

# **BENAZIR BHUTTO SHAHEED UNIVERSITY**

Fakir Muhammad Dura-Khan Road, Lyari Karachi, Sindh, Pakistan

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

### **1 INTRODUCTION**

#### **1.1 Purpose of Tender**

**BENAZIR BHUTTO SHAHEED UNIVERSITY KARACHI, SINDH** 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 2015-16 for the following:

1. Current Employees
2. Eligible following dependents of current employees:

- a) Spouse
- b) Children

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

1. In Patient (Hospitalization)
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 **BENAZIR BHUTTO SHAHEED UNIVERSITY KARACHI**.

1.2.3 To co-ordinate the matters/affairs with the any authorized officer of **BENAZIR BHUTTO SHAHEED UNIVERSITY KARACHI** regularly.

### 1.3 Responsibility of BENAZIR BHUTTO SHAHEED UNIVERSITY KARACHI

1.3.1. BENAZIR BHUTTO SHAHEED UNIVERSITY KARACHI 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. BENAZIR BHUTTO SHAHEED UNIVERSITY KARACHI will bear the cost of premium based on the details provided under the scope of work

## 2 SCOPE OF WORK

- a) Details of Medical Insurance benefits required are mentioned at Annexure "A"
- b) Category-wise details of Benazir Bhutto Shaheed University Employees and their dependants are as under:

Category of Employees	Employees	Spouse	Children	Total
A-(BPS 21-22)	1	1	4	6
B-(BPS 17-20)	44	30	61	135
C-(BPS 16)	9	6	10	25
D-(BPS 01-15)	129	85	184	398
<b>TOTAL</b>	<b>183</b>	<b>122</b>	<b>259</b>	<b>564</b>

- c) Financial Proposal should be submitted as per formats attached at Annexure "B"

### **3 . ELIGIBILITY CRITERIA OF INSURER**

- Approved Insurer from SECP
- Registered with Income Tax and Sales Tax authorities
- Registered with Sindh Board of Revenue
- Companies scoring minimum 80% marks in the technical evaluation criteria will be qualified for financial proposal
- All those insurance companies black listed by any Government Department shall not be entertained
- Conditional tenders will not be accepted
- Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company

### **4 SCORING CRITERIA FOR TECHNICAL EVALUATION**

<b>Q#1</b>	<b>Years in Business of Health Insurance</b>	<b>Point</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>Point</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>Point</b>
1	Less than BBB	01
2	BBB+ to A	05
3	A+ and above	10

<b>Q#4</b>	<b>No. of Educational Institutions in Health Insurance</b>	<b>Point</b>
1	Up to 5	05
2	More than 5	10

<b>Q # 5</b>	<b>No. of Corporate Clients in Health Insurance</b>	<b>Point</b>
1	Less than 30	03
2	30 to 50	07
3	More than 50	10

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

Q#7	No. of Panel Hospitals under credit facility in Karachi	Point
1	Less than 50	03
2	More than 50	10

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

## 5 SCORING CRITERIA FOR FINANCIAL EVALUATION

Q # 1	Premium quoted for by Insurers	Point
1	Lowest Bid	10
2	2 nd Lowest Bid	07
3	3rd Lowest Bid and other above quoted bids	05

Q # 2	Paid up Capital of the insurance company	Point
1	Less than Rs 500 Million	03
2	Rs 501 Million to Rs 800 Million	05
3	More than 800 Million	10

## 6 REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL

- Company Profile
- Certificate of Incorporation with SECP
- NTN Certificate
- Registration with Sindh Board of Revenue
- List of Panel hospitals under credit facility in Pakistan with contact information
- Separate List of Panel Hospitals in Sindh
- List of Doctors & Health Insurance Management Team
- List of complete current clients of health Insurance.

- Documentary proves of Experience in Health Insurance.
- PACRA/ JCRVIS Rating
- Last Three Years Audit Reports
- List of at least 3 current clients for reference check with contact information
- Name of Authorized person/Account Manager with full contact information on company's Letter Head
- Affidavit from insurer that the "Firm has never been blacklisted"
- List of Exclusions.
- Processing of all settlements / disbursement of payment of claims must be at Karachi office.

## **7 REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL**

Financial Proposal as per Annexure "B"

Pay Order/Call Deposit for 2% earnest money in favours of Vice Chancellor, Benazir Bhutto Shaheed University Karachi.

## **8 TENDER COMMUNICATION CONTACTS**

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

Name Mr. Noor Muhammad Memon

Designation Acting Registrar

Address Fakir Muhammad Dura Khan Road, Lyari Karachi, Sindh, Pakistan

Tel: 021-3274017

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

## **9 BID BOND**

A bid bond of 2% of the total amount quoted in the name of Vice Chancellor, Benazir Bhutto Shaheed University Karachi 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.

## **10. SUBMISSION CRITERIA & SCHEDULE**

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:

The Registrar,

BENAZIR BHUTTO SHAHEED UNIVERSITY 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 those bidders will be opened who score more than 80% marks in the technical evaluation criteria.

Bidding Documents should reach the office of The Registrar, BENAZIR BHUTTO SHAHEED UNIVERSITY KARACHI on or before 08/07/2015 by 12:00 noon.

Technical Envelope will be opened on the same day at 12:30 pm in presence of the bidder.

The Procurement Agency may reject all or any bid subject to relevant provision of SPP Rules 2010.

## **11. EVALUATION OF BIDS**

First Technical bids will be opened and BENAZIR BHUTTO SHAHEED UNIVERSITY will examine the same as per tender documents made by a committee constituted by the Honorable Vice Chancellor, BENAZIR BHUTTO SHAHEED UNIVERSITY. 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. 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.

## **12. 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.

## **13. 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.

**Description /Benefits of Health Policy**

<b>Hospitalization &amp; Related Benefits (H &amp; R)</b>				
<b>Description</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
H&R Limit (Per Person per Year)	Rs.650,000	Rs.500,000	Rs.350,000	Rs.250,000
Enhancement in H&R limits in case of accidental injuries	50%	50%	50%	50%
Room & Board (per day)	Rs.14,490	Rs.5,930	Rs.4,220	Rs.3,000
<b>Per Hospitalization</b>				
Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines)	30 Days	30 Days	30 Days	30 Days
Post-Hospitalization Sub Limit (Follow-Ups)	30 Days	30 Days	30 Days	30 Days
<b>Daycare Surgeries &amp; Specialized Investigations In Outpatient Settings Including but not limited to:</b>	<b>COVERED</b>			
Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).				
<b>Maternity Benefits (Per Pregnancy / Per Person)</b>				
Maternity (Normal)	Rs.71,000	Rs.43,200	Rs.43,200	Rs.35,000
Maternity (Complicated)	Rs.141,290	Rs.78,192	Rs.78,192	Rs.50,050

## Annexure "B"

## Financial bids format group Health Insurance of BBSUL Employees

## STRENGTH COVERED (CATEGORY WISE)

All full time Pakistani employees, Actively at work up to 65 years of age with their dependants

Category of Employees	Employees	Spouse	Children	Total
A-(BPS 21-22)	1	1	4	6
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## GROSS PREMIUM CHARGED (CATEGORY WISE)

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



- a. Total Gross premium
- 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: \_\_\_\_\_