,318	Total	Rs. 14.80 crore
Permanent Employees	927	All employees have salary Rs. 25,000 and above	Rs. 5.81 crore
Overall Estimated Employee Profile	7,245	Contractual/Outsourcing + Permanent	Rs. 20.61 crore

Salary-wise Break-up of Contractual & Outsourcing Employees

Salary Group	Approx. Employees	Aggregate Salary Amount
Above Rs. 25,000	1,934	Rs. 5.90 crore
Below Rs. 25,000	4,384	Rs. 8.90 crore
Total	6,318	Rs. 14.80 crore

Information for Commercial Proposal

Particular	Estimated Figure
Contractual & Outsourcing Employees	6,318
Permanent Employees	927
Total Employees	7,245
Total Salary – Contractual & Outsourcing	Rs. 14.80 crore
Total Salary – Permanent Employees	Rs. 5.81 crore
Overall Estimated Salary Amount	Rs. 20.61 crore

Note: Salary amounts and employee counts are approximate/estimated and are provided only for proposal preparation. They should not be construed as a final enrolment commitment or a guarantee of any particular premium volume.