



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 # _____



Annexure”B”

PROPOSAL/BIDS FOR GROUP MEDICAL INSURANCE/HEALTH CARE FACILITIES

Terms of Reference (TOR) for Tender

STRENGTH OF EMPLOYEES	Category - A EXECUTIVES BPS-16 TO BPS-22	Category - B MANAGEMENT BPS-01 TO BPS-15
Employees	460	1490
Spouse		
Children		
Parents		
Total		

Age limit:

- Employees' upto 65 years (including 05 years after retirement)
 - Spouse(s) upto 65 years
 - Son(s) upto 24 years
 - Daughter(s) till married
 - Parents' upto 85 years
- The above number of employees can be increased or decreased from time to time on account of new induction or in service death, and/or change from category “B” to “A” may increase on account of promotion, and
 - Number of dependant family members will be provided in due course of time.

1. Scope of Health Facilities required:

Hospital care (Including Surgeries):

Required medical facilities include;

Daily room and board charges, operation theatre charges, Surgeon fee, Anesthetist fee, consultant's fee, Medicines and drugs, Blood and oxygen supplies.

Medical care for prolonged/serious ailment:

Required full medical treatment for following disease with the hospital;

(A) Cancer (including leukemia) (B) Aids (C) Renal diseases/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) CVA/Stroke/Paralysis (H) Liver diseases with transplant, Chronic Hepatitis B&C with treatment of interferon therapy and PCR tests (I) Burns Injury (J) Rheumatoid/Osteo Arthritis (K) Total Knee/Hip replacement. (L) Chronic/ Inflammatory Bowel Disease (M) Peptic Ulcer (N) Eye (O) ENT (P) Dental (Q) Physiotherapy (R) Dermatological diseases (except cosmetics) (S) Day Care Surgeries and OPD Any other disease declared by the Specialist/Consultant as an ailment.



Specialized investigation and Day care surgeries.

Dialysis, MRI, CT Scan, thallium Scan, ETT, Angiography, Echocardiography, Endoscopy/Colonoscopy, Mammography, Lithotripsy, Cataract any other investigation or day care surgery advised by consultant/specialist.

Treatment for fractures and lacerated wound and Miscellaneous charges.

Maternity Care (No age limit).

Required medical expenses incurred during childbirth include;

Gynecologist's fee, Labor room/Operation Theater 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.

Prenatal and Postnatal OPDs covered

Delivery conducted by certified Mid Wife and home (Birth certificate issued by NADRA)

2. **Pre & Post Hospitalization**
Diagnosis Tests, Consultation Charges & Prescribed Medicine with 30 days prior or after Hospitalization.
3. **Other benefits:**
 1. Circumcision of Baby Boy under local/general anesthesia by qualified Doctor, with treatment of complication, if occurred.
 2. Vaccinations 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. Pre-& Post admission treatment, tests and doctors' visits for one month including medicine and laboratory tests.
 6. 10 (ten) Executive checkups of A-package and 30 (thirty) Executive checkups of B-package (employees and spouse) of Aga Khan University Hospital, Karachi.
 7. Employee's Accidental Death coverage.
 8. Ortho Fracture & any emergency.
 9. Psychiatric treatment is covered
 10. Congenital diseases are fully covered.
 11. International treatment care covered on re-imburements and in comparison to AKUH, Karachi rates.
 12. Annual diabetic clinic at campus to check diabetes
 13. Special pool of Rs. _____ in addition to the prescribed limits for insured person with the approval of competent authority, SAU which will be conveyed by the Registrar/Director Finance SAU to the successful bidder, as and when required.



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 SAU
3. Full name, address of registered office and officer receiving the correspondence
4. Detail of branches/sub offices across the country.
5. Name and signature of authorize person for dealing with SAU and making correspondence on behalf of insurance company.
6. Details of clients to whom the similar faculties/services are being provided and their recommendation letter (if any).
7. List of Hospitals/Laboratories/Diagnostic Centers/Consultants on panel across the country including Karachi, Jamshoro, Kotri, Hyderabad, Mirpurkhas, Badin, Dadu, Larkana, Thatta, Naushehro Feroze, Sukkur, Khairpur Mirs and other areas of Sindh. The panel hospitals should be well reputed specially in Hyderabad, Karachi and interior of Sindh or other area of country.
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 and Government, Semi Government & Autonomous Body and there is no litigation against Insurance Company.
10. Experience of Corporate/Organization in Health Insurance.
11. List of MBBS/BDS Doctors/Specialist Preferably in Hyderabad and Karachi
12. Any additional information that may be helpful for establishment of qualification.
13. Any conditional bidding or bidding un-accompanied by earnest money or without payment of tender fee will not be considered in the bidding process.

5 **Reimbursement:**

The reimbursement of claims of employees and their dependents for non panel hospitalizations in Sindh and other areas of the country should be entertained within 15 fifteen day.

6 **Security Deposit**

Successful bidder will have to deposit 2 % of supply order amount in the form of pay order in favour of SAU 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.

7 **Modes of payment**

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

8 **Period of Coverage.**

Period of 12 months and extendable for one year through mutual agreement.

Successful bidder will have to sign integrity pact with SAU as per SPPRA.



Sindh Agriculture University, Tandojam

Tender: Medical Health Care Facilities for employees and their dependents of SAU, Tandojam for the year 2015-2016

Name of Insurance Company
(Bidder) _____

Cross premium for 12
Months; _____

Hospitalizations & day care benefits covered as per TOR of Sindh Agriculture University, Tandojam (Enclosed herewith) as under:

Particulars	Category of Employees "A"	Category of Employees "B"
Annual limit per insured person except parents (without any constraints of number of types of ailments and confinements) Scope of health facilities required: <u>Hospital Care (including Surgeries)</u> Daily room and board charges, operation theatre charges, Surgeon fee, Anesthetist fee, consultant's fee, Medicines and drugs, Blood and oxygen supplies. <u>Medical care for prolonged/serious ailment:</u> Required full medical treatment for following disease with the hospital; (A) Cancer (including leukemia) (B) Aids (C) Renal diseases/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) CVA/Stroke/Paralysis (H) Liver diseases with transplant, Chronic Hepatitis B&C with treatment of interferon therapy and PCR tests (I) Burns Injury (J) Rheumatoid/Osteo Arthritis (K) Total Knee/Hip replacement. (L) Chronic/ Inflammatory Bowel Disease (M) Peptic Ulcer (N) Eye (O) ENT (P) Dental (Q) Physiotherapy (R) Dermatological diseases (except cosmetics) (S) Day Care Surgeries and OPD Any other disease declared by the Specialist/Consultant as an ailment.	Rs.	Rs.



<p><u>Specialized Investigation and Day Care Surgeries.</u></p> <p>Dialysis, MRI, CT SCAN, thallium Scan, ETT, Angiography, Echocardiography, Endoscopy/Colonoscopy, Mammography, Lithotripsy, Cataract. Any other investigation or day Care surgery advised by consultant/ Specialist.</p> <p>Treatment for fractures and lacerated wound and Miscellaneous charges.</p>	Rs.	Rs.
<p><u>Maternity Care.</u></p> <p>Required medical expenses incurred during childbirth include.</p> <p>Gynecologists fee, Labor room/ Operation Theater charges, Anaesthetist fee, Miscrriage Medicines, Diagnostic test, Baby's Nursing Care, Daily room Rent Charges, Pre and postnatal Hospitalizaiton, D&C and D&E, Miscellaneous charge, Cesarean Section and complicated deliveries recommended by Specialist.</p> <p>Prenatal and Postnatal OPDs covered. Delivery conducted by certified Mid wife at home (Birth certficte issued by NADRA.</p>	Rs.	Rs.
<p>Annual limit for each of parents (without any constraints of number or types of ailments and confinements).</p>	Rs.	Rs.
<p>50% increase in basic hospitalization limit, if the hospitalization is due to an accident.</p>	Yes/No.	Yes/No.
<p>Daily room rent to be covered from annual limit</p>	Rs.	Rs.
<p>Specialized investigation to be covered out of annual hospitalization limit</p>	Rs. Or full cover	
<p>Dental treatment Facility:</p> <p>Root Canal filling Bridging one tooth (total 25 cases) Accidental cases to be covered from annual hospitalization limit</p>	Rs. Rs. Rs.	Rs. Rs. Rs.
<p>Personal accident cover to employee (death only)</p>	Rs.	Rs.



Other benefits;

1. Circumcision of Baby Boy under local/general anesthesia by qualified Doctor, with treatment of complication, if occurred.
2. Vaccinations 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 bits.
4. Other diseases for which the qualified medical officer refers the cases for hospitalization under consultant's medical case.
5. Pre & Post admission treatment, tests and doctor's visits for one month including medicine and laboratory Tests.
6. 10 (Ten) executive checkups of A Package and 30 (thirty) Executive checkups of B package (employees and spouse) of Aga Khan University Hospital, Karachi
7. Employee's Accidental Death Coverage
8. Ortho Fracture & any emergency
9. Psychiatric treatment is covered
10. Congenital diseases are fully covered.
11. International treatments are covered on reimbursements and in comparison of AKUH, Karachi rates..
12. Annual Diabetic clinic at campus to check diabetes.

- The Health Insurance Company will ensure to provide the two numbers of Master ID Cards to the Employees of SAU, Tandojam.
- The Health Insurance Company will ensure to Reimburse the Bill of Employees admitted in non panel hospitals within 15 days after submission of bills.

Date : _____

Name _____
Signature of authorized representative & Stamp



EVALUATION CRITERIA

Valid Rating with PACRA/JCR-VIS	20 Marks
Relevant experience in health insurance coverage 1-6 years =10 marks 7-10 years=10+10=20 marks	20 Marks
Personal capabilities Medical Staff =05 marks Managerial Staff =05 marks	10 Marks
Number of reputable Hospitals on panel in Hyderabad/Karachi	10 Marks
Financial soundness (evidence of case of hand, credit and current Bank statement one mark for each Rs.2.00 million)	20 Marks
Previous standing of performance in market	10 Marks
List of reputable clients.	10 Marks

Note:

- ⇒ Bidders will have to produce bonafide documentary evidence in support of above evaluation criteria to obtain the required.
- ⇒ Minimum 70 marks should be achieved by the bidder for technical qualification.



Sindh Agriculture University

Tandojam, Pakistan 70060, Ph: +92-22-2765870-301 Off: +92-22-2765387
email: registrar@sau.edu.pk, URL:http://www.sau.edu.pk

HEALTH INSURANCE SCHEME FOR THE EMPLOYEES

Name: Sindh Agriculture University, Tandojam
Address: Administration Block, SAU, Tandojam
Period of insurance: One Year from _____ to _____

STRENGTH OF EMPLOYEES	Category - A	Category - B
	EXECUTIVES BPS-16 TO BPS-22	MANAGEMENT BPS-01 TO BPS-15
Employees		
Spouse		
Children		
Parents		
Total		

Age limit:

- Employees' upto 65 years (including 05 years after retirement)
- Spouse(s) upto 65 years
- Son(s) upto 24 years
- Daughter(s) till married
- Parents' upto 85 years

Description of Benefits	Category	
	Executive in Rs.	Management in Rs.
Hospitalization-Ailment per Person	100,000	50,000
Annual limit for same/related Ailment for total 4 admission	400,000	200,000
Annual limit for different Ailment for total 6 admission	600,000	300,000
Daily Room & Board Sub Limit	12500	

SPECIALIZED INVESTIGATIONS HOSPITALIZATION BENEFIT		
Annual sub limit of Basic Hospitalization (per family limit)	30,000	15,000
EMERGENCY TREATMENT		
Emergency Room Treatment for Accident for Accidental emergency	Cover Up	
SPECIALIZED INVESTIGATION & DAY CARE SURGERIES		
Dialysis, MRI, CT-Scan, Thallium Scan, Angiography, Cataract & endoscope, treatment for fractures & lacerated Wound, ⇒ Emergency Dental Treatment for accidental injuries (within 48 hours for pain relief only)		
PRE & POST HOSPITALIZATION		
Diagnostic Test, Consultation Charges & prescribed Medicines with 30 days prior Or after Hospitalization		



COMPREHENSIVE HOSPITALIZATION BENEFIT	(In Rs.)	(In Rs.)
Annual limit per person upto the age of 65 years (Employee, Spouse & Children only)	300,000	200,000
AGGREGATED HOSPITALIZATION LIMIT (BASIC+MMC)	(In Rs.)	(In Rs.)
Annual aggregated Hospitalization Limit (Basic+Mmc)	400,000	250,000
Annual aggregated limit for same/ related ailment for 4 admissions	700,000	400,000
Annual aggregated limit for different ailment for 6 admissions	900,000	500,000
MATERNITY BENEFIT	(In Rs.)	(In Rs.)
Normal Delivery/ Forceps	35,000	25,000
Cesarean/ Multiple Birth	50,000	35,000
Pre-Natal & Post natal OPD is covered (Circumcision of baby boy are covered subject to unavailability of maternity limits up to o 2000 only)		

Other benefits;

1. Circumcision of Baby Boy under local/general anesthesia by qualified Doctor, with treatment of complication, if occurred.
 2. Vaccinations 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 bits.
 4. Other diseases for which the qualified medical officer refers the cases for hospitalization under consultant's medical case.
 5. Pre & Post admission treatment, tests and doctor's visits for one month including medicine and laboratory Tests.
 6. 10 (Ten) executive checkups of A Package and 30 (thirty) Executive checkups of B package (employees and spouse) of Aga Khan University Hospital, Karachi
 7. Employee's Accidental Death Coverage
 8. Ortho Fracture & any emergency
 9. Psychiatric treatment is covered
 10. Congenital diseases are fully covered.
 11. International treatments are covered on reimbursements and in comparison of AKUH, Karachi rates.
 12. Annual Diabetic clinic at campus to check diabetes.
- The Health Insurance Company will ensure to provide the two numbers of Master ID Cards to the Employees of SAU, Tandojam.
 - The Health Insurance Company will ensure to Reimburse the Bill of Employees admitted in non panel hospitals within 15 days after submission of bills.

<p>PREMIUM QUOTED For the above insurance scheme for the SAU, employees</p>	
---	--