

# **QUAID-E-AWAM UNIVERSITY**

OF ENGINEERING, SCIENCE & TECHNOLOGY  
NAWABSHAH, SINDH, PAKISTAN

## **GROUP HEALTH INSURANCE 2015-16**

### **1. INTRODUCTION**

#### **1.1. Purpose of RFP**

**QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY (QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY) NAWABSHAH, SINDH, and ENGINEERING COLLEGE LARKANA** 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

#### **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 insure that their concern staff/representative shall behave properly and Friendly with employees /staff/dependents of **QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY, NAWABSHAH.**
- 1.2.3. To co-ordinate say to say matters/affairs with the any authorized officer of **QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY, NAWABSHAH** regularly.

### 1.3. **Responsibility of QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY**

1.3.1. QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY 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. QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY will bear the cost of premium based on the details provided under the scope of work

## 2. **SCOPE OF WORK**

The Hospitalization, Maternity 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
- Fractures & Lacerated Wounds
- Local Ambulance Charges
- Accidental Emergencies
- Medical Emergencies leading towards hospitalization

#### **2.1 (A). Day Care Procedures & Surgeries**

- ENT: Operation of the ear
- ENT: Procedures on the nose & the nasal sinuses
- ENT: Procedures on the tonsils & adenoids
- OPHTHALMOLOGY: Procedures on the eyes
- Procedures on the tongue
- Procedures on the salivary glands & salivary ducts

- Procedures on the mouth & face
- Trauma surgery and orthopedics.
- Procedures on the breast
- Procedures on the digestive tract
- Procedures on the urinary system
- Procedures of Respiratory System
- Procedures of Heart and Blood vessels
- OTHER Procedures

## **2.1 (B). Specialized Investigations under Hospitalization Limit**

- Magnetic Resonance Imaging (MRI)
- Computed Axial Tomography (CAT) scan
- Endoscopy
- Thallium Scan
- Angiographies
- Mammography
- Doppler Sonography
- Echocardiography
- ETT ( Exercise Tolerance Test )
- E.E.G (Electro Encephalography)
- PCR
- Other Investigations

## **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 & Labour 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.

## **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 annexure A

**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. All those insurance companies black listed by any Government Department shall not be entertained
6. Conditional tenders will not be accepted
7. 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**

<b>Q # 1</b>	<b>Years in Business of Health Insurance</b>	<b>Points</b>
1	Less than 5 years	01
2	5 years to 10 Years	05
3	More than 10 Years	10

<b>Q # 2</b>	<b>Existing Health Insurance Portfolio</b>	<b>Points</b>
1	Less than Rs.750 Million	07
2	More than Rs.750 Million	10

<b>Q # 3</b>	<b>Credit Rating by PACRA/JCR-VIS</b>	<b>Points</b>
1	Less than BBB+	01
2	BBB+ to A	05
3	A+ and above	10

<b>Q # 4</b>	<b>No. of Corporate Clients in Health Insurance</b>	<b>Points</b>
1	Less than 30	03
2	30 to 50	07
3	More than 50	10

<b>Q # 5</b>	<b>No. of Educational Institutions in Health Insurance</b>	<b>Points</b>
1	Up to 5	05
2	More than 5	10

<b>Q # 6</b>	<b>No. of Panel Hospitals under credit facility</b>	<b>Points</b>
1	Less than 200	03
2	201 to 250	07
3.	More than 250	10

<b>Q # 7</b>	<b>No. of Panel Hospitals under credit facility in Karachi</b>	<b>Points</b>
1	Less than 50	03
2	More than 50	10

<b>Q # 8</b>	<b>No. of Panel Hospitals under credit facility in Sindh except Karachi</b>	<b>Points</b>
1	Less than 5	03
2	5 to 10	07
3	More Than 10	10

<b>Q # 9</b>	<b>24/7 medical Help-Line</b>	<b>Points</b>
1	NO	0
2	YES	10

<b>Q#10</b>	<b>Full time medical doctor(s) for case management</b>	<b>Points</b>
1	Up to 3	03
2	4 to 5	05
3	More than 5	10

## **6. SCORING CRITERIA FOR FINANCIAL EVALUATION**

<b>Q # 1</b>	<b>Premium quoted for by Insurers</b>	<b>Points</b>
1	Lowest Bid	10
2	2 <sup>nd</sup> Lowest Bid	07
3	3rd Lowest Bid and other above quoted bids	05

<b>Q # 2</b>	<b>Paid up Capital of the insurance company</b>	<b>Points</b>
1	Less than Rs 500 Million	3
2	Rs 501 Million to Rs 800 Million	05
3	More than 800 Million	10

**7. TURN AROUND TIME (TAT)**

<b>Sr. #</b>	<b>Description</b>	<b>Working Days</b>
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10
3	Claim re-imburement	15
4	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 QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGYionnaire 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 (up to maximum of Rs. 40,000/-) and Cataract Surgery/Phaco covered.
- 8.7. International treatments are covered on re-imburements and in comparison to AKUH, NAWABSHAH rates.
- 8.9. Flexibility of getting treatment facility and any required tests from non-penal hospitals followed by re-imburement.
- 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 7 Post 30 days related hospitalization claims except non-medical items & medical equipment.
- 8.12. Complimentary 50% enhancement in the available limit of Basis 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 QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY for panel hospitalization.
- 8.15. No authorization is required from the insurance company for the QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY employees in non-panel hospital.
- 8.16. Payment will be made subject to availability of funds on annuals basis, if delayed due to any reason; no extra interest /mark up will be paid.
- 8.17. Mode of payment for endorsement premium is 100% and billed on quarterly basis.
- 8.18. Number of employees /lives can be increased / decreased from time to time.

**9. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL**

- 9.1. Company Profile
- 9.2. Certificate of Incorporation with SECP
- 9.3. NTN Certificate
- 9.4. Registration with Sindh Board of Revenue
- 9.5. List of Panel hospitals under credit facility in Pakistan with contact information
- 9.6. Separate List of Panel Hospitals in Sindh
- 9.7. List of Doctors & Health Insurance Management Team
- 9.8. List of complete current clients of health Insurance.
- 9.9. Documentary prove of Experience in Health Insurance.
- 9.10. PACRA/ JCRVIS Rating
- 9.11. Last Three Years Audit Reports
- 9.12. List of at least 3 current clients for reference check with contact information
- 9.13. Name of Authorized person/Account Manager with full contact information on company's Letter Head
- 9.14. Affidavit from insurer that the "Firm has never been blacklisted"
- 9.15. List of Exclusions.
- 9.16. Processing of all settlements / disbursement of payment of claims must be at Karachi office.

## **10. FINANCIAL PROPOSAL**

Premium should be quoted as follows:

<b>Description</b>	<b>Rupees</b>
Gross Premium	
Admin Surcharge + Govt. Levies	
<b>NET Premium</b>	

## **11. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL**

- 11.1. Financial Proposal as per Annexure "C"
- 11.2. Pay Order/Call Deposit for 5% earnest money in favours of Vice Chancellor, QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY , NAWABSHAH.
- 11.3. Validity for submitted proposal is 90 days.

## **RFP COMMUNICATION CONTACTS**

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

**Name** :

**Designation** :

**Address** :

**Tel** :

**Email** :

Any oral communication from or with the authorized persons(s) will be considered unofficial and non-binding on QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY. The Insurance Company should rely only on written statements exchanges with the authorized person of QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY.

## **12. BID BOND**

A bid bond of 5% of the total amount quoted in the name of Vice Chancellor, Quaid-E-Awam University Of Engineering, Science & Technology, Nawabshah in the shape of a

Pay Order/Call 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:

**D.D. PROCUREMNET**  
ADMINISTRATION BLOCK  
QUAID-E-AWAM UNIVERSITY  
OF ENGINEERING, SCIENCE & TECHNOLOGY  
SAKRAND ROAD,  
NAWABSHAH.

- 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 **D.D. PROCUREMNET**, ADMINISTRATION BLOCK, QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY SAKRAND ROAD, NAWABSHAH on or before **20<sup>th</sup> Mar, 2015 by 11:30 am.**
- 13.5. Technical Envelope will be opened on the same day at **12:30** pm in presence of the bidder.
- 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 QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY will examine the same as per tender documents made by a committee constituted by the Honorable Vice Chancellor, QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY. Financial proposals of only those bidder 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. Successful bidder(s) will be called for presentation on any intimated date. 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.

**DETAILS OF WORK:**

- a) Details of Medical Insurance benefits required are mentioned at Annexure “A” & “B”.
- b) Category – wise details of QUAID-E-AWAM UNIVERSITY OF ENGINEERING, SCIENCE & TECHNOLOGY Employees and their dependants is as under:

**Annexure “A”**

<b>Category of Employees</b>	<b>Employees</b>	<b>Spouse</b>	<b>Children</b>	<b>Parents</b>
A- (BPS/Cont 21-22)	20 VC PE,PE	01	02	01
B- (BPS/Cont 17-20)	168	01	02	01
C- (BPS/Cont 5-16)	403	01	02	01
D- (BPS/Cont 2-4)	387	01	02	01
<b>TOTAL</b>		01	02	01
<b>GRAND TOTAL:</b>				

<b>AGE LIMIT</b>	
Employee	65 years
Spouse	No Age Limit
Son	21 years
Daughter	Till Get Married
Parents	80 years

- c) Financial Proposal should be submitted as per formats attached as 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 on sealed envelope marked as under:-

**D.D. PROCUREMNET**  
ADMINISTRATION BLOCK  
QUAID-E-AWAM UNIVERSITY  
OF ENGINEERING, SCIENCE & TECHNOLOGY  
SAKRAND ROAD,  
NAWABSHAH.

## Annexure "B"

### Description / Benefits of Health Policy

(Amount in Pak Rupees)

<b>Description</b>	<b>A</b> (BPS/Cont 21-22)	<b>B</b> (BPS/Cont 17-20)	<b>C</b> (BPS/Cont 5-16)	<b>D</b> (BPS/Cont 1-4)
Hospitalization Limit (Per Employee per Person)	600,000/-	450,000/-	300,000/-	200,000/-
Hospitalization Limit (Per Parent)	200,000/-	150,000/-	100,000/-	50,000/-
Room Rent ( <i>Per Day</i> )	16,500/-	6,000/-	3,500/-	2,500/-
Maternity (Normal)	50,000/-	40,000/-	30,000/-	20,000/-
Maternity (Midwife/Dai)	10,000/-	10,000/-	10,000/-	10,000/-
Maternity (Cesarean)	70,000/-	60,000/-	50,000/-	40,000/-

### Annexure “C”

Description	Rupees
Gross Premium	
Admin Surcharge + Govt. Levies	
<b>NET Premium</b>	

Description	Premium	Premium	Premium	Premium
	A (BPS/Cont 21-22)	B (BPS/Cont 17-20)	C (BPS/Cont 5-16)	D (BPS/Cont 1-4)
Hospitalization				
Maternity				
Total				