

Sukkur IBA University

Tender Proc/222



TENDER DOCUMENTS

GROUP HEALTH & LIFE INSURANCE

Last Date for Tender Submission
Date of Tender Opening
Venue

August 21, 2020 up to 1:00 pm
August 21, 2020 up to 1:30 pm
Sukkur IBA University
Air Port Road Sukkur

Sukkur – IBA – Airport Road Sukkur – 65200, Pakistan Tel: (071)5630272- 5633490 Fax: (071) 5632465

E-mail: hari@iba-suk.edu.pk Website: <http://www.iba-suk.edu.pk>

Pre- Requisite / Eligibility Criteria to participate in this tender

1. Health & life insurance Company with A+ rating.
2. Health & Life Insurance Company must be registered with Income Tax & Sales Tax Department

Documents/Details Required.

- 1.1 Documents should be properly signed and stamped by competent authority.
- 1.2. Detail of Organization
- 1.3. Structure/Organizational Chart.
- 1.4. An affidavit to the effect that the firm has not been black listed by any Government/Semi Government Organization.
- 1.5. The Bidder/Vendor shall provide the following information with respect to its set up in Pakistan.
 - 1.5.1. Number of Vendors offices and addresses, thereof, phone and fax numbers and e-mail address as well as names and designations of responsible persons.
 - 1.5.2. Number of staff in Vendor's office
 - 1.5.3. Profile of staff with relevant experience, resume and number of Customers and sites looked after /supported by each.
- 1.6. Emergency reporting procedure and response time in hours for positive response rectification, escalation procedures with respect to response or turnaround time in hours.
- 1.7. The Bidder shall provide following information with respect to its Company Profile
 - 1.7.1. Registered Name of the Organization.
 - 1.7.2. National Tax Number, Sales Tax Number
 - 1.7.3. Head Office address.
 - 1.7.4. Management structure & Organization Chart
 - 1.7.5. Name, Address with Telephone/Telex and Fax numbers of the contact Person
 - 1.7.6. Financial status of the Vendor's/Bidder's Organization with supporting documents and last two years annual reports.
 - 1.7.7 provide a certificate from your bank certifying your sound financial position and credit limit from the bank.
 - 1.7.8. List of clients and their Acceptance of deliverables, showing separately the services/coverage provided and value thereof

1.8. Sukkur IBA University, reserves the right to reject any or all Bids/Offers without assigning any reason or cancel the process at anytime.

1.9. Sukkur IBA University reserves the right to increase/decrease the quantity of items/scope of the work. Bidder has no right to challenge the decision in Court.

1.10 Documentary evidence of claims made in proposal regarding experience, relationship with principal etc.

2. PROPOSAL SUBMISSION REQUIREMENTS

2.1. Sealed Bid clearly marked as **"ORIGINAL"** should consist of following two separate and independent parts i.e. **1) Technical Proposal 2) Financial Proposal** and should be clearly marked as Technical Proposal/Financial Proposal in bold and affixed to each envelope at a clearly visible location.

2.1.1. TECHNICAL PROPOSAL

2.1.1.1. Technical Proposal must include the complete solution proposed by the Vendor with filled-in specification sheets.

2.1.1.2. After review of the Technical Proposal, promising Vendors will be selected and may be asked to give a presentation of their proposal.

2.1.1.3. Based on the Technical Proposal and the presentations, Vendors will be selected in order of preference and their Technical Solution will be rated on a scale of 100.

2.1.1.4 the criteria considered would be as mentioned in technical evaluation criteria

2.1.1.5 Financial Proposal of only those Vendors will be considered whose Technical Proposal qualify.

2.2. FINANCIAL PROPOSAL

2.2.1. Financial Proposal will include the price quoted

2.2.2. the quoted prices must include all taxes

2.2.3. This is required for educational institution. Sukkur IBA University, therefore, expects significant educational and not for profit organization discounts.

2.2.4. **No Bid shall be entertained without bid security.**

2.2.5. the bid security is required to compensate Sukkur IBA University against the consequences of:

2.2.6. Subsequent unauthorized variations and/or modifications of the terms of bid.

2.2.7. Pre-mature withdrawal of the bid before the completion of the bid evaluation

2.2.8. Failure of the bidder to sign the resultant Contract, in the event of such Contract being awarded to it.

2.2.9 Proposals sent to Sukkur IBA University by fax or email will not be accepted.

2.2.10 An effort by a Bidder to influence Sukkur IBA University, directly or indirectly THROUGH UNFAIR MEANS may result in the rejection of Bidder's Proposal and black listing for any future tender of Sukkur IBA University.

2.2.11. Prices quoted will be firm for the entire period of Contract. All prices to be quoted in **Pak Rupees**, and must clearly state all applicable taxes which must be included in quoted price.

4. SELECTION PROCEDURE

Sukkur IBA University intent in issuing this RFP is to award a contract to the lowest and best responsive Vendor/Bidder who meets required standard of requirement as mentioned in this document.

**TERMS & CONDITIONS GROUOP HEALTH & LIFE INSURANCE FOR
SUKKUR IBA UNIVERSITY**

Sukkur IBA University University is in the service of providing quality education and is desirous to obtain the Group Health & Life Insurance Coverage for employees of Sukkur IBA University for the period **September 16,2020 to September 15,2021 for Health insurance and from December 7, 2020 to December 6, 2021 for life insurance.**

1. The contract will be valid for a period of one year.
2. All payments to be made by the Client to the successful bidder /contact winner under this tender shall be subject to deduction of all prevailing taxes, duties, charges, liquidated damages etc.
3. The Successful bidder shall pay and discharge at all times during the period all assessments, taxes, penalties, fines and charges of every description including tests charges etc. which are now or may at any time hereafter during the period, be assessed, imposed or charged upon the services provider by Sukkur IBA University, any Local, Provincial or Federal Government Agency, Department or Authority.
4. Successful bidder / contract winner shall exercise reasonable care and diligence to prevent any actions or conditions which could result in a conflict with CLIENT's best interests. This obligation shall apply to the activities of the employees and agents of Successful bidder / contract winner in their relations with the employees and their families, of CLIENT's successful bidder / contract winners and third parties arising from this agreement and accomplishing services hereunder. Successful bidder / contract winner's efforts shall include, but not be limited to establishing precautions to prevent its employees or agents from making, receiving, providing or offering substantial gifts, entertainment, payments, loans or other consideration for the purpose of influencing individuals to act contrary to CLIENT best interest.
5. The successful bidder / contract winner shall conduct his business in a professional ethical manner. The successful bidder / contract winner shall be responsible for compliance with all laws, rules and regulations for the time being in force on its own behalf and with regard to his employees.

6. Nothing in this contract shall be deemed to create an agency or an employer/employee relationship between the successful bidder / contract winner (his employees) and the client. The successful bidder / contract winner shall at all times remain solely responsible for all responsibilities and liabilities whatsoever with regard to his employees.
7. Sukkur IBA University or its representative shall have the right to check the conformity to the contract/agreement terms and conditions. Problem reporting procedure and response time in hours for compliance, escalation procedures with respect to response or turnaround time in hours must be mentioned in proposal.
8. An effort by a bidder to influence Sukkur IBA University, directly or indirectly THROUGH UNFAIR MEANS may result in the black listing for any future tender of Sukkur IBA University.
9. The Successful bidder / contact winner will provide the Health Insurance Services for Sukkur IBA University employees.
10. The successful Health Insurance Company shall be bound to provide the agreed benefits and coverage as and when due. The Sukkur IBA University & Successful bidder shall enter into agreement as per procedure.
11. The Contractor shall not sublet the contract to anyone else.
12. **Bid security** (Refundable) in form of Demand draft/ pay order in favor of Sukkur IBA University i.e **2%** of tender amount must be attached with the proposal.
13. The Health insurance proposed package must cover Hospitalization, Maternity and Major Medical cases.
14. Please see Annexure A & B for details about number of employees and group health insurance coverage required.
15. Bids/ Proposals will be evaluated as per evaluation criteria mentioned below.

EVALUATION CRITERIA FOR GROUP HEALTH INSURNACE

(1) Technical Evaluation Criteria - Weight age 70 %

S.No	Criteria	Max Score	Remarks
1	Meeting Requirements / Coverage mentioned in Annexure B	30	
2	Similar level projects undertaken in last three years	5	
3	Experience with Academic Institution	5	
4	Previous/Existing Organization where working Feedback by concerned	5	
5	Clients Served Profile	5	
6	Company Profile	20	
7	Number of reputed hospital of Pakistan on panel	5	
8	24/7 Call Centre/ Helpline to respond, serve/ support emergency cases in shortest possible time	10	
9	Additional coverage / age relaxation offered (in addition to mentioned in Annexure B)	5	
10	Leading hospitals of Sukkur city on panel i.e. 1.Hira Medical Centre Suk 2. Sukkur Blood Bank Hospital, Sukkur 3. Red Crescent Hospital, Sukkur 4. City Scan Hospital, Suk 5. Rangers Hospital Suk	5	
11	Willing to add more proposed hospitals of Pakistan in panel list	5	
	Total	100	

Note: Please attach documentary evidence in support of your claims in technical proposal.

EVALUATION CRITERIA FOR GROUP LIFE INSURNACE

(1) Technical Evaluation Criteria - Weight age 70 %

S.N	Criteria	Max Score	Remarks
1	Meeting Requirements / Coverage mentioned in Annexure B	30	
2	Similar level projects undertaken in last three years	10	
3	Experience with Academic Institution	5	
4	Previous/Existing Organization where working Feedback by concerned	5	
5	Clients Served Profile	10	
6	Company Profile	20	
7	Number of Claims paid in last three years with % of total claims received	10	
8	24/7 Call Centre/ Helpline to respond, serve/ support emergency cases in shortest possible time	10	
	Total	100	

Note: Please attach documentary evidence in support of your claims in technical proposal.

(Signature of Bidder)

Name: _____

Address: _____

Contact No. _____

For any Query / Confusion:

Please Contact at: hari@iba-suk.edu.pk

Tel: 071 111 785 422

Hari Lal Nathani

Manager Procurement

Sukkur IBA University

Annexure “A”

Detail of Employees for Health Insurance

A. Category wise

S.No	Category	Plan	Employee
1	BPS-19 and above	A	97
2	BPS-17 to BPS-18	B	56
3	BPS-16 and below	C	62
Grand Total			215

Note: Above number of employees is tentative, actual number may vary.

Annexure “B”

Group Health Insurance Coverage

Group Health Insurance Coverage		Category-A	Category-B	Category-C
		Rs.1, 500,000	Rs12, 00,000	Rs.900, 000
1. Hospitalization				
	Room & Board Entitlement (Per day)	Rs. 32,000 or equal to Private Room Charges of Aga Khan University Hospital (Main) Karachi, whichever is higher	Rs. 20,000	Rs.16, 000
	All Pre-Hospitalization Charges (30 days prior to hospitalization)	Covered under Total Coverage		
	All Post-Hospitalization Charges (30 days after discharge)			
	All Operation Theatre including surgical operation charges			
	Intensive Care Unit (ICU) Charges			
	All Tests including Diagnostic Tests charges			
	Hospital Casualty Ward, Accident Treatment, Emergency Services, Ambulance Charges,			
	All Miscellaneous Hospital Expenses including medicine & other procedures charges during hospitalization			
	Day Care Surgeries & Procedures (Outpatient Cover)			
	All types of Day Care Surgeries & Procedures including dentistry & Eye Treatment			
	Specialized Investigation: Endoscopy, Angiography, Thallium Scan, MRI & CT-Scan			
2. Major Medical Care				
	Major Medical Care (Hepatitis A, B, C, Kidney failure, Diabetes, High Blood pressure, Heart Diseases, Thalassemia, Cancer, Major burns, COVID-19 & other epidemic diseases)			
	<i>Routine Checkup & regular medicines for above Dread Diseases on the basis of special approval for reimbursement</i>			

Optional Benefit for Employees (Separated fixed premium may be quoted with different categories)				
Maternity Care		Category-A	Category-B	Category-C
1	Normal Delivery Limit (Per married female per year)	Rs. 130,000	Rs. 100,000	Rs. 70,000
2	Complicated Delivery Limit (Per married female per year)	Rs. 160,000	Rs. 130,000	Rs. 100,000

B. TURN AROUND TIME (TAT)

Sr.	Description	Working Days
1	For policy document and health cards at inception	15 Days
2	Routine health cards for additions, deletions & plan revision	07 Days
3	Claim re-imburement	21 Days
4	Detailed Claims Analysis on Quarterly basis	15 Days

C-Term & Condition under Insurance

- (1) Identification cards for covered employee shall be issued after agreement
- (2) Pre-existing conditions (declared or un-declared) are covered up to 100% for all insured..
- (3) Major Medical care shall also include regular treatment on re-imburement terms.
- (4) Maximum age limit for parents shall be 90 Years
- (5) The contribution shall not change due to demographical changes in proposed group
- (6) No additional contribution shall be charged upon the addition of family member during the policy term
- (7) New Panel Hospital shall be included on demand and need.
- (8) Intra-Ocular lens implants of premium quality and Cataract Surgery are covered.
- (9) No authorization/credit letter shall be required from the insurance company for panel hospitalization.
- (10) Payment against bill on quarterly basis shall be made subject to availability of funds, if delayed due to any reason; neither extra interest/mark up shall be paid nor shall service be discontinued.
- (11) Maternity Benefit will be optional and will have different pole for each Group. It will cover following terms/condition :
 - (i) Normal/Caesarean/Multiple Birth/Force/Complicated Maternity cases will be covered.
 - (ii) Pre & Post Natal Expenses including follow-up visits of patients during or after pregnancy shall be covered up to the maternity limit.
 - (iii) Miscarriage of all nature is covered. However abortion shall not be covered.

GROUP LIFE INSURANCE

PLAN/CATEGORY	Description	Number of Lives	Amount of Cover
A	Grade 19 & Above (Regular & eligible contractual employees)	131	Rs 10 Million
B	Grade 16-18 (Regular & eligible contractual employees)	168	Rs. 6 Million
C	Grade 1-15 (Regular & eligible contractual employees)	157	Rs 4 Million

Note: Number of lives is tentative, actual number for coverage may vary.

Benefits Required	Basis of Coverage
Death Due to Any Cause	Amount of Cover as per employee's plan/category cover
Additional Accidental Death	100% additional i.e. 200% of amount of cover as per employee's plan/category cover
Accidental Disability (PTD/PPD)	100% of amount of cover as per employee's plan/category cover
Accidental Disability (TTD)	100% of basis salary up to maximum of employee plan/category based
Natural Disability (PTD-N)	100% of amount of cover as per employee's plan/category cover
Terminal illness Benefit	Free of Cost

TURN AROUND TIME (TAT)

S.N	Description	Working Days
1	For policy document and inception	15 Days
2	Additions, Deletions & Plan Revision	7 Working Days
3	Claim Re-imburement	60 Days
4	Detailed Claims Analysis on Quarterly basis	15 Days

Terms & Conditions for Life Insurance

1. Premium mode Annual/Biannual/Quarterly/Monthly as deemed fit
2. Occupational and Non-Occupational will be covered
3. All other terms and conditions shall be determined once company is shortlisted on the basis of financial and technical grounds.

**Sukkur IBA University**

Airport Road, Sukkur, Sindh

TENDER NOTICE**(Health and Life Insurance)****Tender # PROC/222**

Sealed tenders on SPPRA Single Stage, Two Envelope procedure are invited from reputed Health and Life Insurance Companies with A+rating and having registration with the Sales Tax (SRB) and Income Tax Departments for the following Insurance Services for the Regular Employees of Sukkur IBA University:

1. Group Health Insurance

(Hospitalization, Maternity, Major Medical)

2. Group Life Insurance (From Dec 2020 to Dec 2021)

Details of required insurance coverage and number of employees are mentioned in the tender documents, which can be obtained on provision of demand draft/pay order for **Rs. 1000/=** (Non-refundable) in favor of Sukkur IBA University, from the office of the **Manager Procurement Sukkur IBA University** on any working day from **30th July 2020 to 20th August 2020**. The Last date for the submission of bids is **21st August, 2020 up to 1300 Hours**. The technical bids will be opened on the same day at **1330 Hours** in the presence of bidders or their authorized representatives (who may choose to be present). The Financial proposals of only technically eligible firms will be accepted/Opened. Bid security i.e. **2%** of the tender amount (Refundable) in the shape of bank draft/pay order in the name of Sukkur IBA University must be attached with the bid documents. The Procuring Agency may reject any bid subject to relevant provisions of SPP Rules 2010 and may cancel the bidding process at any time prior to acceptance of bid or proposal as per Rule-25(1) of said rules and as per PPRA rules.

Please send your queries: hari@iba-suk.edu.pk**REGISTRAR****SUKKUR IBA UNIVERSITY**Airport Road, Sukkur. **Ph: 071-5644141-5644014****UAN: 071-111-785-422 Fax: 071-5804419****E-mail: info@iba-suk.edu.pk**

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