



**JINNAH SINDH MEDICAL UNIVERSITY,  
KARACHI**

**BIDDING DOCUMENT**

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

DECEMBER, 2014

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**Jinnah Sindh Medical University**  
Rafiqi H.J. Shaheed Road, Karachi. Postal Code# 75510  
[www.Jsmu.edu.pk](http://www.Jsmu.edu.pk) Tel: 35223812-15 (Ext- 330) Fax # 99201372



# JINNAH SINDH MEDICAL UNIVERSITY

Rafiqi H.J. Shaheed Road, Karachi, Postal code # 75510 Tel: 021-99204776,  
35223811-15, Ext. 330. Fax: 021-99201327 Website: [www.jsmu.edu.pk](http://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 5 years experience in rendering similar services. They should not be black listed in any public & private sector organization.

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

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](http://www.JSMU.edu.pk)) & SPPRA ([www.spprasindh.gov.pk](http://www.spprasindh.gov.pk)).

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



**JINNAH SINDH MEDICAL UNIVERSITY KARACHI.  
PLANNING & DEVELOPMENT DEPARTMENT**

Subject:- **TENDER FOR GROUP HEALTH INSURANCE POLICY FOR THE  
PERIOD FROM 1<sup>ST</sup> FEBRUARY 2015 TO 31<sup>ST</sup> JANUARY 2016.**

- 1) Jinnah Sindh Medical University invites bids from well-established / reputed Health insurance Companies for Group Health Insurance of about 1838 employees including their dependents and parents.
- 2) Bid opening meeting will be held on January 22<sup>nd</sup> , 2015 at 11:30 a.m. at following location:

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

**3) Evaluation criteria**

The companies must meet the following criteria:-

S.No.	Description	Required Level as on 31 <sup>st</sup> of January 2015
1	Credit Rating	SECP Approved
2	Total Equity (Paid up capital)	At least Rs. 400 Million
3	Relevant Experience	At least 5 Years

## **Others**

- a) At least 3 clients with more than 500 employees along with dependents insured and a certificate of satisfaction from each client.
- b) System of checking undue expenses charged by hospitals
- c) Special procedure to handle emergency cases efficiently
- d) 24 hours operational helpline and Customer Care Department
- e) Reporting system to provide details of JSMU patient admissions, premium, OPD claims and inpatient claims on "as and when required basis" preferably computerized system.
- f) Facility to manage client through personalized health cards.
- g) "Turnaround Time" for claims settlement should not be more than 8-10 calendar days.
- h) The company must have reputable hospitals on its panel in all major cities of Pakistan.
- i) The bidder will be bound to add hospitals in the list as per requirement of JSMU all over the Pakistan.

## **Documents Required With Technical Proposal**

- j) Company's profile
- k) Brochures and other quoted documents
- l) List of panel Hospitals all over Pakistan.  
(Cities & Provinces wise including Azad Jammu & Kashmir).
- m) Last audited Financial Statements
  - a) Copies of income Tax and Sales Tax registration certificates, if applicable
  - b) SECP registration certificate
  - c) History of litigation, if any, during last three years regarding health insurance.
- q) List of at least 3-to-5 present clients of Group Health Insurance with name and contact persons, telephone numbers and addresses with detail of any other additional / exclusive benefits / services which the company deems appropriate of its qualification.
- r) Affidavit (on stamp paper) that the Insurance Company is neither blacklisted nor in litigation with any of its clients and if there is any litigation the bidder will be bound to disclose the same with nature thereof.

### **Documents Required with Financial Proposal**

Financial Bids Should include quoted rates inclusive of all taxes clearly mentioning the bid price excluding taxes, amount & rate of applicable taxes and the total Bid Price including all taxes with following details:-

- a) Criteria of calculation per unit and categories wise.
- b) Criteria of calculation of premium for additions of employees and / or their dependents during the policy year.
- c) Criteria of calculation of refund of premium for deletions of employees and / or their dependents during the policy year.
- d) Criteria of Profit Sharing including percentage.
- e) Criteria of special coverage, (if any), in case of employees, dependents, individual with any pre-existing conditions including pregnancy, high risk will be covered without charging any extra premium.

### **Earnest Money**

The bidder shall furnish as part of his bid, Call Deposit/ Pay Order of Rs. 5,00,000/- (Five Hundred Thousand) in favour of Jinnah Sindh Medical University. Any bid not accompanied by full Earnest money shall be rejected without any right of appeal. In case of cancellation the Vender earnest money shall be forfeited in favour of Jinnah Sindh Medical University.

### **PAYMENT TERMS**

The policy premium payment will be released on quarterly basis in advance and the premium for subsequent additions and deletions will be cleared at the end of the policy period, which may be extended for another year on satisfactory performance.

Taxes will be deducted as per Law unless otherwise exemption certificate / SRO provided for non-deduction thereof.

**SCOPE 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:

<b>Category of Employees</b>	<b>Employees</b>	<b>Spouse</b>	<b>Children</b>	<b>Parents</b>
<b>A-(BPS/Cont 21-22)</b>	<b>03</b>	<b>02</b>	<b>01</b>	<b>01</b>
<b>B-(BPS/Cont 18-20)</b>	<b>61</b>	<b>53</b>	<b>145</b>	<b>42</b>
<b>C-(BPS/Cont 16-17)</b>	<b>71</b>	<b>51</b>	<b>103</b>	<b>96</b>
<b>D-(BPS/Cont 01-15)</b>	<b>242</b>	<b>182</b>	<b>593</b>	<b>192</b>
<b>TOTAL</b>	<b>377</b>	<b>288</b>	<b>842</b>	<b>331</b>
<b>GRAND TOTAL: 1,838</b>				

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.  
JSMU Building,  
Rafiqi H. J. Shaheed Road,  
Karachi.

Envelopes shall also bear the word "Confidential" and "Technical Proposal & Financial Proposal" for the respective bid.

First, technical proposal shall be evaluated and financial proposal of only technically complaint bidders will be opened in presence of technically qualified bidders. Financial proposals of the bidders evaluated as non-compliant will be returned to the bidders without opening the bid document.

**Deadline for submission of bids:**

All bids must be delivered in the Office of undersigned on or before the prescribed deadline of **11:00 A.M. on 22<sup>nd</sup> January, 2015.**

**Opening of bids:**

The bids will be opened at 11:30 A.M. on 22<sup>nd</sup> January, 2015 at

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

**Evaluation of bids:**

First Technical bids will be opened and Jinnah Sindh Medical University will examine the same for technical evaluation as per Tender documents by a committee constituted by Jinnah Sindh Medical university Competent Authority i.e. The Honorable Vice Chancellor. Financial proposals of only technically complaint bidders will be opened and evaluated by Jinnah Sindh Medical University. Bidders who do not qualify cannot challenge the findings of evaluation or ask for reasons thereof.

### **Award of Contract**

The successful bidder will have to sign an agreement on stamp paper. The contract period will be for one year.

### **NOTE**

Incomplete proposals will not be entertained and no documents / proposals shall be accepted after due date and time.

Jinnah Sindh Medical University reserves the right to reject any or all Tender without assigning any reason. The decision made by the JSMU will be final and will not be subject to challenge before any court of Law.

Quotation must be duly filled in, stamped and signed by authorized representative of the bidder.

PLANNING & DEVELOPMENT  
DEPARTMENT  
Jinnah Sindh Medical University, Karachi.  
3<sup>rd</sup> Floor, JSMU Building,  
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## Annexure "A"

### Description /Benefits of Health Policy Period from 01.02.2015 to 31.01.2016

Description	A	B	C	D
Hospitalization Limit (Per Employee per Person)	Pak Rs. 650,000.00	Pak Rs. 500,000.00	Pak Rs. 350,000.00	Pak Rs. 250,000.00
Hospitalization Limit (Parents)	Pak Rs. 125,000.00	Pak Rs. 100,000.00	Pak Rs. 75,000.00	Pak Rs. 50,000.00
Room Rent	Pak Rs. 10,000.00	Pak Rs. 4,200.00	Pak Rs. 3,000.00	Pak Rs. 2,000.00
Maternity (Normal)	Pak Rs. 50,000.00	Pak Rs. 30,000.00	Pak Rs. 25,000.00	Pak Rs. 20,000.00
Maternity (Cesarean)	Pak Rs. 80,000.00	Pak Rs. 45,000.00	Pak Rs. 40,000.00	Pak Rs. 30,000.00
Circumcision	Pak Rs. 2,500.00	Pak Rs. 2,000.00	Pak Rs. 1,500.00	Pak Rs. 1,000.00
Out-Patient (Per Employee / Per Family)	Pak Rs. 24,000.00	Pak Rs. 22,000.00	Pak Rs. 19,000.00	Pak Rs. 16,000.00

## **Annexure “B”**

### **TENDER PROPOSAL FOR GROUP HEALTH INSURANCE** (Classification regarding Coverage that must also be ensured)

#### **Hospital care:**

Required all medical expenses including.

Daily room and board charges, operation theater charges, surgeons fees, OPD anesthetist fee, consultant's fee, medicines and drugs, diagnostic test, blood and oxygen supplies, all lab test miscellaneous charges (local road ambulance charges), etc.

The expenses incurred outside the hospital will also be covered under pre and post hospitalization of

Diagnostic test, consultation & medicines.

All pre-existing cases (disclosed/undisclosed).

New born babies.

#### **Major medical care/dread disease.**

Required medical treatment includes:

- Management of acute myocardial infarction (heart attack)
- Coronary artery heart by-pass (CABG)/Angioplasty
- Cerebro vascular accidents (CVA stroke)
- Management of all type of Malignancies cancer including chemotherapy,
- Management of Renal failure and allied disease.
- All Major Transplant Major burns
- Aids complex
- Liver cirrhosis
- Paralysis
- Brain Tumor
- Hepatitis “B” & “C”
- Hernia
- Etc.

### **Maternity care:**

- Required medical expenses incurred during childbirth including: Gynaecologist fee, labor room/ operation theater charges, anesthetist fee, miscarriage medicines, diagnostic tests baby nursing care, circumcision of the baby boy, daily room rent charges, antenatal and postnatal hospitalizations, D&C and D&E, miscellaneous charges. Pre and post natal.

### **Specialized investigation/Procedures: (IPD)**

- Ultrasound
- Thallium Scan
- Angiography
- Endoscope and related tests
- MRI and related tests
- CT Scan, ETT & Echo
- Etc.,

### **Day care surgeries (hospitalization)**

- Eye surgery
- Treatment of fracture & lacerated wounds,
- Local road ambulance charges for emergency only
- Emergency Dental treatment due to accidental injuries within 48 hours.
- Emergency room treatment for accident/ non-accident cases

### **Outdoor patient**

- All OPD checkups including:
- Dental treatment covered up to 70 % of the OPD limit, including dental
- Consultation & for acute medical disease of gums.
- Doctor fee, Medicines and drugs, Minor operations, all dental care related
- Expenses
- Eye sight testing
- All kind of diagnostic tests/procedures Radiological tests/ procedures, etc  
May be minor or major prescribed in OPD treatment will be charge against IPD/Hospitalization coverage/entitlement.

**Financial bids format (with coverage of parents for Dread Diseases) group Health Insurance of JSMU Employees From 01-02-2015 to 31-01-2016**

**STRENGTH COVERED ( CATEGORY WISE)**

Category of Employees	Employees	Spouse	Children	Parents
A-(BPS/Cont 21-22)	03	02	01	01
B-(BPS/Cont 18-20)	61	53	145	42
C-(BPS/Cont 16-17)	71	51	103	96
D-(BPS/Cont 01-15)	242	182	593	192
<b>TOTAL</b>	<b>377</b>	<b>288</b>	<b>842</b>	<b>331</b>

**GROSS PREMIUM CHARGED (CATEGORY WISE)**

Category of Employees	Employees	Spouse	Children	Parents
A-(BPS/Cont 21-22)				
B-(BPS/Cont 18-20)				
C-(BPS/Cont 16-17)				
D-(BPS/Cont 01-15)				
<b>TOTAL</b>				

- a. Total Gross premium (Hospital + OPD)
- b. Gross Premium (GEL)
- c. Admin Surcharges
- d. Total Gross Premium
- e. FIF @ 1 %
- f. Stamp Duty
- g. Other Taxes (if any)
- h. Net Premium

Authorized signatory

Name \_\_\_\_\_

Designation \_\_\_\_\_

Signature \_\_\_\_\_

Stamp \_\_\_\_\_

Dated: \_\_\_\_\_

Company Name

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Company Established From

---

Health Care Insurance experience

---

Credit Rating

---

Total Equity

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Total Assets

---

Total Liabilities

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Total No. of clients (Total no. of Persons insured by your Company)

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Kindly provide details in case of blacklist by any Government or private Organization.

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Sign and stamp by Incharge/ H.O.D