



**UNIVERSITY OF SINDH,
FACILITATION CELL FOR GROUP HEALTH INSURANCE**

BID EVALUATION REPORT

1. Name of Procuring Agency:
2. Tender Reference No:
3. Tender Description/Name of work/item:
4. Method of Procurement:
5. Tender Published:
6. Date:
7. Total Bid documents Sold:
8. Technical Bid Opening date (if applicable):
9. No. of Bid technically qualified (if applicable):
10. Bid(s) Rejected:
11. Financial Bid (Opening date):
12. Bid Evaluation Report:

1. Prof. Dr. Muhammad Sadique Kalbora
Campus Coordinator, Sindh University Lasri Campus, Badin
Campus

2. Dr. Naeer Muhammad Jamali
Dean, Faculty of Commerce & Business
Administration, University of Sindh, Member
3. Dr. Ayaz Ali Karim
Associate Professor, IMCS, University of Sindh, Jamshoro
Member

University of Sindh, Jamshoro
PID/HD/238 /2014
Medical/Health care facilities for regular employees
Single Stage one Envelop
Daily newspaper: The daily Dawn, Daily Jang, Daily Kawish, Sindh University website and SPPRA website
18.12.2014 & 19.12.2014 (22136 SPPRA III)

- 08:
- 04:
- N/A
- N/A
- 02:
- 06.01.2015
(Attached at Annexure-1)

4. Dr. Azhar Ali Khaliq
Associate Professor, HCT, University of Sindh
Member

5. Mr. Ahsan Chaudhry
Deputy Director Procurement,
Mehran University of Engineering & Tech, Jamshoro, Member

6. Mr. Abdul Hafiz Saddique
Deputy Director Finance,
Quaid-e-Azam University of Engineering, Science &
Technology, Nasirabad Member

7. Dr. Arshad Agha
Senior Medical Officer, Muz Hospital,
S.U Jamshoro, Member

8. Mr. Ashrafuddin Sheikh
Purchase & Store Officer, Liaquat University of Medical & Health
Sciences, Jamshoro, Member

9. Mr. Abdul Latif Soomro
Director Finance,
University of Sindh, Jamshoro
Member/Secretary



UNIVERSITY OF SINDH,
JAMSHORO, SINDH, PAKISTAN



FACILITATION CELL FOR GROUP HEALTH INSURANCE

Attendance sheet of Procurement Committee Members for opening of the financial proposal of Medical/Health Care facilities for employees and their dependants of University of Sind held on 06.01.2015.

1. **Prof.Dr.Muhammad Siddique Kalhoro**
Campus Coordinator S.U.Laar Campus Badin
2. **Prof.Dr.Noor Muhammad Jamali**
Dean Faculty of Commerce & Business Administration
University of Sindh, Jamshoro
3. **Dr.Ayaz Ali Keerio**
Associate Professor, Institute of Mathematics &
Computer Science, University of Sindh, Jamshoro
4. **Dr.Azhar Ali Shah**
Associate Professor, Institute of Information &
Communication Technology, University of Sindh
5. **Mr.Abdul Ghafoor Kandhar**
Deputy Director Procurement
Mehran University of Engineering Science &
Technology, Jamshoro
6. **Mr.Abdul Hafeez Siddiqui**
Deputy Director Finance, Quaid-e-Awam University
of Engineering Science & Technology Nawabshah
7. **Dr.Arbaia Agha**
Senior Medical Officer Sindh University Mini
Hospital, Jamshoro
8. **Mr.Azharuddin Shaikh**
Purchase & Store Officer
Liaquat University of Medical & Health Science
9. **Mr.Abdul Latif Soomro**
Director Finance, University of Sindh

Convenor

6.1.2015

Member

06/01/2015

06/01/15

Member

Member

06/01/15

Member

06/01/15

Member

Member

Member

Member/Secretary




**UNIVERSITY OF SINDH,
JAMSHORO, SINDH, PAKISTAN**



FACILITATION CELL FOR GROUP HEALTH INSURANCE

Attendance sheet of representative of Insurance Companies for opening of the financial proposal of Medical/Health Care facilities for employees and their dependants of University of Sind held on 06.01.2015.

1) M/S United Insurance Company of Pakistan Ltd

 ASIF BASHIR

2) M/S Crescent Star Insurance Company

BBB rating therefore return back because in Note Inv. if not require A rating

 KASHIF NAEEM

3) M/S East West Insurance Company


(IMRAN ALI DESAI)

4) M/S Asia Care Health & Life Insurance company

As Asia is not A rating therefore, he is return back his proposal

 ASIF BASHIR



UNIVERSITY OF SINDH
Jamshoro, Sindh, Pakistan



Minutes of the meeting of Procurement Committee & bidders for opening of tender regarding Medical/Health care facilities for employees and their dependants of University of Sindh held on 06.01.2015 at 1.00 P.M. at Committee Room Syed Ghulam Mustafa Shah New Building, University of Sindh Jamshoro as per Notice inviting tender in the three national newspapers daily Dawn English, Daily Jang Urdu and Daily Kawish Sindhi and websites of the University of Sindh and SPPRA.

The meeting started with recitation of few verses from Holy Quran by Prof. Dr. Muhammad Siddique Kalhoro. Following members of the Procurement Committee attended the meeting (attendance sheet attached at Annexure-A).

- | | |
|---|------------------|
| 1. Prof.Dr.Muhammad Siddique Kalhoro
Campus Coordinator S.I.I.Lane Campus Badin. | Convenor |
| 2. Prof.Dr.Noor Muhammad Jamali
Dean Faculty of Commerce & Business Administration
University of Sindh, Jamshoro | Member |
| 3. Dr.Ayaz Ali Keerio
Associate Professor, Institute of Mathematics &
Computer Science, University of Sindh, Jamshoro | Member |
| 4. Dr.Azhar Ali Shah
Associate Professor, Institute of Information &
Communication Technology, University of Sindh | Member |
| 5. Mr.Abdul Ghafoor Kandhar
Mehran University of Engineering Science &
Technology, Jamshoro. | Member |
| 6. Mr.Abdul Hafeez Siddiqui
Deputy Director Finance, Quaid-e-Awam University
of Engineering Science & Technology Nawabshah | Member |
| 7. Dr.Arbela Agha
Senior Medical Officer Sindh University Mini
Hospital Jamshoro | Member |
| 8. Mr.Azharuddin Shaikh
Purchase & Store Officer
Liaquat University of Medical & Health Science | Member |
| 9. Mr.Abdul Latif Soomro
Director Finance, University of Sindh | Member/Secretary |

The representative of the following bidders companies also attended the meeting (attendance sheet attached at Annexure B).

1. M/S United Insurance Company of Pakistan Ltd.
2. M/S East West Insurance Company Ltd.
3. M/S Crescent Star Insurance Company Limited
4. M/S Asia Care Health & Life Insurance Company

Before opening the financial proposal of the bidder companies Prof. Dr. Muhammad Siddique Kalhoro once again refreshed the Notice Inviting tender. During this, 02 bidding companies (1) M/S Crescent Star Insurance Company

6.1.2015

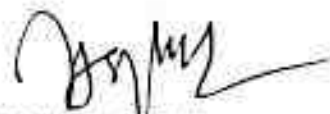
12/01/15

(2) M/S Asia Care Health & Life Insurance company informed that they are not "A" rating companies but they have submitted the sealed financial bid proposal. They were again referred to notice inviting tender in which it was mentioned that "A" rated company may participated, therefore they are not eligible. Then both companies requested to return back their sealed financial proposal envelopes, and they were returned back their envelopes.

Then remaining 02 insurance companies M/S East West Insurance Company Ltd. and M/S United Insurance Company of Pakistan Ltd. which were "A" rated remained in the competition. Their financial proposals were opened before the Procurement Committee and all Committee members signed all bidding documents (financial proposal document) in presence of representative of both companies. The gross premium for 12 months quoted by each company was announced loudly and bid security draft in favour of University of Sindh by each company was also announced. The representatives of bidder companies were informed that they will be communicated according to the SPPRA rules 2010 within due course of time. The Procurement Committee decided to evaluate the bid price offered for various contents of facilities/benefits required on 08.01.2015 at 12.00 noon at same place and the meeting ended with the vote of thanks to and from the Chair.



1. Prof. Dr. Muhammad Siddique Kalhoro
Campus Coordinator
Sindh University Laar Campus, Badin,
Convener



4. Dr. Azhar A. Shah
Associate Professor
IICT, University of Sindh,
Member



06-1-15

7. Dr. Arhila Agha
Senior Medical Officer
Mini Hospital, University of
Sindh Jamshoro, Member



2. Prof. Dr. Nadeem Muhammad Jamali
Dean, Faculty of Commerce &
Business Administration, University of
Sindh, Member



5. Mr. Abdul Ghafoor Kandhar
Deputy Director Procurement
Mehran University of Engineering
Science & Tech. Jamshoro,
Member




8. Mr. Azharuddin Shaikh
Purchase & Store Officer
Liaquat University of
Medical & Health Sciences,
Jamshoro, Member



3. Dr. Ayaz Ali Keerio
Associate Professor,
IMCS, University of Sindh,
Member



6. Mr. Abdul Hafiz Siddiqui
Deputy Director Finance
Quaid-e-Awam University of
Engineering Science & Tech.
Nawabshah, Member



9. Mr. Abdul Latif Woomro
Director Finance
University of Sindh
Member/Secretary



UNIVERSITY OF SINDH,
JAMSHORO, SINDH, PAKISTAN



FACILITATION CELL FOR GROUP HEALTH INSURANCE

Attendance sheet of Procurement Committee Members regarding to finalize the bid evaluation report of Medical/Health Care facilities for employees and their dependants of University of Sindh held on 08.01.2015.

1. **Prof.Dr.Muhammad Siddique Kalhoro**
Campus Coordinator S.U.Laar Campus Badin. Convenor
2. **Prof.Dr.Noor Muhammad Jamali**
Dean Faculty of Commerce & Business Administration
University of Sindh, Jamshoro Member
3. **Dr.Ayaz Ali Keerio**
Associate Professor, Institute of Mathematics &
Computer Science, University of Sindh, Jamshoro Member
4. **Dr.Azhar Ali Shah**
Associate Professor, Institute of Information &
Communication Technology, University of Sindh Member
5. **Mr.Abdul Ghafoor Kandhar**
Mehran University of Engineering Science &
Technology, Jamshoro Member
6. **Mr.Abdul Hafeez Siddiqui**
Deputy Director Finance, Quaid-e-Awam University
of Engineering Science & Technology Nawabshah Member
7. **Dr.Arbela Agha**
Senior Medical Officer Sindh University Mini
Hospital, Jamshoro Member
8. **Mr.Azharuddin Shaikh**
Purchase & Store Officer
Liaquat University of Medical & Health Science Member
9. **Mr.Abdul Latif Soomro**
Director Finance, University of Sindh Member/Secretary

8.1.2015

08/01/2015

08/01/15

08/01/15

8-1-15

Member/Secretary



UNIVERSITY OF SINDH, FACILITATION CELL FOR GROUP HEALTH INSURANCE



BID EVALUATION REPORT

ANNEXURE-1

SN#	Name of Firm or Bidder	Rating with		Cost offered by the Bidder	Ranking in terms of cost	Cooperation with Estimated cost	Reasons for acceptance/rejection	Remarks
		PACTA	J.R.V.S					
1	M/S The United Insurance Company of Pakistan	A+	1	37,607,592 (MILLION)	2 nd	40,000 (MILLION)	<p>Accepted:</p> <p>Because annual hospitalization limit per insured person for medical facilities including surgeries and medical treatment of postgraduate/senior officers offered by M/S The United Insurance Company for category A and B of employees and their dependents (total 15000 lives) is 18.5% and 44% higher than M/S East West Insurance Company Limited. Annual limit for treatment of patients, daily mean rate, specialist consultation, emergency expenses limit and dental treatment limit also offered by M/S The United Insurance Company are higher than M/S East West Insurance Company Limited for above category limits. For medical treatment, M/S The United Insurance Company has authorized 5.2% annual premium higher than M/S East West Insurance Company Limited for the basis of higher medical treatment limits for above 19980 lives offered by M/S The United Insurance Company for adding annual premium Rs. 27,643,592 million is lowest evaluated 2004 bid.</p> <p>Comparative statement details at Annexure-II</p> <p>Rejected:</p> <p>Because M/S East West Insurance Company Limited has offered lower annual limits of medical treatment in all aspects of the facilities for above 19980 lives to be service an insured M/S The United Insurance Company and deducted Rs. 38,90,259 million on the basis of each lower annual limit for medical treatment and deducted Rs. 35,79,125 million which is only 5.2% less than M/S The United Insurance Company. Hence bid offered by M/S East West Insurance Company limited is not cost effective as a 100% annual medical treatment facilities.</p>	Accepted as lowest evaluated bid
2	M/S East West Insurance Company Limited	A		38,70,1250 (MILLION)	1 st	40,000 (MILLION)	<p>Comparative statement details at Annexure-II</p> <p>Rejected:</p> <p>Because M/S East West Insurance Company Limited has offered lower annual limits of medical treatment in all aspects of the facilities for above 19980 lives to be service an insured M/S The United Insurance Company and deducted Rs. 38,90,259 million on the basis of each lower annual limit for medical treatment and deducted Rs. 35,79,125 million which is only 5.2% less than M/S The United Insurance Company. Hence bid offered by M/S East West Insurance Company limited is not cost effective as a 100% annual medical treatment facilities.</p>	Rejected

1. Prof. Dr. Muhammad Siddique Kahlon
Campus Coordinator, Sindh University Law Campus, Badli
Co-convener

Prof. Dr. Muzaf Muhammad Janjali
Dean, Faculty of Commerce & Business
Administration, University of Sindh, Member

3. Dr. Ayaz Ali Keerio
Associate Professor, IMC S, University of Sindh, Jamshoro
Member

4. Dr. Ashraf Ali Soofi
Associate Professor
ICT, University of Sindh
Member

5. Mr. Abdul Qadir Khanlur
Deputy Director Procurement
Mehran University of Engineering & Tech Jamshoro, Member

6. Mr. Abdul Hafiz Siddiqui
Deputy Director Finance
Quaid-e-Azam University of Engineering, Science &
Technology, Mewatshah Member

7. Dr. Arzula Agha
Senior Medical Officer, Main Hospital
S.U. Jamshoro, Member

8. Mr. Arshad Khan Shah
Purchase & Store Officer, Liaquat University of Medical & Health
Sciences, Jamshoro, Member

9. Mr. Abdul Hameed
Director Finance
University of Sindh, Jamshoro
Member/Secretary



**UNIVERSITY OF SINDH,
FACILITATION CELL FOR GROUP HEALTH INSURANCE**



COMPARATIVE STATEMENT

ANNEXURE-II

Details of hospitalization & day care treatment facilities/ benefits offered for employees 745 (BPS 17-22 placed as Category A, 2246 BPS 2-16 placed as Category B and their dependent Children and Parents which makes total number of lives about 15000 to be insured) against the submitted price (Annual Premium) as per TOR of University of Sindh as under:

Name of Bidder	Annual Premium	Remarks																		
(1) M/S East West Insurance Company Ltd.	35,791,250 Million 37,651,592 Million	M/S East West Insurance Company has demanded 5.2% less annual premium with very low annual limits for medical treatment facilities/ benefits than M/S The United Insurance Company. Details in the comparative statement as below:																		
(2) M/S The United Insurance Company of Pakistan Ltd																				
PARTICULARS Annual limit per insured person except parents (without any constraints of number or types of ailments and confusions) Section of Health Facilities Required: Hospital Care (including Surgeries): Required medical facilities include: Day room and hand charges, operation theatre charges, surgeon fee, Anaesthetist fee, consultant's fee, Medicines and drugs, Diagnostic tests including all Advance Radiology Centre, X-ray, Blood and Oxygen supplies, MRI, CT SCAN, Angiography, Echo, Miscellaneous charges (Patients' meal, local road ambulance charges, etc.) lipid profile, ETT. Medical care for Freshwound/serious ailment: Required full medical treatment for following disease with the hospital: (a) Cancer (b) Aids (c) Renal failure (Kidney failure/Dialysis and Transplant) (d) Heart Disease/ Hypertension (e) Cardio Vascular Disease) (f) Diabetes (g) Stroke/Paralysis (h) Chronic Hepatitis B & C (i) Asthma (j) GVI/Sickle/Peripartum (k) Chronic Hepatitis B & C and Liver disease (l) Burns injury (over 25%) (m) Rheumatoid Arthritis (n) Oste Arthritis / Total knee / Hip replacement (o) Chronic Bowel Disease like peptic Ulcer (p) Ulcerative Colitis, Crohn's disease (q) Eye, ENT and Dental Care) Any other disease declared by the Specialist/ Consultant as serious/ prolonged ailment to the satisfaction of the University of Sindh. (r) Dermatological diseases (except cosmetics) (s) Day Care (DCC)	<table border="1"> <tr> <th colspan="2">M/S The United Insurance Co.</th> <th colspan="2">M/S East West Insurance Co.</th> <th colspan="2">Remarks</th> </tr> <tr> <td>Car: "A"</td> <td>Car: "B"</td> <td>Car: "A"</td> <td>Car: "B"</td> <td>Car: "A"</td> <td>Car: "B"</td> </tr> <tr> <td>Rs. 475,000</td> <td>Rs. 360,000</td> <td>Rs. 400,000</td> <td>Rs. 250,000</td> <td>M/S The United Insurance Company offered 18.75% higher annual hospitalization limit than East West Insurance Company by asking only 5.2% higher annual premium.</td> <td>M/S The United Insurance Company offered 44% higher annual hospitalization limit than East West Insurance Company by asking only 5.2% higher annual premium.</td> </tr> </table>	M/S The United Insurance Co.		M/S East West Insurance Co.		Remarks		Car: "A"	Car: "B"	Car: "A"	Car: "B"	Car: "A"	Car: "B"	Rs. 475,000	Rs. 360,000	Rs. 400,000	Rs. 250,000	M/S The United Insurance Company offered 18.75% higher annual hospitalization limit than East West Insurance Company by asking only 5.2% higher annual premium.	M/S The United Insurance Company offered 44% higher annual hospitalization limit than East West Insurance Company by asking only 5.2% higher annual premium.	
	M/S The United Insurance Co.		M/S East West Insurance Co.		Remarks															
	Car: "A"	Car: "B"	Car: "A"	Car: "B"	Car: "A"	Car: "B"														
	Rs. 475,000	Rs. 360,000	Rs. 400,000	Rs. 250,000	M/S The United Insurance Company offered 18.75% higher annual hospitalization limit than East West Insurance Company by asking only 5.2% higher annual premium.	M/S The United Insurance Company offered 44% higher annual hospitalization limit than East West Insurance Company by asking only 5.2% higher annual premium.														

1. Prof. Dr. Muhammad Siddique Kulsoor, Convener
2. Prof. Dr. Noor Muhammad Jattali, Member
3. Dr. Ayaz Ali Keerio, Member
4. Dr. Azhar Ali Shah, Member
5. Mr. Abdul Gaffoor Karsidhar, Member
6. Mr. Abdul Hafiz Siddiqui, Member
7. Dr. Arshia Agha, Member
8. Mr. Azharuddin Shaikh, Member
9. Mr. Abdul Latif Soomro, Member/Secretary



**UNIVERSITY OF SINDH,
FACILITATION CELL FOR GROUP HEALTH INSURANCE**



PARTICULARS	M/S The United Insurance Co.		M/S East West Insurance Co.		Remarks	
	Car: "A"	Car: "B"	Car: "A"	Car: "B"	Car: "A"	Car: "B"
Annual Limit for each of parents (without any constraints of number or types of ailments and confinement)	Rs.100,000	Rs. 75,000	Rs.100,000	Rs.50,000	M/S The United Insurance & East West Insurance both offered same	M/S The United Insurance offered 50% more
50% increase in basic hospitalization limit, if the hospitalization is due to an accident	Yes	Yes	Yes	Yes	Both offered same	Both offered same
Daily Room Rent to be covered from annual limit	Rs. 14,000	Rs. 4,200	Rs.6,500	Rs.25,000	M/S The United Insurance Co. offered 115% more than EWI	M/S The United Insurance Co. offered 68% more than EWI
Specialized investigation to be covered out of annual hospitalization limit	Full Cover	Full Cover	Rs.20,000	Rs.15,000	Full cover within annual hospitalization limit as compared to 20,000 only	Full cover within annual hospitalization limit as compared to 15,000 only
Maternity expenses limit:						
• Normal at Hospital	Rs. 35,000	Rs. 30,000	Rs. 30,000	Rs. 20,000	M/S The United Insurance Co. offered 16.7% more	M/S The United Insurance Co. offered 50% more
• *Resurant at Hospital	Rs. 60,000	Rs. 50,000	Rs. 40,000	Rs. 30,000	50% more	33% more
• **Day (Home Nurse) charges Delivery, conducted at home	Rs. 10,000	Rs. 10,000	Rs. 4,000	Rs. 4,000	150% more than EWI	150% more than EWI
Dental treatment facility:						
• Root Canal filling	Rs. 8,000	Rs. 8,000	Rs. 6,000	Rs. 4,000	M/S The United Insurance Co. offered 33% more	M/S The United Insurance Co. offered 100% more
• * Bridging one tooth between two (total 25 cases)	Rs. 25,000	Rs. 25,000	Rs. 15,000	Rs. 8,000	66.6% more	212.5% more
• *** Accidental cases to be covered from annual hospitalization limit.	Rs.475,000	Rs.475,000	Available Limit Rs.400,000	Available Limit Rs.250,000	18.7% more than EWI	44% more than EWI
• Resurrection of baby boy covered from annual hospitalization limit.	Covered	Covered	Rs.2,000	Rs. 2,000	M/S The United Insurance Co. offered to cover from annual limit as compared to Rs.2000/- offered by EWI	M/S The United Insurance Co. offered to cover from annual limit as compared to Rs.2000/- offered by EWI
Liver Treatment	Covered	Covered	Covered	Covered	Both offered same limit	Both offered same limit
Diabetics	Covered	Covered	Covered	Covered	Both offered same limit	Both offered same limit
Orbto fracture or any emergency, visit to OPD + investigation + medicine	Covered	Covered	Covered	Covered	Both offered same limit	Both offered same limit
Funcl (Pool Limit)	One Million		One Million		Both offered same limit	Both offered same limit
Personal Accident (Cover to employee (death only)	Rs.150,000	Rs.150,000	Rs.400,000	Rs.250,000	Offer of EWI is 166% higher but annually accidental death of employee only happens very rarely and occasional	Offer of EWI is 66% higher but annually accidental death of employee only happens very rarely and occasional
Executive Check-up "T" package w/ Agina Khan Hospital Karachi	100 cases of insured persons recommended by University of Sindh.	100 cases of insured persons recommended by University of Sindh.	100 cases of insured persons recommended by University of Sindh.	100 cases of insured persons recommended by University of Sindh.	Both offered same	Both offered same

1. Prof. Dr. Muhammad Siddique Kalhoro
 Campus Coordinator
 Sindh University Law Campus, Rawla & Conventer

2. Prof. Dr. Noor Muhammad Jamal
 Dean, Faculty of Commerce & Business Administration, University of Sindh, Member

3. Dr. Ayaz Ali Keerio
 Associate Professor,
 U.S. University of Sindh, Member

4. Dr. Abdul Ghaffar Kalhoro
 Associate Professor
 H.C.T. University of Sindh, Member

5. Mr. Abdul Qadir Kamran
 Deputy Director Procurement
 Medical University of Engineering & Tech Jamshoro,
 Member

6. Mr. Abdul Aziz Siddiqui
 Deputy Director Finance
 Daudel-Awam University of

7. Dr. Arshad Agha
 Senior Medical Officer, Mini Hospital, S.U. Jamshoro
 Member

8. Mr. Azharuddin Sheikh
 Purchase & Store Officer
 Liaquat University of Medical & Health Sciences,
 Jamshoro, Member

9. Mr. Abdul Latif Soomro
 Director Finance, University of Sindh,
 Member/Secretary



**UNIVERSITY OF SINDH,
JAMSHORO, SINDH, PAKISTAN**

FACILITATION CELL FOR GROUP HEALTH INSURANCE



Proposal/Bids for Medical/Health Care Facilities for employees of University of Sindh

Terms of Reference (TOR) for Tender

1. Introduction

The University of Sindh was established in 1947 and regulated by University of Sindh Act, 1972, intends to acquire services of reputed Insurance Companies registered with Income Tax and Sales Tax Departments for Group Medical Insurance/Healthcare facilities for its employees (including their dependents: Spouse, children and parents) working in various Basic Pay Scales at Jamshoro, Hyderabad, Mirpurkhas, Badin, Dadu, Thatta, Larkana, Bhit Shah & Naushehro Feroz as under

Category-A	Category-B	Total Employees	Total Lives to be insured not more than
BPS-17 to 22 745	BPS-02 to 16 2246	2991	15000

The above number of employees may slightly increase or decrease with the passage of time and their age limit crossing 60 years except few cases beyond 60 years but there is no limit of age of dependent parents. Dependents **un-employed and unmarried sons & daughters, no age limit of spouse**

2. 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, Diagnostic tests including at Advance Radiology Centre, Karachi, Blood and Oxygen supplies, MRI, CT SCAN, Angiography, Echo, Miscellaneous charges (Patients meal, local road ambulance charges, etc) lipid profile, ETT	
Medical care for Prolonged/serious ailment: Required (i) medical treatment for following disease with the hospital: (a) Cancer (b) Aids (c) Renal failure (Kidney failure)/Dialysis and Transplant (d) Heart Disease/Hypertension (Cardio Vascular Disease) By pass Angioplasty and pace maker installation (e) Diabetes (f) Asthma (g) GVP/Stroke/Paralysis (h) Chronic Hepatitis B & C and Liver diseases (i) Burns injury (over 25%) (j) Rheumatoid/ Arthritis, Gout/Arthritis / Total knee / Hip replacement, (k) Chronic Bowel Disease like peptic Ulcer (l) Ulcerative Colitis, Crohn's disease (m) Eye, ENT and Dental Care. Any other disease declared by the Specialist/ Consultant as serious/ prolonged ailment to the satisfaction of the University of Sindh (n) Dermatological diseases (except cosmetics) (o) Day Care OPD	
Special Pool:	1 million
Maternity Care (No age limit) Required medical expenses incurred during childbirth include: Gynecologist's fee, Labour room/ operation theatre 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 *Two time birth during one year by single wife allowed **One delivery from one wife & 25- cases of another delivery from wife annually on the basis of 1st Occur first serve *** Delivery conducted Dai (home nurse) at home to be certified by local councilor	

3. Other benefits:

1. Circumcision of Baby Boy under local/general anesthesia by qualified Doctor, with treatment of complication, if occurred.
2. Vaccinations and Inoculations of the children's as suggested by qualified child specialist, with treatment of complications, if occurred.
3. Accidental injuries including road accident, driving and 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. The panel hospitals should be well reputed hospitals in Sindh especially in Hyderabad, Karachi and interior of Sindh or other parts of the country.

6. Pre & post admission treatments, tests and doctors' visits for one month.
7. Dermatological diseases etc.
8. Executive Medical/Surgical/Dental Checkup at Agha Khan University Hospital Karachi, including the follow up checkup investigations in managements of ailments if detected. 'E' package, allowed to 100 employees (including their all dependents)
9. Diabetic and Dental treatment.
10. Annual limits for category 'A' and 'B' indicated by the bidder.
11. Room rent for category 'A' and 'B'.
12. Personal Accident (Death) (For employees Only).
13. Liver Treatment.
14. Ortho Fracture & any emergency.
15. Diagnostic Laboratory tests at Advance Radiology Centre, Karachi.
16. Special pool of Rs. 1 00 million in addition to the prescribed limits for insured person with the approval of competent authority viz Vice Chancellor, University of Sindh which will be conveyed by the Registrar, University of Sindh to the successful bidder, as and when required.
17. Reimbursed claims: (a) The reimbursement of claims of employees and their dependents for non-panel hospitalizations Sindh and other areas of the country should be entertained (within 15 fifteen days)

4. **Documents to be submitted by the Bidder:**

1. Proof of minimum 'A' rating with PACRA/ICR-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 University of Sindh.
3. Full name, address of registered office and office receiving the correspondence.
4. Detail of branches/sub-offices across the country.
5. Name and signature of authorize person for dealing with University of Sindh and making correspondence on behalf of insurance company.
6. Details of clients to whom the similar facilities/services are being provided and their recommendation letter (if any).
7. List of Hospitals/Laboratories/Diagnostic Centers/Consultants on panel across the country including Jamshora, Kotri, Hyderabad, Mirpurkhas, Badin, Dada Larkana, Thatta, Naushero Feroz and other areas of Sindh.
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 any Government, Semi Government & Autonomous Body and there is no litigation against insurance Company.
10. Any additional information that may be helpful for establishment of qualification.

5. **Security Deposit**

Successful bidder will have to deposit 8% of supply order amount in the form of Pay Order in favour of University of Sindh 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.

6. **Mode of payment**

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

7. **Period of coverage**

Period of 12 months from the date of procurement of Policy and extendable for one year through mutual agreement.

8. **Successful bidder will have to sign integrity pact with University of Sindh as per SPPRA**

Annexure "C"



UNIVERSITY OF SINDH,
JAMSHORO, SINDH, PAKISTAN



FACILITATION CELL FOR GROUP HEALTH INSURANCE

Tender: Medical/Health Care Facilities for employees & their dependents of University of Sindh for the year 2014-2015.

Name of Insurance Company (Bidder): _____

Gross premium for 12 months: _____

Hospitalization & day care benefits covered as per TOR of University of Sindh (enclosed here with) as under

PARTICULARS	CATEGORY OF EMPLOYEES "A"	CATEGORY OF EMPLOYEES "B"
<p>Annual limit per insured person except parents (without any constraints of number or types of ailments and confinements)</p> <p><u>Scope of Health Facilities Required:</u></p> <p><u>Hospital Care (Including Surgeries):</u> Required medical facilities include: Daily room and board charges, operation theatre charges, surgeon fee, Anesthetist fee, consultant's fee, Medicines and drugs, Diagnostic tests including at Advance Radiology Centre, Karachi, Blood and Oxygen supplies, MRI, CT SCAN, Angiography, Echo, Miscellaneous charges (Patients meal, local road ambulance charges, etc) lipid profile, ETT</p> <p><u>Medical care for Prolonged/serious ailment:</u> Required full medical treatment for following disease with the hospital:</p> <p>(a) Cancer (b) Aids (c) Renal failure (Kidney 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) GVP/Stroke/Paralysis (h) Chronic Hepatitis B & C and Liver diseases (i) Burns injury (over 25%) (j) Rheumatoid/ Arthritis, Oste Arthritis / Total knee / Hip replacement (k) Chronic Bowel Disease like peptic Ulcer (l) Ulcerative Colitis, Crohn's disease (m) Eye, ENT and Dental Care) Any other disease declared by the Specialist/ Consultant as serious/ prolonged ailment to the satisfaction of the University of Sindh (n) Dermatological diseases (except cosmetics) (o) Day Care OPD</p>	Rs.	Rs.

Annual Limit for each of parents (without any constraints of number or types of ailments and confinements)	Rs.	Rs.
50% increase in basic hospitalization limit, if the hospitalization is due to an accident.	Yes / No	Yes / No
Daily Room Rent to be covered from annual limit	Rs.	Rs.
Specialized investigation to be covered out of annual hospitalization limit	Rs. OR Full cover	Rs. OR Full cover
Maternity expenses limit.		
*Normal at Hospital	*Rs.	*Rs.
**Caesarean at Hospital	**Rs.	**Rs.
***Dai (Home Nurse) charges Delivery conducted at home	***Rs.	***Rs.
Dental treatment facility:		
* Root Canal filling	*Rs.	*Rs.
** Bridging one tooth between two (total 25 cases)	**Rs.	**Rs.
*** Accidental cases to be covered from annual hospitalization limit	***Rs.	***Rs.
Circumcision of baby boy covered from annual hospitalization limit	Rs.	Rs.
Liver Treatment		
Diabetics		
Ortho fracture or any emergency: visit to OPD + investigation + medicine		
Fund (Poa. Limit)	One million	One million
Executive Check-up 'B' package at Agha Khan Hospital Karachi	100 cases of insured persons recommended by University of Sindh	
Personal Accident Cover to employee (death only)		

Date: _____

Name: _____

Signature of Authorized representative
& Stamp.