

22352

Group Health Insurance | 2015



**JINNAH SINDH MEDICAL UNIVERSITY,
KARACHI**

BIDDING DOCUMENT

**TENDER FOR GROUP HEALTH INSURANCE POLICY
FOR THE PERIOD FROM 1ST FEBRUARY 2015 TO 31ST
JANUARY 2016**

JANUARY, 2015

Jinnah Sindh Medical University

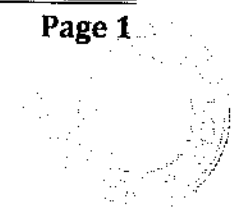
Rafiqi H.J. Shaheed Road, Karachi. Postal Code# 75510

www.Jsmu.edu.pk Tel: 35223812-15 (Ext- 330) Fax # 99201372

Stamp of the Company

Authorized Signature

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JINNAH SINDH MEDICAL UNIVERSITY
PLANNING & DEVELOPMENT DEPARTMENT

Rafiqi H.J. Shaheed Road, Karachi. Postal Code# 75510
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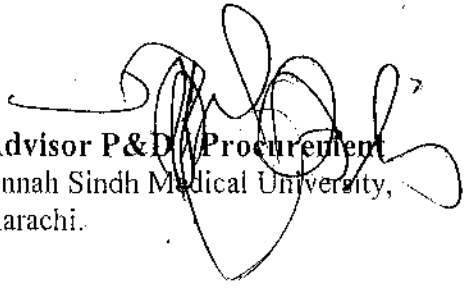
Date: 20th January, 2015

Subject: **CORRIGENDUM**

With reference to this University's advertisement published in this newspaper Thursday's edition Dated: **08th January, 2015** from Jinnah Sindh Medical University.

1. "TENDER FOR GROUP HEALTH INSURANCE POLICY FOR THE PERIOD FROM 1ST FEBRUARY 2015 TO 31ST JANUARY 2016"
(The following correction may be read "Procurement Agency may reject all or any bid subject to relevant provisions of SPP Rules 2010" instead of The Procurement Committee reserves the right to accept or reject any bid without any reasons).
2. "TENDER FOR SUPPLY OF BUSES NON A/C DIESEL ENGINE (63+1) SEATS FOR JINNAH SINDH MEDICAL UNIVERSITY"
(The following correction may be read "JAPANESE OR EQUIVALENT" instead of Japanese Origin).
3. "REQUEST FOR EXPRESSION OF INTEREST FOR MASTER PLANNING, ARCHITECTURAL PLANNING, STRUCTURAL DESIGNING, INTERIOR DESIGNING, ELECTRICAL, PLUMBING AND FACE LIFTING WORKS FOR THE EXECUTION OF ACADEMIC BLOCK AND ADMINISTRATION BLOCK OF J.S.M.U, KARACHI"

The last date for submission of tender documents is extended upto **02nd February, 2015** at **11:00A.M** and will be open on the same day at **11:30A.M**. Those who, applied earlier in response to above referred advertisement need not apply again and may collect modified document before **02nd February, 2015** other terms & conditions shall remain the same.


Advisor P&D/Procurement
Jinnah Sindh Medical University,
Karachi.



JINNAH SINDH MEDICAL UNIVERSITY

Rafique H.D. Shaheed Road, Karachi, Postal code - 75510 Tel: 35223812-15, Ext. 330, Fax: 021-99201327 Website: www.jsmu.edu.pk

TENDER NOTICE FOR HEALTH INSURANCE SERVICES

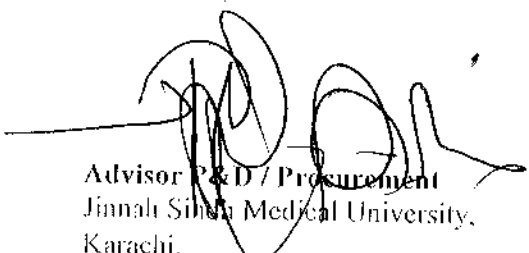
The Jinnah Sindh Medical University, Karachi invites single stage two Envelope Bids under SPPRA Rules 2010 for providing Health Insurance services to its employees and their families including their parents from (SECP) approved in A category Insurance companies having minimum 3 years experience in rendering similar services. They should not be black listed in any public & private sector organization.

Nature of Service	Availability of Tender/Bid Documents	Last date for Submission of Bid	Bid Opening Date
Health Insurance Service	08/01/2015 to 21/01/2015	22/01/2015 Up to 11:00 A.M.	22/01/2015 Up to 11:30 A.M.

Tender Documents containing detailed terms & conditions can be obtained from the office of the Planning and Development department undersigned on payment of sum of Rs.3,000/- through pay order (Non Refundable) in the favor of "JINNAH SINDH MEDICAL UNIVERSITY".

Attachment of Pay Order amount of Rs. 500,000/- as Bid Security in favor of "Jinnah Sindh Medical University" with their proposal in mandatory. No tender will be accepted without Bid Security. In case of any law and order situation in the city on bid opening date, the bids will be opened on the next working day. The procurement committee reserves the right to accept or reject any bid without any reasons.

This advertisement is also available on the websites of: JINNAH SINDH MEDICAL UNIVERSITY" (www.JSMU.edu.pk) & SPPRA (www.spprasindh.gov.pk).


Advisor P&D / Procurement
Jinnah Sindh Medical University,
Karachi.

JINNAH SINDH MEDICAL UNIVERSITY
KARACHI

GROUP HEALTH INSURANCE 2015

1. INTRODUCTION

1.1. Purpose of RFP

JINNAH SINDH MEDICAL UNIVERSITY (JSMU) invites single stage two envelopes tender under SPPRA Rules, 2010 for providing the services of Group Health Insurance from well reputed insurance companies who qualify eligibility criteria for the Calendar year 2015 for the following lives:

1. Current Employees
2. Eligible following dependents of current employees:
 - a. Spouse
 - b. Children
 - c. Parents

The Scope of Services will be based on the following benefits:

1. In Patient
2. Maternity
3. Out Patient

1.2. Task to be performed by the Insurer

- 1.2.1. To provide Medical Benefits across Pakistan in line with the Scope of Work mentioned in the technical proposal
- 1.2.2. To ensure that their concerned staff/representative shall behave properly and friendly with employees /staff/dependents of JSMU, Karachi
- 1.2.3. To co-ordinate say to say matters/affairs with the any authorized officer of JSMU, Karachi regularly
- 1.2.4. To provide two numbers of Health cards one for employee and one for university of JSMU, Karachi

1.3. Responsibility of JSMU

- 1.3.1. JSMU will provide the scope of work outlining the under of employees and their dependents to be insured along with their required benefit structure and additional benefits to be covered
- 1.3.2. JSMU will bear the cost of premium based on the details provided under scope of work

2. SCOPE OF WORK

The Hospitalization, Maternity and OPD benefit must include the following coverage:

2.1. In Patient Benefit

The In Patient benefit must cover all medical expenses incurred up to the specified limit while an insured is hospitalized due to illness, surgery or accident. Eligible medical expenses include:

- Daily room rent
- ICU, NCU & CCU charges
- Specialist (consultation)/RMO/Nursing charges
- Surgeon Fee
- Anesthetist Fee
- Operation Theatre / Rehabilitation Charges
- Diagnostic tests (any test) & Medicines used during hospital stay or as advised by Physician / Surgeon
- Blood, Oxygen, Ventilator and Allied Services
- Day Care Procedures & Surgeries
- Fractures & Lacerated Wounds
- Local Ambulance Charges
- Accidental Emergencies
- Medical Emergencies leading towards hospitalization

2.2 Maternity Benefits

The Maternity Benefit must cover all expenses related to pregnancy and childbirth.

Eligible expenses include;

- Follow-up visits of patients during or after pregnancy.
- Daily room rent
- Obstetrician's Fee for delivery & Consultation during hospitalization
- Operation Theatre & Labor Room Charges, Anesthetic Fee.
- Diagnostic Tests & Medicines during hospital stay
- Baby's nursery care charges during mother's hospitalization, including incubator facility.
- Normal, Complicated, C/S deliveries and Multiple births
- Miscarriage resulting into D&C or D&E
- Circumcision Expenses

2.3. OPD Benefits

The Out Patient benefit is covered only under Pre & Post 30 days of related In-Patient/maternity benefit for the following services:

- Physicians' or Consultants' Fee
- Prescribed Medicines
- Prescribed Diagnostic tests
- Medical Emergencies not leading towards hospitalization

3. REQUIRED STRUCTURE

3.1. Census structure as specified in annexure A

3.2. Benefit Structure as specified in annexure A

3.3. Age & Eligibility Structure as specified in annexureA

4. ELIGIBILITY CRITERIA OF INSURER

1. Approved Insurer from SECP
2. Registered with Income Tax and Sales Tax authorities

3. Registered with Sindh Board of Revenue
4. Companies scoring minimum 80% marks in the technical evaluation criteria will be qualified for financial proposal
5. Up to 3 short-listed companies in the financial bid will be called for final presentation and/or negotiations
6. All those insurance companies black-listed by any Government Department, shall not be entertained
7. Conditional tenders will not be accepted
8. Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company

5. SCORING CRITERIA FOR TECHNICAL EVALUATION

Q # 1	Years in Business of Health Insurance	Points
1	Less than 5 years	0
2	More than 10 years	10

Q # 2	Existing Health Insurance Portfolio	Points
1	Less than RS 750 Million	7
2	More than RS 750 Million	10

Q # 3	Credit Rating by PACRA/JCR-VIS	Points
1	Less than BBB+	0
2	More than BBB+	10

Q # 4	No of Corporate Clients in Health Insurance	Points
1	Less than 30	3
2	More than 30	10

Q # 5	No of Panel Hospitals under credit facility	Points
1	Less than 250	3
2	More than 250	10

Q # 6	No of Panel Hospitals under credit facility in Karachi	Points
1	Less than 50	3
2	More than 50	10

Q # 7	Strategic Partner/Alliance with international Health Insurer	Points
1	NO	0
2	YES	10

Q # 8	No of Out Patient discount Centers	Points
1	Less than 150	3
2	More than 150	10

Q # 9	24/7 medical help-line	Points
1	NO	0
2	YES	10

Q # 10	Full time medical doctor(s)for case management	Points
1	NO	0
2	YES	10

6. SCORING CRITERIA FOR FINANCIAL EVALUATION

Q # 1	Premium quoted for by Insurers	Points
1	Lowest Bid	10
2	2 nd Lowest Bid	9
3	3 rd Lowest Bid and other above quoted Bids	8

Q # 2	Paid up Capital of the insurance company	Points
1	Less than RS 600 Million	3
2	More than RS 600 Million	10

7. TURN AROUND TIME (TAT)

Sr #	Description	Working Days
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10
3	Claim re-imburement	10
4	Agreed MIS	10
5	Detailed Claims Analysis on Quarterly basis	10

8. OTHER REQUIRED SERVICES:

- 8.1. Declared or un-declared Pre-Existing Conditions (PEC) are fully covered for all lives under all benefits
- 8.2. Health Questionnaire Forms are not required to declare any medical condition to the insurance company.
- 8.3. Congenital Birth Defects (CBD) should be fully covered under basic hospitalization
- 8.4. Interferon Therapy & PCR test for Hepatitis B & C should be fully covered under basic hospitalization
- 8.5. Psychiatric treatments are covered
- 8.6. Intra-Ocular lens implants of premium quality (upto maximum of Rs.40,000/-) and Cataract Surgery Phaco covered.
- 8.7. International treatments are covered on re-imburements and in comparison to AKUH, Karachi rates
- 8.8. Annual Diabetic Clinic at their campus to check diabetes via glucometer
- 8.9. Flexibility of getting treatment facility and any required tests from non-panel hospitals followed by re-imbursment.
- 8.10. Re-imburement of claims of employees on panel and non-panel hospitals as per their agreed corporate rates

- 8.11. No deductions or comparison for re-imburement on Pre & Post 30 days related hospitalization claims except non-medical items & medical equipment
- 8.12. Complimentary 50% enhancement in the available limit of Basic Hospitalization in case of accidental hospitalization / Cancer treatment.
- 8.13. All hospital services and supplies should be covered during confinement in the hospital
- 8.14. No authorization is required from the insurance company for employees of JSMU for panel hospitalization
- 8.15. No authorization is required from the insurance company for the JSMU employees' in non-panel hospital.
- 8.16. Description / Benefits of Health Policy Period from 01-02-2015 to 31-01-2016 may be followed which are given in annexure "B".
- 8.17. Ambulance charges should be covered from hospitalization benefit
- 8.18. Payment will be made subject to availability of funds on annual basis, if delayed due to any reason; no extra interest/mark up will be paid
- 8.19. Mode of payment for endorsement premium is 100% and billed on quarterly basis
- 8.20. Number of employees/lives can be increased / decreased from time to time.

9. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL

- 9.1. Company Profile
- 9.2. List of Panel Hospitals under credit facility in Pakistan with contact information
- 9.3. List of Out Patient Discount centers
- 9.4. List of complete current clients of health Insurance
- 9.5. List of atleast 3 current clients for reference check with contact information
- 9.6. Name of Authorized person/Account Manager with full contact information.
- 9.7. Claim forms for In-Patient and Out-Patient
- 9.8. Endorsement forms for addition, deletion, revision or correction
- 9.9. List of Day-Care Procedures/Surgeries under hospitalization benefit

- 9.10. List of Specialized Investigations under hospitalization benefit
- 9.11. List of Coverage (Surgeries / Implants / Prosthesis)
- 9.12. List of Exclusions
- 9.13. Flow chart for claims re-imburement process of non-panel hospitalization
- 9.14. Flow chart for credit facility of emergency admission process at panel hospitalization
- 9.15. Flow chart for credit facility of elective admission process at panel hospitalization
- 9.16. Processing of all settlements / disbursement of payment of claims must be at Karachi Regional head office.
- 9.17. Company web portal facility to enquire about employees' OPD / Hospitalization claim processing / update.

10. FINANCIAL PROPOSAL

- Premium should be quoted as follows:

Sr #	Description	Premium (RS)
1	In Patient Premium	
2	Maternity Premium	
3	TOTAL PREMIUM	
4	Additional fee i.e. Admin/FIF/FED/Taxes etc	
5	GROSS PREMIUM	

11. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL

1. Certificate of Incorporation with SECP
2. NTN Certificate
3. Registration with Sindh Board of Revenue
4. Pay Order/Call Deposit for 2 % earnest money in favour of Vice Chancellor, Jinnah Sindh Medical University, Karachi
5. Validity for submitted proposal is 90 days

6. Affidavit from the CEO/CFO of the Insurer that the "Firm has never been blacklisted"
7. List of Board of Directors
8. List of Management Team

RFP COMMUNICATION CONTACTS

All communication regarding this RFP, whether written or oral, must be directed exclusively to the following authorized person(s):

Name :
Designation :
Address :
Tel : 021-

Any oral communication from or with the authorized person(s) will be considered unofficial and non-binding on JSMU. The Insurance Company should rely only on written statements exchanges with the authorized person of JSMU.

12. BID BOND

A bid bond of 2% of the total amount quoted in the name of Vice Chancellor, Jinnah Sindh Medical University, Karachi in the shape of a Pay Order/Call Deposit must be deposited and placed in the Financial Proposal envelope. Proposal submitted without a bid bond will not be considered.

13. SUBMISSION CRITERIA & SCHEDULE

- 13.1. Two separate sealed envelopes each for technical and financial proposal should be submitted in one sealed envelope marked as **Tender Documents** and addressed to as under

Advisor P&D / Procurement
JINNAH SINDH MEDICAL UNIVERSITY,
Karachi.

- 13.2. Envelopes shall also bear the word "Confidential" and "Technical Proposal & Financial Proposal" for the respective bid
- 13.3. First, technical proposal shall be evaluated and financial proposal of only those bidders will be opened who score more than 80% marks in the technical evaluation criteria.
- 13.4. Bidding Documents should reach the office of **Advisor P&D / Procurement, JSMU** on or before **02nd February, 2015** by **11:00 am**.
- 13.5. Technical Envelope will be opened on the same day at **11:30 am** in presence of the bidders
- 13.6. The Procurement Agency may reject all or any bid subject to relevant provision of SPP Rules 2010.

14. EVALUATION OF BIDS

First Technical bids will be opened and JSMU will examine the same as per tender documents made by a committee constituted by the honorable Vice Chancellor, JSMU. Financial proposals of only those bidders will be opened who score more than 80% marks in the technical evaluation criteria. Then the technically qualified bidders will be given scores as per the financial evaluation criteria. Maximum 3 bidders with highest score will be called for presentation/meeting/negotiation. Bidders who do not qualify cannot challenge the findings of evaluation or ask for reasons thereof.

15. TERM OF CONTRACT

The contract period will be of one year but can be further renewed for 1 year based on excellent customer services and feedback of employees through the authorized officer.

16. AWARD OF CONTRACT

The successful bidder will have to sign and stamp every document submitted in the tender proposal as well as the policy document.

Group Health Insurance | 2015

Annexure "A"

DETAILS OF WORK:

- a) Details of Medical Insurance benefits required are mentioned at Annexure "A" & "B".
- b) Category-wise details of Jinnah Sindh Medical University Employees and their dependants is as under:

Category of Employees	Employees	Spouse	Children	Parents
A-(BPS/Cont 20-22)	03	02	01	01
B-(BPS/Cont 18-19)	61	53	145	42
C-(BPS/Cont 16-17)	71	51	103	96
D-(BPS/Cont 01-15)	242	182	593	192
TOTAL	377	288	842	331
GRAND TOTAL:				

Data of above referred employees is available in softcopy as well as hardcopy and can be obtained from the office of undersigned.

- c) Financial Proposal should be submitted as per formats attached at Annexure "C" (with coverage of Hospitalization/dread disease of parents).

Sealing and Marking of bids:

Two separate sealed envelopes each for technical and financial proposal should be submitted in one sealed envelope marked as under:

Jinnah Sindh Medical University Karachi.
Rafiqi H. J. Shaheed Road,
Karachi.

Annexure "B"

Description /Benefits of Health Policy
Period from 01.02.2015 to 31.01.2016

(Amount in Pak Rupees)

Description	A	B	C	D
Hospitalization Limit (Per Employee per Person)	650,000/-	500,000/-	350,000/-	250,000/-
Hospitalization Limit (Parents)	150,000/-	125,000/-	100,000/-	80,000/-
Room Rent	10,000/-	5,000/-	3,000/-	2,000/-
Maternity (Normal)	45,000/-	30,000/-	25,000/-	20,000/-
Maternity (Cesarean)	50,000/-	45,000/-	40,000/-	30,000/-
Circumcision	2,500/-	2,000/-	1,500/-	1,000/-
Out-Patient (Per Employee / Per Family)	24,000/-	22,000/-	19,000/-	16,000/-