



Jinnah Sindh Medical University

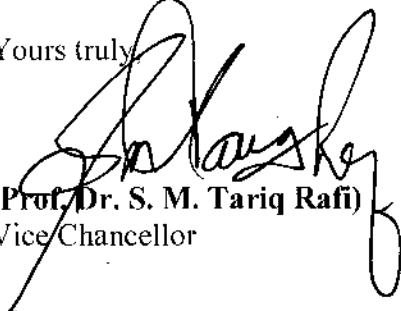
No : JSMCU/

c) The acceptance / rejection of the bids in Technical Evaluation Report is on the basis of fulfillment of qualification criteria mentioned in bidding document.

3. In view of the foregoing, it is requested that the above said bids evaluation reports may be hoisted on the website of SPPRA.

Thanking you,

Yours truly


(Prof. Dr. S. M. Tariq Rafi)
Vice Chancellor



JINNAH SINDH MEDICAL UNIVERSITY KARACHI.

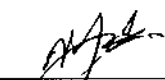
FINANCIAL BIDS EVALUATION REPORT

* Name of Procuring Agency : Admin. Department (HR & Insurance), JSMU
 * Tender Reference No. : JSMU/DDA/HR/Insurance-2013/1968 dated November 27, 2013
 * Tender Description : Tender Notice for Health Insurance Service
 * Method of Procurement : Single Stage Two Envelopes Procedure
 * Tender Published : 26th November, 2013
 * Bid Documents Sold : -11-
 * Total Bids Received : -7-
 * Technical Bids Opening Date : 12th December, 2013
 * Bidders Qualified : -5-
 * Financial Bids Opening Date : 21st January, 2014

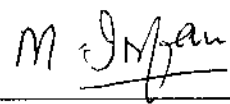
S. No.	Name of Bidder	Amount of Bid (Rs.)
1.	United Insurance Co. of Pakistan Ltd.	7,472,833
2.	Jubilee Life Insurance Co. Ltd.	7,626,439
3.	AsiaCare Health & Life Insurance Co. Ltd.	7,503,555
4.	Alfalsh Insurance Co. Ltd.	9,440,420
5.	Adamjee Insurance Co. Ltd.	10,976,727


Recommendations:


M/s. United Insurance Co. of Pak have offered the lowest bid of Rs. 7,472,833/- (Rupees Seven Million Four Hundred Seventy Two Thousand Eight Hundred and Thirty Three), and as such, they have been declared as the lowest responsive bidder by the Committee and recommended for sanction by the Competent Authority.

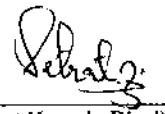

 (Nafees Ibrahim Khan)
 Chief Accountant
 Secretary

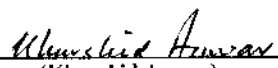

 (Sultan M. Zeeshan)
 Deputy Director Admin. (HR)
 Member

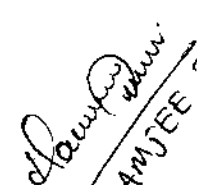

 (Dr. Irfan Ashraf)
 Director,
 Professional Development Centre
 Member



 (Prof. Dr. Muhammad Azhar Mughal)
 Member

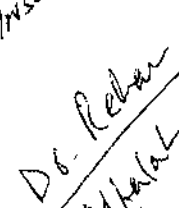

 (Mahmood Ali Lakho)
 Advisor to VC on
 Planning, Development &
 Procurement
 Member

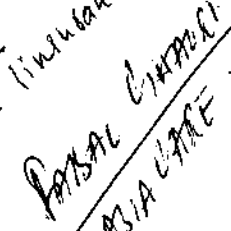

 (Etrat Hussain Rizvi)
 Member,
 Finance & Planning Committee
 Member

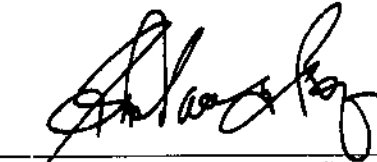

 (Khurshid Anwar)
 Advisor to VC on Finance
 Chairman


 (ADAMJEE INSURANCE)


 JUBILEE LIFE INSURANCE


 ALFALAH INSURANCE


 ASIA CARE


 (Prof. Dr. S.M. Tariq Rafi)
 Vice Chancellor

**JINNAH SINDH MEDICAL UNIVERSITY
BIDS TECHNICAL EVALUATION REPORT**

* Name of Procuring Agency : Admin. Department (HR & Insurance), JSMU
 * Tender Reference No. : JSMU/DDA/IR/Insurance-2013/1968 dated November 27, 2013
 * Tender Description : Tender Notice for Health Insurance Service
 * Method of Procurement : Single Stage Two Envelopes Procedure
 * Tender Published : 26th November, 2013
 * Bid Documents Sold : -11-
 * Total Bids Received : -7-
 * Tender Opening Date : 12th December, 2013

- Jinnah Sindh Medical University invited bids from well established / reputed Health Insurance Companies for Group Health Insurance of about 1600 employees including their dependents and parents.
- Seven Health Insurance Companies participated in the bids.
- According to the qualification criteria mentioned in the tender document, the bids have been evaluated and the findings are summarized hereunder:

S. No.	Name of Bidder Company	Credit Rating	Total Equity (Paid-up Capital) At Least Rs.400 Million)	Relevant Experience At Least 5 Years	List of Hospitals	Last Audited Financial Statements	Income Tax Reg. Cert. FBR's	SECP Registration Certificate	Affidavit Regarding Litigation	Acceptance / Rejection	Reasons for Acceptance / Rejection
1.	United Insurance Co. of Pakistan Ltd.	A By PACRA	Capital 701,943 Equity 1,025,043	54 Years	Yes	Yes	Verification of NTN provided.	Yes	Yes	Accepted	Meets the qualification criteria.
2.	Crescent Star Insurance Co. Ltd.	BBB By JCR-VIS	Capital 121,000 Equity 98,960 (Right Issue of Rs.299,485 planned)	56 Years	Yes	Un-Audited Accounts of September, 2013 provided.	NTN Certificate provided.	Yes	Yes. The Company is defending two suits.	Rejected	Does not meet the qualification criteria.
3.	Juhilee Life Insurance Co. Ltd.	AA By JCR-VIS	Capital 627,120 Equity 1,849,129	17 Years	Yes	Yes	NTN Certificate provided.	Yes	Yes	Accepted	Meets the qualification criteria.
4.	AsiaCare Health & Life Insurance Co. Ltd.	BBB By PACRA	Capital 500,000 Equity 313,631	5.5 Years	Yes	Yes	NTN Certificate provided.	Yes	Yes	Accepted	Meets the qualification criteria.
5.	Askari General Insurance Co. Ltd.	A By PACRA	Not provided.	18 Years	Yes	No	NTN Certificate provided.	Yes	No	Rejected	Does not meet the qualification criteria.
6.	Alfalah Insurance Co. Ltd.	A By PACRA	Capital 300,000 Equity 486,690	7 Years	Yes	Yes	NTN Certificate provided.	Yes	Yes	Accepted	Meets the qualification criteria.

S. No.	Name of Bidder Company	Credit Rating	Total Equity (Paid-up Capital) At Least Rs.400 Million	Relevant Experience At Least 5 Years	List of Hospitals	Last Audited Financial Statements	Income Tax Reg. Cert. Certificate of Reg. under Fed. Excise Act, 2005 provided.	SECP Registration Certificate	Affidavit Regarding Litigation	Acceptance / Rejection	Reasons for Acceptance / Rejection
7.	Adamjee Insurance Co. Ltd.	AA By PACRA	Capital 1,237,045 Equity 11,539,796	12 Years	Yes	Yes	Yes	Yes	Yes	Accepted	Meets the qualification criteria.

While evaluating the technical bids, it is found that the following bidders meet the qualification criteria and as such, their financial bids may be opened:

- United Insurance Co. of Pakistan Ltd.
- Jubilee Life Insurance Co. Ltd.
- AsiaCare Health & Life Insurance Co. Ltd.
- Alfalsh Insurance Co. Ltd.
- Adamjee Insurance Co. Ltd.

(Nafees Ibrahim Khan)
Chief Accountant / Secretary (Non-Member)

(Sultan M. Zeeshan)
Deputy Director Admin. (HR)

(Dr. Irfan Ashraf)
Director,
Professional Development Centre

Member

Member

Member

(Prof. Dr. Muhammad Azhar Mughal)
Chairman, Medical Expenses Committee
JSMU, Karachi

Member Co-opted

Member Co-opted

(Mahmood Ali Lakhot)
Advisor to VC on Planning,
Development & Procurement

Member Co-opted (Outside)

(Etrat Hussain Rizvi)
Member, Finance & Planning
Committee

(Khurshid Anwar)
Advisor to VC on Finance

Chairman



Jinnah Sindh Medical University

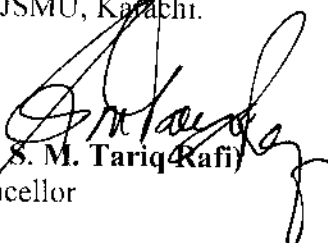
No : JSMCU/82/2014/Arch: 69

January 09, 2014

ORDER:

In continuation of the Order bearing No.JSMU/VC/2013/482 dated December 07, 2013, the following members stand co-opted in the Committee for finalizing the process of Tender Evaluation of Medical Insurance for JSMU employees:

- 1) Mr. Etrat Hussain Rizvi, (Member Co-opted)
Member, Finance & Planning Committee (From outside the University)
JSMU, Karachi.
- 2) Mr. Mahmood Ali Lakho, (Member Co-opted)
Advisor to V.C. on Planning, Dev. & Procurement
JSMU, Karachi.


(Prof. Dr. S. M. Tariq Rafi)
Vice Chancellor

Copy to:

- 1) The Chairman of the Committee.
- 2) All Members of the Committee.
- 3) Admin. / HR Department
- 4) Office Order file.



OFFICE OF VICE CHANCELLOR
JINNAH SINDH MEDICAL UNIVERSITY

No: JSMU/VC/2013/482

7th December, 2013

ORDER:

A Committee is constituted for finalizing the process of Tender Evaluation of Medical Insurance for JSMU employees.

The Committee shall consist of the followings:

- 1) Mr. Khurshid Anwer
Advisor to V.C. on Finance. Chairman
- 2) Prof. Azhar Mughal,
Pharmacology Department. Member
- 3) Dr. Irfan Ashraf,
Director Professional &
Development Cell. Member
- 4) Mr. S.M. Zeeshan Sultan,
Deputy Director (Admin/HR). Member
- 5) Mr. Nafees Ibrahim,
Chief Accountant. Secretary

PROF. DR. S.M. TARIQ RAFI
VICE CHANCELLOR

Copy to:

- 1) Mr. Khurshid Anwar, Advisor to V.C. on Finance.
- 2) Prof. Azhar Mughal, Pharmacology Department.
- 3) Dr. Irfan Ashraf, Director PDC.
- 4) Mr. S.M. Zeeshan Sultan, Deputy Director (Admin/HR).
- 5) Mr. Nafees Ibrahim, Chief Accountant.
- 6) Order File.

FINANCE DIRECTOR JSMU
Received by
Diary # 1390
Date-
Marked by Advisor on Finance
Additional Director Finance
Chief Accountant
Accounts Officer
Superintendent
AAO (Payroll)

TENDER DOCUMENTS

JINNAH SINDH MEDICAL UNIVERSITY

The Deputy Director (HR/Insurance),
Jinnah Sindh Medical University,
Rafiqi H. J. Shaheed Road,
Karachi-Postal Code No. 75510
Tel No.: 021-994776, 021-3522381, Ext. 335,
Fax 021-99201327
Webside: www.jsmu.edu.pk
email: dda.hr.insurance@gmail.com

TENDER DOCUMENT

JINNAH SINDH MEDICAL UNIVERSITY

Rafiqi H. J. Shaheed Road, Karachi, Postal Code No. 75510 Tel: 021-994776,
35223811-15, Ext.335, Fax: 021-99201327 Webside: www.jsmu.edu.pk.

Ref. No.JSMU/DDA/HR/Insurance-2013/1968

Wednesday, November 27, 2013

Subject: **TENDER FOR GROUP HEALTH INSURANCE POLICY FOR THE PERIOD FROM 1ST JANUARY 2014 TO 31ST DECEMBER 2014.**

- 1) Jinnah Sindh Medical University invites bids from well-established / reputed Health Insurance Companies for Group Health Insurance of about 1600 employees including their dependents and parents.
- 2) Bid opening meeting will be held on December 12, 2013 at 12:00 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 st of December 2013
01	Credit Rating	SECP Approved
02	Total Equity (Paid-up Capital)	At least Rs. 400 Million
03	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.

4) Documents Required with Technical Proposal

- j) Company's profile
- ii) Brochures and other quoted documents
- iii) List of panel Hospitals all over Pakistan.
(Cities & Provinces wise including Azad Jammu & Kashmir).
- iv) Last Audited Financial Statements
- v) Copies of income Tax and Sales Tax registration certificates, if applicable
- vi) SECP registration certificate
- viii) History of litigation, if any, during last three years regarding health insurance.
- ix) List of atleast 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.
- x) 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.



5) **Documents Required with Financial Proposal**

- 1) 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 detail:-
- 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.

2) **EARNEST MONEY**

The bidder shall furnish as part of his bid, Call Deposit/ Pay Order of Rs.5,00,000/- 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.

3) **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.



6) **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:

Category of Employees	Employees	Spouses	Children	Parents
A-(BPS/Cont 21-22)	03	02	03	03
B-(BPS/Cont 18-20)	31	30	87	19
C-(BPS/Cont 16-17)	56	49	124	53
D-(BPS/Cont 01-15)	196	173	607	134
TOTAL	286	254	821	209
GRAND TOTAL: 1,570				

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 diseases of parents).

7) **Sealing and Marking of bids:**

- a) 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.



- b) Envelopes shall also bear the word "Confidential" and "Technical Proposal & Financial Proposal" for the respective bid.
- c) First, technical proposal shall be evaluated and financial proposal of only technically compliant 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.

8) **Deadline for submission of bids:**

All bids must be delivered in the Office of undersigned on or before the prescribed deadline of **1100 hours on 12 December, 2013.**

9) **Opening of bids:**

The bids will be opened at 1200 hours on 12 December, 2013 at

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

10) **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 Honourable Vice Chancellor. Financial proposals of only technically compliant 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.



Annexure "A"

Description /Benefits of Health Policy
Period from 01-01-2014 to 31-12-2014

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. 20,000.00	Pak Rs. 18,000.00	Pak Rs. 15,000.00	Pak Rs. 12,000.00



Annexure "B"

TENDER PROPOSAL FOR GROUP HEALTH INSURANCE
(classification Regarding Coverage that must also be ensured)

01 **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).

02 New born babies.

Major medical care/dread disease.

Required medical treatment includes:

- 03
- 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.,



	<p><u>Maternity care:</u></p> <ul style="list-style-type: none"> • 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 & post natal.
04	<p><u>Specialized investigations/Procedures:</u></p> <ul style="list-style-type: none"> • <u>Ultrasound</u> • <u>Thallium Scan</u> • <u>Angiography</u> • <u>Endoscope and related tests</u> • <u>MRI and related tests</u> • <u>CT Scan, ETT & Echo</u> • <u>Etc.,</u>
05	<p><u>Day care surgeries (hospitalization)</u></p> <ul style="list-style-type: none"> • Eye surgery • Treatment of fractures & 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
06	<p><u>Outdoor patient</u></p> <ul style="list-style-type: none"> • 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.



Annexure "C"

Financial bids format (with coverage of parents for Dread Diseases) group Health Insurance of JSMU Employees From 01-01-2014 to 31-12-2014STRENGTH COVERED (CATEGORY WISE)

Cat	Employees	Spouses	Children	Parents
A-(BPS/Cont 21-22)	03	02	03	03
B-(BPS/Cont 18-20)	31	30	87	19
C-(BPS/Cont 16-17)	56	49	124	53
D-(BPS/Cont 01-15)	196	173	607	134
TOTAL	286	254	821	209

GROSS PREMIUM CHARGED (CATEGORY WISE)

Cat	Employees	Spouses	Children	Parents
A-(BPS/Cont 21-22)				
B-(BPS/Cont 18-20)				
C-(BPS/Cont 16-17)				
D-(BPS/Cont 01-15)				
TOTAL				



- a. Total Gross premium (Hospital + OPD)
- b. Gross Premium (GEL)
- c. Admin Surcharge
- 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: _____

