



**UNIVERSITY OF SINDH,
JAMSHORO, SINDH, PAKISTAN**

FACILITATION CELL FOR GROUP HEALTH INSURANCE

NO.FC/GH/ 143 /2014

DATE: 16.12.2014

Notice Inviting Tender for Medical/Health Care Facilities for employees of University of Sindh.

The sealed bids are invited from reputed Health Insurance Companies having minimum "A" rating with PACRA/JCR-VIS and registered with Income Tax and Sales Tax Departments/Sindh Revenue Board (if applicable) to provide medical/health care facilities for employees of University of Sindh including hospitalization and treatment of all types of ailments to presently 2991 regular employees of University of Sindh and their dependents working in various Basic Pay Scales and residing at Jamshoro, Hyderabad, Mirpur Khas, Badin, Dadu, Thatta, Larkana, Bhit Shah and Noushehro Feroz. The number of employees may vary due to retirement and fresh induction. The bids are invited as per following details:

1. The Financial Bids are invited in sealed envelope. The bidders are required to give presentation to Procurement Committee of University of Sindh before opening of financial bids.
2. The bidding documents and details/TOR can be obtained from the undersigned on payment of Rs.1000/= (non refundable) in the shape of pay order or bank draft in favor of University of Sindh on any working day between 8.00 a.m to 3.00 p.m from 18.12.2014 to 06.01.2015, or downloaded from the website of University of Sindh www.usindh.edu.pk and Sindh Public Procurement Regulatory Authority www.pprasindh.gov.pk
3. All financial bids shall be accompanied with earnest money @ 2% of the bid amount in the shape of Pay Order/ Bank Draft in the name of University of Sindh along with proof of bid document fee (pay order or bank draft of Rs.1000).
4. The sealed financial bids should reach the undersigned latest by 06.01.2015 up to 12.00 noon. The bids will be opened on the same day by the procurement committee at 1.00 pm at Committee Room, Syed Ghulam Mustafa Shah New Building, University of Sindh, Jamshoro in the presence of company's representative who may wish to be present. Incomplete bids and bids received after due date or time will not be considered/entertained.
5. The University of Sindh reserves the right to accept/ reject any or all offers as per Sindh Public Procurement Regulatory Authority Rules 2010 amended in 2013 and may cancel tender process as per rule 25 of SPPRA Rules 2010.
6. Any conditional bid or bidding un-accompanied by earnest money or without payment of tender fee will not be considered in the bidding process.

Assistant Director
Facilitation Cell (0229213156)

Annexure "C"



**UNIVERSITY OF SINDH,
JAMSHORO, SINDH, PAKISTAN**



FACILITATION CELL FOR GROUP HEALTH INSURANCE

Tender: Medical/Health Care Facilities for employees & their dependents of University of Sindh for the year 2014-2015.

Name of Insurance Company (Bidder): _____

Gross premium for 12 months: _____

Hospitalization & day care benefits covered as per TOR of University of Sindh (enclosed here with) as under:

PARTICULARS	CATEGORY OF EMPLOYEES "A"	CATEGORY OF EMPLOYEES "B"
<p>Annual limit per insured person except parents (without any constraints of number or types of ailments and confinements) <u>Scope of Health Facilities Required:</u> <u>Hospital Care (Including Surgeries:)</u> Required medical facilities include: Daily room and board charges, operation theatre charges, surgeon fee, Anesthetist fee, consultant's fee, Medicines and drugs, Diagnostic tests including at Advance Radiology Centre ,Karachi, Blood and Oxygen supplies, MRI, CT SCAN, Angiography, Echo, Miscellaneous charges (Patients meal, local road ambulance charges, etc) lipid profile, ETT <u>Medical care for Prolonged/serious ailment:</u> Required full medical treatment for following disease with the hospital; (a) Cancer (b) Aids (c) Renal failure (Kidney failure)/Dialysis and Transplant (d) Heart Disease/ Hypertension (Cardio Vascular Disease) By pass Angioplasty and pace maker installation (e) Diabetes (f) Asthma/ T.B (g) GVP/Stroke/Paralysis (h) Chronic Hepatitis B & C and Liver diseases (i) Burns injury (over 25%) (j) Rheumatoid/ Arthritis, Oste Arthritis / Total knee / Hip replacement (k) Chronic Bowel Disease like peptic Ulcer (l) Ulcerative Colitis, Crohh's disease (m) Eye, ENT and Dental Care) Any other disease declared by the Specialist/ Consultant as serious/ prolonged ailment to the satisfaction of the University of Sindh (n) Dermatological diseases (except cosmetics) (o) Day Care OPD.</p>	<p>Rs.</p>	<p>Rs.</p>

Annual Limit for each of parents (without any constraints of number or types of ailments and confinements)	Rs.	Rs.
50% increase in basic hospitalization limit, if the hospitalization is due to an accident.	Yes / No	Yes / No
Daily Room Rent to be covered from annual limit	Rs.	Rs.
Specialized investigation to be covered out of annual hospitalization limit	Rs. OR Full cover	Rs. OR Full cover
Maternity expenses limit: *Normal at Hospital **Cesarean at Hospital ***Dai (Home Nurse) charges Delivery conducted at home	*Rs. **Rs. ***Rs.	*Rs. **Rs. ***Rs.
Dental treatment facility: * Root Canal filling ** Bridging one tooth between two (total 25 cases) *** Accidental cases to be covered from annual hospitalization limit.	*Rs. **Rs. ***Rs.	*Rs. **Rs. ***Rs.
Circumcision of baby boy covered from annual hospitalization limit.	Rs.	Rs.
Liver Treatment		
Diabetics		
Ortho fracture or any emergency: visit to OPD + investigation + medicine		
Fund (Pool Limit)	One million	One million
Executive Check-up "B" package at Agha Khan Hospital Karachi	100 cases of insured persons recommended by University of Sindh	
Personal Accident Cover to employee (death only)		

Date: _____

Name: _____

**Signature of Authorized representative
& Stamp.**

Annexure "B"



UNIVERSITY OF SINDH, JAMSHORO, SINDH, PAKISTAN



FACILITATION CELL FOR GROUP HEALTH INSURANCE

Proposal/Bids for Medical/Health Care Facilities for employees of University of Sindh

Terms of Reference (TOR) for Tender

1. Introduction

The University of Sindh was established in 1947 and regulated by University of Sindh Act, 1972, intends to acquire services of reputed Insurance Companies registered with Income Tax and Sales Tax Departments for Group Medical Insurance/Healthcare facilities for its employees (including their dependents: Spouse, children and parents) working in various Basic Pay Scales at Jamshoro, Hyderabad, Mirpurkhas, Badin, Dadu, Thatta, Larkana, Bhit Shah & Naushehro Feroz as under:

Category-A	Category-B	Total Employees	Total Lives to be insured not more than
BPS-17 to 22 745	BPS-02 to 16 2246	2991	15000

The above number of employees may slightly increase or decrease with the passage of time and their age limit crossing 60 years except few cases beyond 60 years but there is no limit of age of dependent parents. Dependents **un-employed and unmarried sons & daughters, no age limit of spouse.**

2. Scope of Health Facilities required:

<u>Hospital Care (Including Surgeries):</u> Required medical facilities include: Daily room and board charges, operation theatre charges, surgeon fee, Anesthetist fee, consultant's fee, Medicines and drugs, Diagnostic tests including at Advance Radiology Centre, Karachi, Blood and Oxygen supplies, MRI, CT SCAN, Angiography, Echo, Miscellaneous charges (Patients meal, local road ambulance charges, etc) lipid profile, ETT.	
<u>Medical care for Prolonged/serious ailment:</u> Required full medical treatment for following disease with the hospital: (a) Cancer (b) Aids (c) Renal failure (Kidney failure)/Dialysis and Transplant (d) Heart Disease/ Hypertension (Cardio Vascular Disease) By pass Angioplasty and pace maker installation (e) Diabetes (f) Asthma/ T.B (g) GVP/Stroke/Paralysis (h) Chronic Hepatitis B & C and Liver diseases (i) Burns injury/ (over 25%) (j) Rheumatoid/ Arthritis, Oste Arthritis / Total knee / Hip replacement. (k) Chronic Bowel Disease like peptic Ulcer (l) Ulcerative Colitis, Crohh's disease (m) Eye, ENT and Dental Care) Any other disease declared by the Specialist/ Consultant as serious/ prolonged ailment to the satisfaction of the University of Sindh (n) Dermatological diseases (except cosmetics) (o) Day Care OPD.	
Special Pool:	1 million
<u>Maternity Care (No age limit)</u> Required medical expenses incurred during childbirth include; Gynecologist's fee, Labour room/ operation theatre charges, Anesthetist fee, Miscarriage, Medicines, Diagnostic test, Baby's Nursing Care, Daily Room Rent Charges, pre and postnatal hospitalization, D&C and D&E, Miscellaneous charges, Cesarean Section and complicated deliveries recommended by Specialist. *Two time birth during one year by single wife allowed **One delivery from one wife & 25 cases of another delivery from wife annually on the basis of 1st Occur first serve. *** Delivery conducted Dai (home nurse) at home to be certified by local councilor.	

3. Other benefits:

1. Circumcision of Baby Boy under local/general anesthesia by qualified Doctor, with treatment of complication, if occurred.
2. Vaccinations and Inoculations of the children's as suggested by qualified child specialist, with treatment of complications, if occurred.
3. Accidental injuries including road accident, driving acid burn injuries, poisoning, snake scorpion or other insect bites.
4. Other diseases for which the qualified medical officer refers the cases for hospitalization under consultant's medical case.

5. The panel hospitals should be well reputed hospitals in Sindh especially in Hyderabad, Karachi and interior of Sindh or other areas of the country.
6. Pre & post admission treatments, tests and doctors' visits for one month.
7. Dermatological diseases etc.
8. Executive Medical/Surgical/Dental Checkup at Agha Khan University Hospital Karachi, including the follow up checkup, investigations in managements of ailments if detected. "B" package , allowed to 100 employees (including their all dependents)
9. Diabetic and Dental treatment.
10. Annual limits for category "A" and "B" indicated by the bidder.
11. Room rent for category "A" and "B"
12. Personal Accident Death (For employees Only)
13. Liver Treatment
14. Ortho Fracture & any emergency.
15. Diagnostic, Laboratory tests at Advance Radiology Centre, Karachi.
16. Special pool of Rs.1.00 million in addition to the prescribed limits for insured person with the approval of competent authority viz Vice Chancellor, University of Sindh which will be conveyed by the Registrar, University of Sindh to the successful bidder, as and when required.
17. Reimbursed claims: (a)The reimbursement of claims of employees and their dependents for non panel hospitalizations Sindh and other areas of the country should be entertained (within 15 fifteen days)

4. **Documents to be submitted by the Bidder:**

1. Proof of minimum "A" rating with PACRA/JCR-VIS and other documents in support for evaluation criteria.
2. Proposal/bid must be submitted on official letter head on the exactly same format as provided by University of Sindh..
3. Full name, address of registered office and office receiving the correspondence
4. Detail of branches/sub offices across the country
5. Name and signature of authorize person for dealing with University of Sindh and making correspondence on behalf of insurance company.
6. Details of clients to whom the similar facilities/services are being provided and their recommendation letter (if any).
7. List of Hospitals/Laboratories/Diagnostic Centers/Consultants on panel across the country including Jamshoro, Kotri, Hyderabad, Mirpurkhas, Badin, Dadu Larkana, Thatta , Naushehro Feroz and other areas of Sindh.
8. Sales Tax and Income Tax Certificates for the last three years with Sales Tax and NTN numbers
9. Affidavit that the firm/company has never been blacklisted from any Government, Semi Government & Autonomous Body and there is no litigation against Insurance Company.
10. Any additional information that may be helpful for establishment of qualification.

5. **Security Deposit**

Successful bidder will have to deposit 8% of supply order amount in the form of Pay Order in favour of University of Sindh as Security deposit which will be forfeited in case of breach of TOR /Conditions of the tender bidding agreement. It will however be refunded on successful termination of the medical insurance/health care facilities as per mutual understanding.

6. **Mode of payment**

Agreed amount of premium with grace period for payment by University of Sindh on quarterly basis through crossed cheque

7. **Period of coverage**

Period of 12 months from the date of procurement of Policy and extendable for one year through mutual agreement.

8. Successful bidder will have to sign integrity pact with University of Sindh as per SPPRA

Annexure "A"

SUMMARY OF BID

S.#	NAME OF ITEM	
1	AMOUNT OF BID	
	TOTAL AMOUNT OF BID IN RS.	

In words_____

Name:_____

Signature:_____

Seal:_____

Address:_____

Telephone #:_____

BIDDING DOCUMENTS

MEDICAL HEALTH/CARE FACILITIES FOR EMPLOYEES OF UNIVERSITY OF SINDH, ALL TYPE OF AILMENTS.

- | | |
|--|--------------|
| 1. Summary of Bid | Annexure "A" |
| 2. T O R | Annexure "B" |
| 3. Proforma to be filled by the insurance companies
as per TOR of University of Sindh, Jamshoro | Annexure 'C' |