

Dow University of Health Sciences Karachi



BIDDING DOCUMENTS

Single Stage – Two Envelope Procedure
As per Rule 46 (2) of SPPRA, 2010 (Amended up to date)

IFB / NIT No: DUHS/P&D/2023/11541, Dated: 09 SEP, 2023

HEALTH INSURANCE SERVICES
(REF NO: DUHS/W&S-NIT/129)

OFFICE OF THE DIRECTOR PLANNING & DEVELOPMENT
DOW UNIVERSITY OF HEALTH SCIENCES,
BABA-E-URDU ROAD, BESIDES CIVIL HOSPITAL,
KARACHI

INVITATION FOR BIDS (IFB)

No. DUHS/P&D/2023/11541 (REF NO: DUHS/W&S-NIT/129)



OFFICE OF THE DIRECTOR PLANNING & DEVELOPMENT DOW UNIVERSITY OF HEALTH SCIENCES

Baba-e-Urdu Road, Karachi-74200 Pakistan.

Tel: 9215754-57 Ext:5811 Website: www.duhs.edu.pk

No. DUHS/P&D/2023/11541

Dated: September 9, 2023

TENDER NOTICE

Dow University of Health Sciences (DUHS), Karachi is a Public Sector University invites the sealed bids for following Services from well-reputed Companies / Bidders available on List of Active Tax Payers of FBR websites (for Income Tax) & SRB (For Sales Tax).

S. No:	NAME OF WORK	METHOD OF PROCUREMENT
1.	HEALTH INSURANCE SERVICES (REF NO: DUHS/W&S-NIT/129)	Single Stage – Two Envelope Procedure as per rule 46 sub rule-2 of SPP Rules 2010 (Amended upto date)
2.	PROCUREMENT OF SERVICES FOR CONVOCATION 2023 VENUe SETUP, FURNITURE / FIXTURE, FOOD, REFRESHMENT, PHOTOGRAPHY, VIDEOGRAPHY, PRINTING MATERIAL, APPAREL / GOWNS ETC.) (REF NO: DUHS/W&S-NIT/130)	Single Stage – Two Envelope Procedure as per rule 46 sub rule-2 of SPP Rules 2010 (Amended upto date)
Tender Fee		Rs. 2,000/- (Rupees Two Thousand Only) Non-Refundable in shape of Pay Order / Demand Draft in favor of Dow University of Health Sciences, Karachi.
Security		Bid Security and Performance Security as mentioned in the bidding document.
Purchasing Date & Time		From the date of publishing to 30-09-2023 (10 a.m to 02 p.m)
Bids Delivery & Opening Date & Time		02-10-2023 at 11:00 a.m & 11:30 a.m.

Detailed Specification are mentioned in the prescribed tender documents alongwith terms and conditions. Bidding documents can be download from SPPRA website or Dow University of Health Sciences, website. Conditional Bids, Telegraphic Bids, Bids not accompanied by Bid Security of required amount and form, bids received after specific date and time and bids of Black Listed firms will be rejected.

In case of any unforeseen situation or government holiday resulting in closure of office on the date of opening, bids shall be submitted / opened on next working day at the given time. The Dow University of Health Sciences, Karachi (DUHS) reserves the right to reject any or all the bids subject to the relevant provisions of SPP Rules 2010 (Amended upto date).

ADDRESS FOR PURCHASING OF BIDDING DOCUMENTS, SUBMISSION AND OPENING OF BIDS:

Office of the Director Planning & Development, Dow University of Health Sciences (DMC Campus), 5th Floor Administration Block, Baba-e-Urdu Road near Civil Hospital Karachi.

DIRECTOR

**Planning & Development
Dow University of Health Sciences, Karachi**

BIDDING DOCUMENT **FOR HEALTH INSURANCE SERVICES**

1. Introduction: -

1.1. Dow University of Health Sciences Karachi ("DUHS") is a Public Sector University founded in December 2003. DUHS has been developing tradition of excellence in education, research and community service. DUHS offering MBBS and BDS undergraduate education, with a strong emphasis in the medical, biomedical sciences, public health, allied health sciences and business management programs. The University has one main campus, and another sub-campus located in the urban metropolitan city of Karachi, Sindh. The University has a school of Postgraduate studies, which offers postgraduate and doctoral programs in almost all academic disciplines relating to the biomedical and health sciences, including clinical diplomas in 13 specialties, Masters/MS /MPhil and Ph.D. programs in 32 different specialties, such as Master of Advanced Physiotherapy, Masters in Nursing, Master of Business Administration, with 18 specialties of the biomedical and basic sciences offered at the MPhil level, including MPhil in Biotechnology, Genetics, Microbiology, Pharmacology and Ph.D. programs in the health and allied sciences. Furthermore, the flagship MBBS program is offered through Dow International Medical College, catering to international students or overseas sponsored students. The CPSP has also accredited the institution for FCPS training in 29 different specialties. The University has 17 Schools/Colleges and Institutes, including 9 clinical entities, and 25 other nonacademic, administrative departments.

2. Scope of Work: -

- 2.1 Provision of comprehensive medical coverage to the employees and their dependents according to their Category for a period of **12 MONTHS (1 YEAR)**. The insurance coverage shall include:
- 2.2 In-Patient Treatment (Hospitalization);
- 2.3 Day Care Treatment;
- 2.4 Maternity Care;
- 2.5 Reimbursement of Out-Patient Treatment;
- 2.6 Other Medical Services / Allied facilities.
- 2.7. Emergency Treatment, Pain Management, conservative Management; and
- 2.8 DUHS Employees and their dependents will be covered under the following policies:

i DUHS HEALTH INSURANCE POLICY

- For Hospitalization of Employees and their dependent spouses, children & Parents.
- Out Patient reimbursement for Employee and their dependent Spouses, Children and Parents. **(Initial OPD pool of Rs. 50 million, no Administrative Charges will be paid).**

Details of the employees according to their categories covered under the Premium Policy are given below:

Relation	A	B	C	Grand Total
Self	564	1498	1711	3773
Father	318	1008	1003	2329
Mother	419	1254	1313	2986
Spouse	459	1116	1275	2850
Son	530	1069	1362	2961
Daughter	502	936	1279	2717
Grand Total	2792	6881	7943	17616

- ii. **In case of increase / decrease of any employee / dependent, the DUHS shall inform in writing and the Insurance coverage shall accordingly be commenced / ceased, as the case may be, on the same rates and terms and condition of the Contract Agreement.**
- 2.9 In case of birth of new born baby of the employee / dependent, the new born baby shall Immediately cover under the Insurance Coverage.

2.10 The Insurance coverage shall provide/covered the following services according to category: -

2.11 The benefits plan of DUHS for Premium Policy per person per annum is as under:-

Sr. #	Benefits / Coverage	Categories and Annual Entitlements in Rs.		
		A (B-19-22)	B (B-16-18)	C (B-1-15)
1.	Hospitalization + Major Medical Limits (Employees & Spouses)	1,000,000	700,000	400,000
2.	Hospitalization + Major Medical Limits (Children) (Each)	750,000	350,000	200,000
3.	Hospitalization + Major Medical Limits (Parents) (Each)	1,000,000	500,000	300,000
4.	Daily Room & Board Limits	40,000	25000	15,000
5.	Normal Delivery & Miscarriage	150,000	100,000	75,000
6.	Caesarean Section & Multiple Births	300,000	200,000	150,000
7.	OPD (Family) (Initial pool of Rs. 50 million, (No Administrative Charges will be paid).	80,000	50,000	30,000

2.12 Eligible Medical Expenses (including but not limited) to be covered from **ANNUAL HOSPITALIZATION LIMITS** shall include Hospitalization & Day Care Treatment as Follows: -

HOSPITALIZATION	DAY CARE
<ul style="list-style-type: none"> • Daily Room & Board Charges • In-Hospital Consultation Charges • Surgical Fee • Diagnostic Investigations • OT Charges • Blood & Oxygen Supplies • ICU/CCU/SCU/HDU Charges • Organ Transplant • Local Ambulance Charges • Burns • Stroke/CVA • Pre & Post Hospitalization including OPD, Medicines, Consultation & Diagnostic Tests before & after (30 	<ul style="list-style-type: none"> • Lithotripsy + other laser procedures • Endoscopy • Excision Biopsy + Histopathology • Gastroscopy • Partial Mastectomy • Tonsillectomy / Adenoidectomy / Procedures • Veins / Varicose • Non-Malignant Tumors/Abscess • Cholecystectomy • Herniorrhaphy • Appendectomy • Cataract Surgery + other ophthalmic procedures

HOSPITALIZATION	DAY CARE
<ul style="list-style-type: none"> • Angioplasty / By-Pass Surgery • Thyroid Dichotomy • Miscellaneous Hospital Services and Supplies • Emergency Room Treatment leading to Hospitalization. • Other Operative Procedures. 	<ul style="list-style-type: none"> • Angiography • MRI • CT Scan • Thallium Scan • Kidney Dialysis • Treatment of Cancer (including Chemotherapy with pre & post cover) up to full Hospitalization Limits. • Other day care procedures.
HOSPITALIZATION	DAY CARE
<ul style="list-style-type: none"> • Congenital Birth Defects will be fully covered. • Psychiatric Treatments • Maternity related • complications. • Enhancement of Hospitalization Limit in case of Accidental Injuries. (50% of available limit). <p>Declared / Undeclared Pre-Existing Conditions will be fully covered.</p>	<ul style="list-style-type: none"> • Treatment of Hepatitis A B & C such as Inj. Interferon Therapy / Tab. Sovaldi or Equivalent along with all combination Therapy, consultation & Lab Tests such as PCR / LFT upto Hospitalization Limits. • Treatment of all injuries / fractures & Lacerated wounds. • Accidental Dental Treatment. Other • Operative Procedures. • Blood Screening tests Blood / blood products / blood components transfusion / Plasmapheresis / Hb- • Electrophoresis • Minor Urological procedures etc • Hemodialysis inclusive of medicines and investigation • Laparoscopic procedures / ERCP/MRCP • Lumpectomy / Incision and drainage Procedures.

2.13 Medical Expenses relating to **PAIN MANAGEMENT / EMERGENCY ROOM TREATMENT NOT LEADING TO HOSPITALIZATION** to be covered (but not limited to) from **ANNUAL HOSPITALIZATION LIMITS**: -

TREATMENT	REIMBURSEMENT LIMIT
<ul style="list-style-type: none"> ER management of Renal or Biliary Colic requiring injectable analgesics 	Upto Rs. 10,000/-
<ul style="list-style-type: none"> IV treatment in ER for dehydration cases due to gastroenteritis 	Upto Rs. 10,000/-
<ul style="list-style-type: none"> ER Management of High-Grade Fever requiring IV antibiotics & antipyretics 	Upto Rs. 10,000/-
<ul style="list-style-type: none"> ER Management of Chest Pain 	Upto Rs. 10,000/-
<ul style="list-style-type: none"> Severe Skin eruptions due to lacerations requiring stitching or 	Upto Rs 10,000/-
<ul style="list-style-type: none"> ER Management of Acute Bronchial Asthma 	Upto Rs. 10,000/-
<ul style="list-style-type: none"> ER Management of Epileptic Fits 	Upto Rs. 15,000/-
TREATMENT	REIMBURSEMENT LIMIT
<ul style="list-style-type: none"> POPs for fractures in ER 	Upto Rs. 15,000/-
<ul style="list-style-type: none"> ER management of Hyperglycemia and Hypertension 	Upto Rs. 15,000/-
<ul style="list-style-type: none"> ER treatment / gastric lavage of accidental cases of over-dosage / poisoning especially among children 	Upto Rs. 15,000/-
<ul style="list-style-type: none"> ER observation for Head Injury cases 	Upto Rs. 20,000/-
<ul style="list-style-type: none"> ER management of upper GI bleeds 	Upto Rs. 20,000/-

2.14 Eligible Medical Expenses to be covered from Annual **MATERNITY CARE LIMITS** (including but not limited) shall include Hospitalization & Day Care Treatment as Follows: -

MATERNITY CARE
<ul style="list-style-type: none"> Normal/Caesarean/Multiple Births/Force Delivery. Pre & Post Natal Expenses, Obstetricians Fee for Delivery & Consultation during Hospitalization. Coverage of Congenital Birth Defects. New Born Babies are to be covered from very 1st day of Birth New Born Babies Nursery Care Charges including incubator facility. Miscarriage resulting into D&C or D&E. Midwife Charges if delivery takes place at home. Operation Theatre / Physician's / Surgeon's Charges Prescribed Medical Supplies & Services during Hospitalization. Anesthesia Charges. Circumcision Charges of Newborn Baby Boys. Declared / Undeclared Pre-Existing Conditions will be fully covered.

2.15 Eligible Medical Expenses to be covered from Annual **OUT-PATIENT REIMBURSEMENT LIMITS** shall include (but not limited to) for Out Patient Treatment as Follows: (For Premium & Dow ASO Pool Policies).

OUT-PATIENT REIMBURSEMENT	
<ul style="list-style-type: none"> Physician's or Consultant's Fee Prescribed Medicines Prescribed Diagnostics Tests Psychiatric Treatment <ul style="list-style-type: none"> Declared /Undeclared Pre-Existing Conditions will be fully covered. Vaccinations. Pathology, Radiology and Diagnostic Tests, X-rays & Ultrasounds. Follow-up visits of patients during or after pregnancy. 	<ul style="list-style-type: none"> Dental Treatment including Extractions Teeth, Treatment. Accident-Related Dental Treatment. Wellness Mammogram, PAP Smear, Cancer Screening or Colon Cancer Costs for Treatment by Therapists and Complementary Medicine Practitioners. Homeopathic / Hakim Treatment.

- 2.16 Employees of DUHS either Male or Female covered with no age restrictions.
- 2.17 Dependent Spouse(s) covered. Maternity upto 50 years of age.
- 2.18 Dependent Son(s) covered upto 25 years of age.
- 2.19 Dependent Daughter(s) covered till marriage.
- 2.20 Parents covered with no age restrictions.

3 **Obtaining of Bidding Document:** -

- Bidding Document containing detailed terms & conditions can be obtained from Dow University of Health Sciences (DMC Campus), 5TH Floor administration building, Office the Planning & Development Department, Baba-e- Urdu Road near Civil Hospital DUHS, Karachi against non-refundable payment of Rs. 2000/- w.e.f. date of publication of this IFB/NIT in the print media, **till 30 Sep 2023**. No tender document shall be sold on the date of opening of bid.
- 3.1 Bidding Document can also be downloaded from the Official website of DUHS i.e. <https://www.duhs.edu.pk/> or Sindh Public Procurement Authority i.e. <http://ppms.pprasindh.gov.pk>, in this situation, the bidder is required to enclose bidding documents cost of Rs. 2,000/- non-refundable as a pay order in favor of Dow University of Health Sciences Karachi.

4 **Bidding Procedure:** -

- 4.1 Bids are invited as per Single Stage – Two Envelope Procedure in accordance with rule sub rule 2 of rule 46 of the Sindh Public Procurement Rules, 2010 (Amended up to date).

5 **Instructions to the Bidders:** -

- 5.1 Bidder must read all the contents of IFB/NIT as well as Bidding Document and understand all the requirements.
- 5.2 Bidder must ensure that the Bid Form is filled in all respect, without any confusion.
- 5.3 The Bid Form(s) shall be inserted in the Financial Proposal. However, a copy of the same shall be inserted in the Technical Proposal after hiding the amount.
- 5.4 Bid Security shall be inserted in the Financial Proposal. However, a copy of the same shall be inserted in the Technical Proposal after hiding the amount.
- 5.5 There should not be any over-writing, double writing, crossed, additional conditions.
- 5.6 Rates are to be quoted clearly in digits as well as in words.
- 5.7 Each document/paper submitted by the bidder shall be signed/stamped by the bidder on the face of document.
- 5.8 Bids shall be submitted in accordance with Single stage – Two Envelope Procedure.
- 5.9 Bidder shall prepare two separate envelopes for Technical as well as Financial Proposal.
- 5.10 Bidder shall examine the Bid Evaluation Criteria and insert appropriate document in the Technical / Financial Proposal accordingly.
- 5.11 Bidder(s) must write the “**TECHNICAL PROPOSAL**” and “**FINANCIAL PROPOSAL**” on the face of relevant sealed envelopes containing relevant bid/offer in it. Only the soft copy of technical proposal should also be provided in the form of USB showing the name of the insurance company
- 5.12 Conditional Bids, Telegraphic Bids, Bids not accompanied by Bid Security of required amount and form, bids received after specific date and time and bids of Black Listed firms shall be treated as rejected / nonresponsive.

6 **List of documents to be enclosed:** - (Mandatory Requirements)

- 6.1 Bidder(s) must ensure that the following documents are enclosed with the **Technical Proposal**.
- 6.2 Complete Bidding Document, duly signed and stamped on each/every page as acceptance of all terms & Conditions; One (1) original and One (1) copy. The original and all copies of the Technical proposal shall be typed or written in indelible ink (in the case of copies, Photostats are

also acceptable) and shall be signed by a person or persons duly authorized to sign on behalf of the bidder. Original & copies of the document should be separately clearly marking each "ORIGINAL BID" and "COPY OF BID," as appropriate. In the event of any discrepancy between them, the original shall govern. A soft copy of the technical proposal on USB also needs to be submitted

- 6.3 Original Bidding Document purchase receipt or Pay Order of Rs. 2,000/- in favor of Dow University of Health Sciences Karachi, as the case may be;
- 6.4 Copy of Pay Order in respect of Bid Security after hiding the amount should be attached with technical proposal
- 6.5 Attested copy of NTN / Income Tax Registration Certificate, Sales Tax Registration Certificate / Online Verification of Active Tax Payer for Sales Tax;
- 6.5 Attested copy of CNIC of signatory of the Bid Form;
- 6.6 Complete profile and history of the Bidder/Participant including complete address and complete details of Directors including their CNIC Numbers;
- 6.7 List of panel Hospitals all over the Pakistan.
- 6.7 List of present **CORPORATE CLIENTS** of Group Health Insurance with name and contact persons, cell/telephone numbers, addresses and number of employees of that each client. Provide the document evidence in the form of satisfactory certificate & work order
- 6.8 Audited Financial Statement of the bidder for last three years;
- 6.9 Equity / Net Worth of the bidder as of the closing of last fiscal year should not be less than Rs. 0.5 billion and the same shall be reflected in the Audited Accounts of the last three years
- 6.10 Copy of documents in respect of PACRA / JCR-VIS Rating.
- 6.11 Affidavit on stamp paper duly notarized to the effect that the Insurance Company is neither blacklisted nor suspended by any National / International, including Provincial and Federal Government.
- 6.12 Affidavit on stamp paper duly notarized to the effect that any director of the Insurance Company is not awarded any punishment from any Court of Law.
- 6.13 Affidavits duly notarized to the effect that the bidder has submitted the correct and complete information along with the bid/offer. If any document/information is found forged/engineered /fake/bogus at any stage, the bidder may be declared as Blacklisted in accordance with law and the performance guarantee and payment, if any may be forfeited.
- 6.14 Details of Full-Time Doctors for Case Management in Medical & Claims Dept.
- 6.15 Details of Medial Call Center (24 / 7 Help Line).
- 6.16 Valid documentary evidence in support of evaluation and qualification criteria.
- 6.17 Bidder(s) must ensure that the following documents are enclosed with the **Financial Proposal**.
- 6.18 Bid Security of required amount and form.
- 6.19 Bid form(s) duly filled in all respect clearly quote the price.
- 6.20 Once again note that bidder must ensure that the Bid Form is filled in all respect, without any confusion, there should not be any over-writing, and double writing, crossed, additional conditions and Rates are quoted clearly in digits as well as in words.
- 6.21 **Bidder(s) must understand that all payments /transaction shall be made in Pakistani Rupees only.**
- 6.22 Bidder(s) must work carefully and gross rates to be quoted, including all applicable taxes and also incorporate the impact of Sales Tax. DUHS shall made payments after deduction of all applicable taxes including Income Tax & SST / GST and other taxes, if any.
- 6.23 Existing and any past service providers are only eligible for bidding upon providing Satisfactory Performance Certificates of recent or past contracts for respective periods of services from the Office of the Registrar duly signed and stamped. No other certificates will be accepted for eligibility & participation in the tender process.
- 6.24 Insurance Firm must have secured minimum 75% qualification marks in Technical Evaluation as described in Clause # **12.4**.
- 6.25 Joint Venture / Consortium shall not be eligible to participate in the bidding process.

- 7 **Eligibility Criteria:** The bidder who meets the following **eligibility criteria / mandatory requirements** would be declared responsive for further evaluation as per the Evaluation Criteria specified in this bidding document. Verifiable documentary proof for all following requirements is a mandatory requirement, noncompliance will lead to disqualification.
- 7.1 Bidder shall complete all the terms & conditions of this Bidding Document & compliance of clause no 6 of the budding document
- 7.2 Bidder able to enclose the documents as per clause 6 of this bidding document.
- 7.3 Companies must be available on the List of Active Tax Payers“ of FBR (for Income Tax) and SRB (For Sales Tax) websites.
- 7.4 Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan (SECP)
- 7.5 Bidder must have at least one of Full-Time Doctor for Case Management in the Medical & Claims Dept.
- 7.6 Bidder has Credit Rating minimum “AA” of PACRA/JCR-VIS as on the date of submission of bid.

8 **Validity of Bids: -**

- 8.1 Bids shall remain valid for ninety (90) days w.e.f. date of opening of Technical Proposals. The bids without or less than Ninety (90) days of validity will be rejected.

9 **Language of Bids: -**

- 9.1 The bid prepared by the bidder, as well as all correspondence and documents relating to the bid exchanged by the bidder and the Procuring Agency shall be in English. Supporting documents and printed literature furnished by the bidder may be in another language provided these are accompanied by an accurate translation of the relevant passages in English, in which case for purposes of interpretation of the Bid, the translated version shall prevail.

10 **Submission of Bids/Offers: -**

Sealed bids/offers for both the proposals i.e. Technical Proposal and Financial Proposal to be dropped in the tender box placed at the office of the Director Planning & Development Department at Admin Block, DMC Campus Baba-e-Urdu Road, near Civil Hospital Karachi. Karachi upto **11:00 a.m. on 02 Oct 2023.**

However, under any circumstances, whatsoever, the sealed bids/offers shall be reached before the deadline for submission of the bid. Any bid submitted/received late due to any reason whatsoever, shall not be considered at any stage and shall be returned unopened. Any claim against the bids received late shall not be considered at any stage.

- 10.1 Bidders are advised in their own interest to take all precautionary measures for delivery of sealed bids before the deadline for submission of bid.

11 **Opening of Bids: -**

- 11.1 The Technical Proposals shall be opened within one hour of deadline for submission of offer/bid in presence of the authorized representative(s) of the bidder(s), if they wish to present at the time of opening of bids.
- 11.2 In case of the date of opening of tender declared as Public Holiday by the Government of Sindh or Federal Government or non-working day due to any reason, the next official working day shall be deemed to be the date for submission and opening of tenders/bids/offers, accordingly. The time and venue shall remain same.
- 11.3 The envelope marked Financial Proposal shall be retained unopened in the custody of DUHS.

- 114 After the evaluation and approval of the technical proposal, the Financial Proposals shall be opened of the technically accepted / qualified bids having the minimum qualifying points / marks of 75% or more, at a time, date and venue announced and communicated to the bidders in advance.
- 115 The opening of Financial Proposal may be extended by the DUHS, however, same shall be informed through Posting of Notice on the Notice Board at outside main gate of DUHS, but the bids shall be opened within the bid validity period.

12 **Evaluation of Bids: -**

- 12.1 Bids/Offers including Technical Proposal/Financial Proposals of only eligible bidders to be evaluated by the Committee constituted by the DUHS for **the** purpose.
- 12.2 The Committee may seek the clarification from the bidder in writing or oral as the case may be, in case of committee deemed fit, however any clarification shall not be changing the sanctity of original bid;
- 12.3 The Bids/Offers shall be evaluated conformity the requirements of terms & conditions of the bidding document based on the record / documentary evidence submitted by the bidder.

12.4 Technical Proposal Evaluation:

- 12.4.1 THE BIDS SHALL BE EVALUATED ON MOST ADVANTAGEOUS BID BASIS.
The bidder which attains the highest combined weighted technical and financial score according to the following criteria shall be selected.
- 12.4.1 The Bids shall be evaluated on complete Lot / Group / Package basis reflected in the Bid Form / Price Schedule. Bids for partial / limited item(s) shall not be considered and rejected.
- 12.4.2 The following merit point system for weighing evaluation factors / criteria will be applied for technical proposals.
- 12.4.3 Bidders achieving **minimum 75% overall points / marks** will be considered only for further process Documentary evidence must be attached in support of your claim.
- 12.4.4 Only those Financial Proposals will be announced / considered which were technically qualified by the Committee

TECHNICAL PROPOSAL EVALUATION CRITERIA

S#	Evaluation Parameters/Sub-parameters	Maximum Points
1.	Number of Years in the Business of providing Health Insurance Services. (Credible documentary evidence must be provided)	Max. 15
1.1	20 years or above	15
1.2	15 to 20 years	10
1.3	Less than 15 years	05
2.	Paid up Capital	Max. 10
2.1	PKR 2000 Million and above	10
2.2	PKR 1000 Million and above	05
2.3	Less than PKR 1000 Million	03
3.	Total Number of Panel Hospitals under credit facility in Pakistan. Credible documentary evidence must be	Max. 15
3.1	200 and above	15
3.2	100 and above	10
3.3	Less than 100	05
4.	Number of Full-Time Doctors for Case Management in Medical & Department (Provide details duly signed by authorized person)	Max. 20
4.1	20 or above	20
4.2	15 or above	10
4.3	Less than 15	06
5.	PACRAMCR-VIS Rating — MANDATORY REQUIREMENT	Max. 15
5.1	AAA or above Rating	15
5.2	AA+ Rating	10
5.3	AA Rating	05
6.	Annual Gross Premium (as at 31st Dec, 2022)	Max. 15
6.1	Above 20 billion	15
6.2	Above 15 billion	10
6.3	Below 15 billion	05
7.	Existing Health Insurance Portfolio of Insurance Company (as at 31st Dec, 2022)	Max. 10
7.1	Above 2.5 billion	10
7.2	Above 2.25 billion	05
7.3	Below 2.25 billion	03
TOTAL POINTS		100

12.5 Financial Proposal Evaluation:

- 12.5.1 Procuring Agency shall not be responsible for any erroneous calculation of taxes and all differences arising out shall be fully borne by the Successful Bidder. However, any subsequent changes in rates or structure of applicable taxes by the Government at any time during execution / evaluation period shall be passed **to the** Procuring Agency.
- 12.5.2 Technically qualified/successful bidder(s)/Tenderer(s) shall be eligible for Financial Proposal(s). The Financial bids shall be opened in the presence of the Bidders at the scheduled date, time and venue communicated in advance.
- 12.5.3 Financial Bids / Proposals of Technically disqualified / rejected bidders will not be opened and sealed envelope shall be returned to the bidder.
- 12.5.4 Bids not accompanied by the Bid Security of required **amount** and form shall be rejected.
- 12.5.5 Procuring Agency **shall not** be responsible for any erroneous calculation of taxes and all differences arising out shall be fully borne by the Successful Bidder. **However**, any subsequent changes in rates or structure of applicable taxes by the Government at any **time during execution /** evaluation period shall be passed to the Procuring Agency.
- 12.5.6 Marks obtained in the detailed technical evaluation will be carried forward and prorated. Tender will be awarded to the Responding Organization with maximum accumulative points (Technical Score + Financial Score).
- 12.5.7 The **formula** for technical scoring is "Technical Marks / Score = Total Technical Marks of the respective bidder x 0.75".
- 12.5.8 The **formula** for financial scoring is that the lowest bidder gets 25% Marks and the other bidders score 25 multiplied **by** the ratio of the lowest **bid** divided by the quoted price.

EXAMPLE:

TECHNICAL EVALUATION

The formula to calculate the technical points / marks / score of the bidder is given below: Technical Marks / Score = Total Technical Marks of respective bidder x 0.75

- **Solved Example of Financial Scoring:**
Technical scoring out of 100 = 85
Carried Forward & Prorated Technical scoring = 85 x 0.75

FINANCIAL EVALUATION

The formula to calculate the Marks for the price by the bidders other than lowest bidder is given below:

- **Financial Evaluation Score of individual quoted Product:**
[Lowest quoted price of the item ÷ Next higher proposed price of the competing item] x Total Allocable financial score
- **Solved Example of Financial Scoring:**
If the lowest quoted price of an item is Rs. 25 million the same lowest will obtain score as below:
= $[25 \div 25] \times 25 = 25$
= 25 marks being the lowest bidder for the quoted item

If the next higher quoted price of the same item is Rs. 30 million the marks obtained will be:
= $[25 \div 30] \times 25 = 20.83$

If the next higher quoted price of the same items is Rs. 37 million the marks obtained will be:
= $[25 \div 37] \times 25 = 16.89$ Marks and so on.

13. Announcement of Bid Evaluation Report

- 13.1. Bids/Offers including Technical Proposal/Financial Proposals to be evaluated by the Committee Constituted by the DUHS for the purpose.
- 13.2 The Bid Evaluation Report shall be announced and shall be hoisted on websites of the Authority and Procuring Agency and intimated to all the bidders at least three (3) working days prior to the award of Contract.

14. Award of Contract: -

- 14.1 The bidder who attains the highest combined weighted technical and financial score shall be considered for acceptance of the offer provided that it fulfills the laid down terms and conditions of the tender
- 14.2 DUHS reserve rights to cancel any/all bids, subject to the relevant provisions of SPP Rules 2010 (Amended up to Date).

15. Signing of Contract: -

- 15.1 In case of award, DUHS may send to the successful bidder a formal agreement format incorporating all the terms and conditions herein.
- 15.2 Within seven (7) days of the receipt of such formal agreement, the bidder/ service provider shall sign the same and return it to the procuring agency

16. Period of Contract: -

Initially **contract shall be signed for a period of one year (12 months)**, however, contract can be extended with mutual agreement for a period of further six months or till the finalization of new tender The Insurance Company shall bound to provide their services for extended contract period without any increase in rate.

Note: The filled bidding documents will be part of agreement.

17. Bid Security / Performance Guarantee: -

- 17.1 The Bidder shall enclose the Bid Security not less than 2% of the total contract value of the one year (12 months) in the shape of Deposit at Call or Pay Order or Demand Draft or a Bank Guarantee in favor of Dow University of Health Sciences, Karachi issued by a scheduled bank in Pakistan valid for a period of 90 days beyond the bid validity period. The Bid Security shall be attached with the Financial Proposal. Photocopy of the Bid Security shall be attached with the Technical Proposal after hiding the amount.
- 17.2 The Bid Security of unsuccessful bidder shall be returned after award of contract or within one week of expiry of bid.
- 17.3 The Successful bidder shall submit the Performance Security / Guarantee not less than 5% of the total contract value of the one year (12 months) in the shape of Deposit at Call or Pay Order or Demand Draft or a Bank Guarantee in favor of Dow University of Health Sciences, Karachi issued by a scheduled bank in Pakistan valid for a period of ninety (90) days beyond the date of completion / expiry of the contract.
- 17.4 The Bid Security of successful bidder shall be returned after receipt of Performance Security / Guarantee. However, the successful bidder can adjust the Bid Security towards Performance Guarantee, in this situation, the successful bidder shall submit the balance amount on account of Performance Guarantee.
- 17.5 The successful bidder shall be adjusted towards Performance Security / Guarantee.
- 17.6 The Performance Security / Guarantee of the Insurance Company shall be forfeited, in case of Insurance Company fails to provide the satisfactory services. The Performance Security / Guarantee of the Insurance Company shall be returned after expiry of contract and settlement of all claims by the Insurance Company.

18. Commencement of Insurance Coverage: -

- 18.1 Insurance coverage shall commence from contract date.
- 18.2 DUHS shall provide the complete details of employees at least one month prior to commencement of Insurance Coverage.
- 18.3 The Insurance Company shall arrange preparation of necessary documents and Health Card to the insured person well before commencement of insurance coverage.
- 18.4 The Insurance Company shall ensure the delivery of Health Card and complete details about the Panel Hospitals, available facilities at those hospitals, telephone numbers, claim filing process and other relevant information to the insured person well before commencement of Insurance coverage.

19. Processing of Claim: -

- 19.1 The Insurance Company shall process the claim within a working day of receipt of claim.
- 19.2 The Insurance Company cannot demand any unrealistic document for processing of claim.
- 19.3 The Insurance Company shall ensure the payment of claim within 15 working days, subject to fulfillment of

minimum required formalities. If insurance company does not pay any valid claim within 15 working days for whatsoever reason including any reason because of terms of this Bidding document, DUHS has power to charge penalty up to 1% of quarterly premium amount for each default / delay in claim payments and will deduct such penalties from premium bill amount at that time of making payments to insurance company. Provided further that if insurance company incur consequent five delays / defaults in claim payments DUHS has right to cancel agreement along with imposition of penalty amounting maximum to 1 quarter premium payment.

20 General Conditions: -

- 20.1 A prospective company requiring any clarification(s) may notify to DUHS or an Officer authorized on its behalf in writing. The DUHS or concerned Officer authorized on its behalf will respond to any request for clarification, which is received well before 05 working days or more to the deadline set for the submission of bids. Copies of DUHS response will be forwarded to prospective companies (if not already clarified in the tender document or deemed necessary for the company).
- 20.2 Bidder shall comply with all Pakistani Laws, permits, codes and regulation applicable to the bidder's performance of services. Bids against the Government Rules and Policy, Conditional Bids, Telegraphic Bids, Bids not accompanied by Bid Security of required amount and form, bids received after specific date and time and bids of Black Listed firms will not be considered and will be rejected.
- 20.3 The DUHS reserves the right to increase / delete the number of lives to be covered on the same rates and terms and condition of the Contract Agreement.
- 20.4 All the Health Insurance Cards in case of new Employees or Addition / Deletion / Plan Revision Correction cases shall be provided by the Insurance Company within 10 days from the submission of intimation.
- 20.5 Premium for New lives to be Added / Deleted or Plan Revise shall on the same rates as per Premium Rates quoted in the Bid.
- 20.6 Bidder must provide Hotline numbers of the Company's Representatives / Focal Person (s) in order to Facilitate and provide necessary information to the patients in case of Hospitalization in Panel Hospitals.
- 20.7 Approval / Authorization of Hospitalization shall be provided to the Hospital / Patient in not more than 01 Day. All intimations of Approvals / Regrets must also be furnished to the Dow University of Health Sciences through email.
- 20.8 All the IPD and OPD Reimbursement Claims would be paid within 10 days from the date of submission of claims.
- 20.9 In case of IPD / Maternity Reimbursement Claim of a Non-Panel Hospital, a deduction of not more than 10% of the Total Claim may be made. This shall be waived if the treatment is unavailable at a Panel Hospital or is some Special or peculiar circumstances.
- 20.10 In case of return or withholding of Claim for Reimbursement, a formal intimation by letter or email would be required by the Insurance Company describing the reason for return or withholding.
- 20.11 If an Employee / Patient wishes not to disclose certain personal information such as Investigations Reports, the requirement in Reimbursement Cases shall be waived upon the request of the Employee / Patient.
- 20.12 Requirement of Prescriptions shall be waived in case the Employee / Patient is a Doctor/ Medical Practitioner upon request.
- 20.13 All the Health Insurance Cards must bear the DUHS Employee ID and Name of Institute / Department, provided in the list as and when the contract is awarded.
- 20.14 The Bidder will provide the Claims Utilization Report for Hospitalization and Reimbursement on Quarterly Basis.
- 20.15 In case of non-issuance of Insurance Card to an existing employee, due to non-provision of data required for issuance of Health Insurance Card, the employee or his dependent shall be provided Hospitalization Coverage after obtaining necessary approval / verification from the DUHS.

21 Payment: -

- 21.1 Payment of Premium shall be processed on quarterly basis.
- 21.2 The Insurance Company shall submit the following documents along with the Invoice:
 - 21.2.1 Original Invoice in triplicate.
 - 21.2.2 Copy of the Signed Contract.
 - 21.2.3 List of Insured Employees / Dependents
 - 21.2.4 Complete details of claims received, paid, pending during the quarter.
 - 21.2.5 Complete details of pending claims with reason of pendency.

22 Profit Sharing: -

- 22.1 Any Profit / Premium left at the end of the Contract Agreement will be shared on 50:50 basis after deducting the Admin Charges of 10%,

22.2 Any Pool amount (Dow OPD Pool) left unutilized at the end of the Contract Agreement will be fully refunded (100%) to Dow University of Health Sciences, Karachi.

23 Last Year Claim Amount: -

23.1 Total Amount of Rs. 250 Million (of all hospitalization including maternity cases & OPD of Rs. 50 Million).

24 Redressal of Grievances by the Procuring Agency: -

22.1 Redressal of Grievances & settlement of dispute will be as per Rule 31 of SPPRA Rule-2010 (Amended2019).

25 Termination & Cancellation of Contract: -

25.1 If the Insurance Company fails to provide the satisfactory services, the DUHS shall be entitled at his option to cancel the contract and recover the damages besides forfeiture of Performance Guarantee. The DUHS shall not be liable to any risks and costs whatsoever in consequence of such cancellation of the contract.

26 Arbitration: -

26.1 Any difference or dispute or liability of whatsoever nature arising out of the contract or in any way relating to the contract or to its construction or fulfillment should be settled as far as possible, amicably between the DUHS and Insurance Company. Should the parties fail to come to an amicable settlement the same shall be referred to the award of Arbitrators to be nominated one each by the DUHS and Insurance Company within fifteen (15) days of notice from either side or in the case of the said Arbitrators not agreeing, then to the award of an Umpire to be appointed by the Arbitrators in writing prior to proceeding with the arbitration. The decision of the Arbitrators or the Umpire, as the case may be, shall be final and binding on both the parties. The arbitration shall take place at Karachi, under Pakistani Law of Arbitration.

27 Applicable Laws : -

27.1 The Contract shall be governed by the Laws of Pakistan and the Courts of Karachi – Pakistan shall have exclusive jurisdiction.

BID FORM / PRICE SCHEDULE

HEALTH INSURANCE SERVICES
IFB /NIT No. DUHS/P&D/2023/11541 Dated 09 Sep 2023
(REF NO: DUHS/W&S-NIT/129)

(To be submitted on Official Company Letterhead duly Signed & Stamp)

SR.#	DESCRIPTIONS	PREMIUM RATES FOR 12 MONTHS (in PKR)
1.	Hospitalization Premium	
2.	Maternity Premium	
3.	OPD Pool	
4.	Admin Charges	
5.	Stamp Duty	
6.	Any Other Charges / Taxes	
7.	ASO Charges on Pool	
Total Premium / Bid Value for 12 months (one year) In Pak Rs. Including All Taxes		
Amount of Bid Security @ 2%		

Signature: _____

Name: _____

CNIC: _____

Designation: _____

Company: _____

Stamp: _____

Date: _____

AGE BAND & BREAKUP OF QUOTED PREMIUM

(To be submitted on Official Company Letterhead duly Signed & Stamp)

Age	A	B	C	Quoted Premium		
Employees				A	B	C
Male						
18-30	2	79	212			
31-40	30	382	573			
41-50	123	261	377			
51-60+	137	120	335			
Total	292	842	1497			
Female				Quoted Premium		
				A	B	C
18-30	4	162	40			
31-40	88	328	83			
41-50	129	133	54			
51-60+	51	33	37			
Total	272	656	214			
Spouses				Quoted Premium		
Male				A	B	C
18-30		8	2			
31-40	20	154	40			
41-50	73	164	40			
51-60+	98	85	43			
Total	191	411	125			
Female				Quoted Premium		
				A	B	C
18-30	17	221	350			
31-40	102	340	448			
41-50	105	120	265			
51-60+	44	24	87			
Total	268	705	1150			
SONS				Quoted Premium		
				A	B	C
0-10	222	726	738			
11 to 25	308	343	624			
Total	530	1069	1362			
Daughters				Quoted Premium		
				A	B	C
0-10	197	598	604			
11 to 20	202	277	442			
21-30	97	52	208			
30+	6	9	25			
Total	502	936	1279			
PARENTS				Quoted Premium		
				A	B	C
Up to 50	3	103	157			
51-60	12	299	334			
61-70	165	865	865			
Above 70	557	995	960			
Total	737	2262	2316			
Grand Total						

Signature with Name & Official Stamp: _____

INTEGRITY PACK

(AFFIDAVIT)

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY THE SUPPLIERS/CONTRACTORS/CONSULTANTS.

Contract Number: _____ Contract Value: _____ Contract Title: _____

[Name of Supplier/Contractor/Consultant] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Sindh (GoS) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoS) through any corrupt business practice.

Without limiting the generality of the foregoing, **[Name of Supplier/ Contractor/ Consultant]** represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from Procuring Agency (PA), except that which has been expressly declared pursuant hereto.

[Name of Supplier/Contractor/Consultant] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with PA and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

[Name of Supplier/Contractor/Consultant] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to PA under any law, contract or other instrument, be voidable at the option of PA.

Notwithstanding any rights and remedies exercised by PA in this regard, **[Name of Supplier/Contractor/Consultant]** agrees to indemnify PA for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to PA in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by **[Name of Supplier/Contractor/Consultant]** as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from PA.

[Procuring Agency]

[Supplier /Contractor/Consultant]

Date: