



SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS), HYDERABAD

@ Eye Hospital Journalist Colony, Hyderabad

Phone: +92-22-9210351-2, Fax: +92-22-2106802

Website : www.siovs.edu.pk , E-mail: info@siovs.edu.pk

(Tender Form Fees Rs.500/-(Non Refundable)

TENDER FORM

TENDER INQUIRY NO. 01 /2016-17

DUE ON 01-04-2017

HEALTH INSURANCE OF SIOVS EMPLOYEES FOR THE YEAR 2016-17

Time of issuance of Tender form upto 31-03-2017 at 02:00 P.M

Time of Submission of Tender on 01-04-2017 at 11.00 A.M

Time of Opening of Tender on 01-04-2017 at 11.30 A.M

1. INTRODUCTION

Purpose of RFP

SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS) invites single stage two envelopes tender under SPPRA Rules, 2010 for providing the services of Health Insurance from well reputed insurance companies who qualify eligibility criteria for the Calendar year 2017 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
3. Out Patient

Task to be performed by the Insurer

To provide Medical Benefits across Pakistan in line with the Scope of Work mentioned in the technical proposal

To ensure that their concerned staff/representative shall behave properly and friendly with employees/staff/dependents of SIOVS, Hyderabad.

To co-ordinate say to say matters/affairs with the any authorized officer of SIOVS, Hyderabad regularly.

To provide two numbers of Health cards one for employee and one for SIOVS, Hyderabad

Responsibility of SIOVS

SIOVS 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. SIOVS will bear the cost of premium based on the details provided under scope of work.

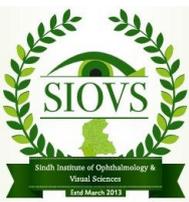
2. SCOPE OF WORK

The Hospitalization, Maternity and OPD benefit must include the following coverage:

ELIGIBILITY CRITERIA:

- Employees and spouses are to be covered up to 65 years of age with full insured limits.
- Children Coverage: Sons are to be covered upto 25 years of age & Daughter till Marriage.
- Maternity: To be covered upto 45 years of age.
- Employees and spouses of category "A" are to be covered on complimentary executive medical check up at the hospital of their choice.

BENEFITS TO BE COVERED:



SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS), HYDERABAD

@ Eye Hospital Journalist Colony, Hyderabad

Phone: +92-22-9210351-2, Fax: +92-22-2106802

Website : www.siovs.edu.pk , E-mail: info@siovs.edu.pk

- Pre-existing conditions (undisclosed) to be covered fully with full limits.
- No requirement to fill Health Declaration Form.

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:

HOSPITALIZATION:	DAY CARE SURGERIES / PROCEDURES
Daily Room and Board charges In-hospital consultations charges Surgical Fees Anesthetist's Fee Diagnostic Investigations Operation Theatre Charges Blood & Oxygen supplies In-patient medicines expenses ICU / CCU charges Organ Transplant Local ambulance services Pre & post-hospitalization out-patient expenses, such as; consultation charges, cost of prescribed medicines and diagnostic tests before & after hospital confinement of 30 days, are to be covered.	Lithotripsy Endoscopy Excision Biopsy Gastroscopy Partial Mastectomy Tonsillectomy/Adenoidectomy Veins/Varicose Non-malignant tumors/Abscess Cholecystectomy Herniorraphy Appendectomy Cataract Surgery Angiography MRI CT Scan Thallium Scan Kidney Dialysis Treatment of cancer (including chemotherapy with pre & post-hospitalization expenses of chemotherapy) upto full hospitalization limit. Treatment of Hepatitis B & C such as, Inj. Interferon therapy/ Tab. Sovaldi along with all combination therapy, consultation & laboratory tests expenses) upto full hospitalization limit. Treatment of all injuries/fractures and lacerated wounds (outpatient within 24 hours) Accidental Dental treatment (out-patient within 48 hours for pain relief only).

MATERNITY:

- Follow-up visits of patients during or after pregnancy.
- Normal/Caesarean/Multiple Birth/Force/Complicated
- Pre & Post Natal Expenses are to be covered upto the maternity limit (subject to the availability of the Maternity Limit)
- Obstetrician's Fee for delivery & Consultation during hospitalization
- Coverage of congenital birth defect/illness for all under all the benefits.
- Newly born babies are to be covered from very 1st day of birth.
- New born baby's nursery care charges during mother's hospitalization, including incubator facility.
- Miscarriage resulting into D&C or D&E



SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS), HYDERABAD

@ Eye Hospital Journalist Colony, Hyderabad

Phone: +92-22-9210351-2, Fax: +92-22-2106802

Website : www.siovs.edu.pk , E-mail: info@siovs.edu.pk

OPD Benefits

The Out Patient benefits are covered only under Pre & Post 30 days of related Inpatient/ Maternity benefit for the following services:

- Physicians' or Consultants' Fee
- Prescribed Medicines
- Prescribed Diagnostic tests
- Medical Emergencies not leading towards hospitalization.

3. REQUIRED STRUCTURE

Census structure as specified in annexure A

Benefit Structure as specified in annexure A

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. Up to 3 short-listed companies in the financial bid will be called for final presentation and/or negotiations
6. All those insurance companies black-listed by any Government Department, shall not be entertained.
7. Conditional tenders will not be accepted
8. Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company

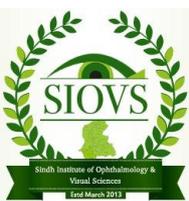
5. SCORING CRITERIA FOR TECHNICAL EVALUATION

Q # 1	Years in Business of Health Insurance	Points
1	Less than 5 years	0
2	More than 10 years	10

Q # 2	Existing Health Insurance Portfolio	Points
1	Less than RS 750 Million	7
2	More than RS 750 Million	10

Q # 3	Credit Rating by PACRA/JCR-VIS	Points
1	Less than BBB+	0
2	More than BBB+	10

Q # 4	No of Corporate Clients in Health Insurance	Points
1	Less than 30	3
2	More than 30	10



SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS), HYDERABAD

@ Eye Hospital Journalist Colony, Hyderabad

Phone: +92-22-9210351-2, Fax: +92-22-2106802

Website : www.siovs.edu.pk , E-mail: info@siovs.edu.pk

Q # 5	No of Panel Hospitals under credit facility	Points
1	Less than 250	3
2	More than 250	10

Q # 6	No of Panel Hospitals under credit facility in Karachi	Points
1	Less than 50	3
2	More than 50	10

Q # 7	Strategic Partner/Alliance with international Health Insurer	Points
1	NO	0
2	YES	10

Q #8	No of Out Patient discount Centers	Points
1	Less than 150	3
2	More than 150	10

Q # 9	24/7 medical help-line	Points
1	NO	0
2	YES	10

Q # 10	Full time medical doctor(s) for case management	Points
1	NO	0
2	YES	10

6. SCORING CRITERIA FOR FINANCIAL EVALUATION

Q # 1	Premium quoted for by Insurers	Points
1	Lowest Bid	10
2	2nd Lowest Bid	9
3	3rd Lowest Bid and other above quoted Bids	8

Q # 2	Paid up Capital of the insurance company	Points
1	Less than RS 600 Million	3
2	More than RS 600 Million	10

7. TURN AROUND TIME (TAT)

Sr. #	Description	Working Days
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10



SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS), HYDERABAD

@ Eye Hospital Journalist Colony, Hyderabad

Phone: +92-22-9210351-2, Fax: +92-22-2106802

Website : www.siovs.edu.pk , E-mail: info@siovs.edu.pk

3	Claim re-imburement	10
4	Agreed MIS	10
5	Detailed Claims Analysis on Quarterly basis	10

8. OTHER REQUIRED SERVICES:

Declared or un-declared Pre-Existing Conditions (PEC) are fully covered for all lives under all benefits

Health Questionnaire Forms are not required to declare any medical condition to the insurance company.

Congenital Birth Defects (CBD) should be fully covered under basic hospitalization

Interferon/ Sovaldi along with all combination therapy with & PCR and other relevant lab tests for Hepatitis B & C should be fully covered under basic hospitalization limit.

Psychiatric treatments are covered.

Intra-Ocular lens implants of premium quality (up to maximum of Rs. 45,000/-) and Cataract Surgery/Phaco covered.

International treatments are covered on re-imburements and in comparison to AKUH, Karachi rates.

Flexibility of getting treatment facility and any required tests from non-penal hospitals followed by re-imburement.

Re-imburement of claims of employees on panel and non-panel hospitals as per their agreed corporate rates

No deductions or comparison for re-imburement on Pre & Post 30 days related hospitalization claims except non-medical items & medical equipment.

Complimentary 50% enhancement in the available limit of Basic Hospitalization in case of Accidental Hospitalization/Cancer treatment/ Hepatitis B & C.

All hospital services and supplies should be covered during confinement in the hospital.

No authorization is required from the insurance company for employees of JSMU for panel hospitalization.

No authorization is required from the insurance company for the JSMU employees' in non-panel hospital.

Description / Benefits of Health Policy Period from 01-02-2016 to 31-01-2017 may be followed which are given in annexure "B".

Ambulance charges should be covered from hospitalization benefit

Payment will be made subject to availability of funds on annual basis, if delayed due to any reason; no extra interest/mark up will be paid.

Mode of payment for endorsement premium is 100% and billed on quarterly basis.

Number of employees/lives can be increased/ decreased from time to time.

9. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL

Company Profile

List of Panel Hospitals under credit facility in Pakistan with contact information

List of Out Patient Discount centers

List of complete current clients of health Insurance

List of at least 3 current clients for reference check with contact information

Name of Authorized person/Account Manager with full contact information.



SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS), HYDERABAD

@ Eye Hospital Journalist Colony, Hyderabad

Phone: +92-22-9210351-2, Fax: +92-22-2106802

Website : www.siovs.edu.pk , E-mail: info@siovs.edu.pk

Claim forms for In-Patient and Out-Patient

Endorsement forms for addition, deletion, revision or correction

List of Day-Care Procedures/Surgeries under hospitalization benefit.

List of Specialized Investigations under hospitalization benefit.

List of Coverage (Surgeries / Implants / Prosthesis).

List of Exclusions.

Flow chart for claim re-imburement process of non-panel hospitalization.

Flow chart for credit facility of emergency admission process at panel hospitalization.

Flow chart for credit facility of elective admission process at panel hospitalization.

Processing of all settlements / disbursement of payment of claims must be at Karachi Regional head office.

Company's web portal facility to enquire about employees' OPD/ Hospitalization claim processing/update.

10. FINANCIAL PROPOSAL

Premium should be quoted as follows:

Sr. #	Description	Premium (Rs.)
1	In Patient Premium	
2	Maternity Premium	
3	Total Premium	
4	Additional fee i.e. Admin/FIF/FED/Taxes etc	
5	GROSS PREMIUM	

11. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL

1. Certificate of Incorporation with SECP
2. NTN Certificate
3. Registration with Sindh Board of Revenue
4. Pay Order/Call Deposit for 2 % earnest money in favour of Vice Chancellor, Jinnah Sindh Medical University, Karachi
5. Validity for submitted proposal is 90 days
6. Affidavit from the CEO/CFO of the Insurer that the "Firm has never been black listed"
7. List of Board of Directors
8. List of Management Team

RFP COMMUNICATION CONTACTS

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

Name :

Designation : Address :

Tel :

Any oral communication from or with the authorized person(s) will be considered un-official and non-binding on SIOVS. The Insurance Company should rely only on written statements exchanges with the authorized person of SIOVS

12. BID BOND



SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS), HYDERABAD

@ Eye Hospital Journalist Colony, Hyderabad

Phone: +92-22-9210351-2, Fax: +92-22-2106802

Website : www.siovs.edu.pk , E-mail: info@siovs.edu.pk

A bid bond of 2% of the total amount quoted in the name of SIOVS Hyderabad 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

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 :

DIRECTOR

**SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS),
Hyderabad .**

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.

14. EVALUATION OF BIDS

First Technical bids will be opened and JSMU will examine the same as per tender documents made by a committee constituted by the Director , SIOVS. 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. Maximum 3 bidders with highest score will be called for presentation/meeting/negotiation. 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.

Annexure “A”

DETAILS OF WORK:

a) Details of Medical Insurance benefits required are mentioned at Annexure "A" & “B”.

b) Category-wise details of SIOVS Hyderabad Employees and their dependants is as under:

Category of Employees	Employees	Spouse	Children	Parents
A-(BPS/Cont 20-22)				
B-(BPS/Cont 18-19)				
C-(BPS/Cont 16-17)				
D-(BPS/Cont 01-15)				
TOTAL				
Grand Total				

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 as Annexure “C” (with coverage of Hospitalization/dread disease of parents).



SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS), HYDERABAD

@ Eye Hospital Journalist Colony, Hyderabad

Phone: +92-22-9210351-2, Fax: +92-22-2106802

Website : www.siovs.edu.pk , E-mail: info@siovs.edu.pk

Sealing and Marking of bids:

Two separate sealed envelopes each for technical and financial proposal should be submitted in one sealed envelope marked as under

DIRECTOR

SINDH INSTITUTE OF OPHTHALMOLOGY & VISUAL SCIENCES (SIOVS),

@ Eye Hospital, Hyderabad .

Annexure "B" Description /Benefits of Health Policy

Period from 01.04.2017 to 31.03.2018

(Amount in Pak Rupees) Description	A	B	C	D
Hospitalization Limit (Per Employee per Person)	650,000/-	500,000/-	350,000/-	250,000/-
Hospitalization Limit (Parents)	150,000/-	125,000/-	100,000/-	80,000/-
Room Rent	10,000/-	6,000/-	4,000/-	3,000/-
Maternity (Normal)	45,000/-	30,000/-	25,000/-	20,000/-
Maternity (Cesarean)	50,000/-	45,000/-	40,000/-	30,000/-
Circumcision	2,500/-	2,000/-	2,000/-	2,000/-
Out-Patient (Per Employee / Per Family)	24,000/-	22,000/-	19,000/-	16,000/-

Director,
Sindh Institute of Ophthalmology
& Visual Sciences, Hyderabad