



## **BIDDING DOCUMENT**

### **PROVISION OF HEALTH INSURANCE SERVICES**

N.I.T No. DUHS/DP/2020/93 Dated 27 JANUARY 2020



## **DOW UNIVERSITY OF HEALTH SCIENCES**

Procurement Directorate at Library Block, SUPARCO Road,  
off Main University Road, Gulzar-e-Hijri, Scheme No. 33, Karachi.  
Phone No. + 92-21-99261497, Email: director.procurement@duhs.edu.pk  
www.duhs.edu.pk

### **NOTICE INVITING TENDER (NIT)**

**No. DUHS/DP/2020/93 Dated 27 January 2020**

Dow University of Health Sciences (DUHS), Karachi is a Public Sector University invites the sealed bids for **HEALTH INSURANCE SERVICES** from SECP registered well-reputed Health Insurance Companies available on 'List of Active Tax Payers' of FBR (for Income Tax) & SRB (For Sales Tax) websites.

|   |   |
|---|---|
| Tender fee  | Rs. 2,000/- (Rupees two thousand only) Non-Refundable |
| Bidding procedure   | Single Stage – Two Envelope Procedure                 |
| Bid security  | 3% of the total bid value.                            |
| Last date for tender purchasing   | 13 February 2020 up to 03:00 p.m.                     |
| Deadline for submission of bids   | 14 February 2020 up to 11:00 a.m.                     |
| Bid Opening Date & Time   | 14 February 2020 at 11:30 a.m.                        |
| <b>Note:</b> 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 and venue. |   |

Bidding Document containing detailed terms & conditions can be obtained from Director Procurement, Dow University of Health Sciences (Ojha Campus), Procurement Directorate at Library Block, SUPARCO Road, off Main University Road, Gulzar-e-Hijri, Scheme No. 33, Karachi, Phone No. + 92-21-99261497, Email: director.procurement@duhs.edu.pk against non-refundable pay Order / Demand Draft of Rs. 2,000/- being tender fee in favour of Dow University of Health Sciences during office hours. No tender shall be sold on the date of opening of bid. Tender Notice and bidding documents are also available on the websites of Dow University of Health Sciences (www.duhs.edu.pk) and Sindh Public Procurement Regulatory Authority (<http://ppms.pprasindh.gov.pk>), in this situation, bidder is required to enclose Rs. 2000/- (being tender fee) Pay Order/ Demand Draft with bidding documents in favour of Dow University of Health Sciences.

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 2019).

**Director Procurement**  
**Dow University of Health Sciences**



# DOW UNIVERSITY OF HEALTH SCIENCES

Procurement Directorate at Library Block, SUPARCO Road,  
off Main University Road, Gulzar-e-Hijri, Scheme No. 33, Karachi.  
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## **BIDDING DOCUMENT** **FOR PROVISION OF HEALTH INSURANCE SERVICES**

N.I.T No. DUHS/DP/2020/93 Dated 27 JANUARY 2020

### **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 has educated and trained more than 8,000 students and residents from 20 academic institutes. The University has nearly **4,100 employees**, including approximately **850 faculty members** at present.

### **2. Scope of Work: -**

2.1. Provision of comprehensive medical coverage to the **14,688** employees and their dependents according to their category for a period of **12 MONTHS (1 YEAR)**. The insurance coverage shall include:

2.1.1. In-Patient Treatment (Hospitalization);

2.1.2. Day Care Treatment;

2.1.3. Maternity Care;

2.1.4. Reimbursement of Out-Patient Treatment; and

2.1.5. Other Medical Services / Allied facilities.

2.1.6. DUHS Employees and their dependents will be covered under the following policies:

### **i. PREMIUM POLICY**

- For Hospitalization of Employees and their dependent spouses, children & Parents.
- Out Patient reimbursement for Employee and their dependent Spouses, Children and Parents.

### **ii. DOW ASO POOL POLICY**

- For Hospitalization of Employees covered in Dow Pool Policy and their dependent spouses, children and parents.
- Out Patient reimbursement for Employees and their dependent spouses, children and parents. ASO Pool of Rs. 1,225,000/- (Initial Pool).

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

|                  | Category   |              |              |              | TOTAL         |
|------------------|------------|--------------|--------------|--------------|---------------|
|                  | A          | B            | C            | D            |               |
| <b>Employees</b> | 57         | 491          | 1,235        | 1,471        | <b>3,254</b>  |
| <b>Spouse</b>    | 45         | 393          | 878          | 1,015        | <b>2,331</b>  |
| <b>Child</b>     | 104        | 879          | 1,548        | 2,222        | <b>4,753</b>  |
| <b>Parents</b>   | 46         | 627          | 1,,843       | 1,834        | <b>4,350</b>  |
| <b>TOTAL</b>     | <b>252</b> | <b>2,390</b> | <b>5,504</b> | <b>6,542</b> | <b>14,688</b> |

2.3. Details of the employees according to their categories covered under the Dow ASO Pool Policy are under:

|                  | Category |           |          |          | TOTAL     |
|------------------|----------|-----------|----------|----------|-----------|
|                  | A        | B         | C        | D        |           |
| <b>Employees</b> | 2        | 2         | 0        | 0        | <b>4</b>  |
| <b>Spouse</b>    | 1        | 2         | 0        | 0        | <b>3</b>  |
| <b>Child</b>     | 3        | 7         | 0        | 0        | <b>10</b> |
| <b>Parents</b>   | 1        | 0         | 0        | 0        | <b>1</b>  |
| <b>TOTAL</b>     | <b>7</b> | <b>11</b> | <b>0</b> | <b>0</b> | <b>18</b> |

- 2.4 **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.**
- 2.5 In case of birth of new born baby of the employee / dependent, the new born baby shall immediately covered under the Insurance Coverage.
- 2.6 The Insurance coverage shall provide/covered the following services according to category: -
- 2.6.1 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<br>(B-21-22)                            | B<br>(B-19-20) | C<br>(B-16-18) | D<br>(B-1-15) |
| 1.    | <b>Hospitalization + Major Medical Limits</b><br>(Employees, Spouses & Children) | 715,000                                   | 550,000        | 375,000        | 275,000       |
| 2.    | <b>Hospitalization + Major Medical Limits</b><br>(Parents)                       | 300,000                                   | 250,000        | 150,000        | 100,000       |
| 3.    | <b>Daily Room &amp; Board Limits</b>   | 36,950                                    | 16,360         | 6,720          | 4,810         |
| 4.    | <b>Normal Delivery &amp; Miscarriage</b>   | 80,000                                    | 50,000         | 40,000         | 30,000        |
| 5.    | <b>Caesarean Section &amp; Multiple Births</b>                                   | 130,000                                   | 75,000         | 65,000         | 50,000        |
| 6.    | <b>OPD (Family)</b>  | 50,000                                    | 30,000         | 20,000         | 15,000        |

- 2.6.2 The benefits plan of DUHS for its **Dow ASO Pool Policy** per person per annum is as under:-

| Sr. # | Benefits / Coverage  | Categories and Annual Entitlements in Rs. |                |                |               |
|-------|--|---|----------------|----------------|---------------|
|       |  | A<br>(B-21-22)                            | B<br>(B-19-20) | C<br>(B-16-18) | D<br>(B-1-15) |
| 1.    | <b>Hospitalization + Major Medical Limits</b><br>(Employees, Spouses & Children) | 715,000                                   | 550,000        | 375,000        | 275,000       |
| 2.    | <b>Hospitalization + Major Medical Limits</b><br>(Parents)                       | 300,000                                   | 250,000        | 150,000        | 100,000       |
| 3.    | <b>Daily Room &amp; Board Limits</b>   | 36,950                                    | 16,360         | 6,720          | 4,810         |
| 4.    | <b>Normal Delivery &amp; Miscarriage</b>   | 80,000                                    | 50,000         | 40,000         | 30,000        |
| 5.    | <b>Caesarean Section &amp; Multiple Births</b>                                   | 130,000                                   | 75,000         | 65,000         | 50,000        |
| 6.    | <b>OPD (Family)</b>  | 50,000                                    | 30,000         | 20,000         | 15,000        |

- 2.6.3 In Addition to the above a **Corporate Pool of Rs. 05 Million** will be deposited by DUHS for utilization for special cases.

2.6.4 Eligible Medical Expenses (including but not limited) to be covered from **ANNUAL HOSPITALIZATION LIMITS** shall include Hospitalization & Day Care Treatment as Follows (For Premium & Dow ASO Pool Policies).

| <b>HOSPITALIZATION</b>   | <b>DAY CARE</b>  |
|--|--|
| <ul style="list-style-type: none"> <li>• Daily Room &amp; Board Charges</li> <li>• In-Hospital Consultation Charges</li> <li>• Surgical Fee</li> <li>• Diagnostic Investigations</li> <li>• OT Charges</li> <li>• Blood &amp; Oxygen Supplies</li> <li>• ICU/CCU/SCU/HDU Charges</li> <li>• Organ Transplant</li> <li>• Local Ambulance Charges</li> <li>• Burns</li> <li>• Stroke/CVA</li> <li>• Pre &amp; Post Hospitalization including OPD, Medicines, Consultation &amp; Diagnostic Tests before &amp; after (30 Days.)</li> <li>• Angioplasty / By-Pass Surgery</li> <li>• Thyroid Dichotomy</li> <li>• Miscellaneous Hospital Services and Supplies</li> <li>• Emergency Room Treatment leading to Hospitalization.</li> <li>• Other Operative Procedures.</li> </ul> | <ul style="list-style-type: none"> <li>• Lithotripsy</li> <li>• Endoscopy</li> <li>• Excision Biopsy</li> <li>• Gastroscopy</li> <li>• Partial Mastectomy</li> <li>• Tonsillectomy / Adenoidectomy</li> <li>• Veins / Varicose</li> <li>• Non-Malignant Tumors/Abscess</li> <li>• Cholecystectomy</li> <li>• Herniorrhaphy</li> <li>• Appendectomy</li> <li>• Cataract Surgery</li> <li>• Angiography</li> <li>• MRI</li> <li>• CT Scan</li> <li>• Thallium Scan</li> <li>• Kidney Dialysis</li> <li>• Treatment of Cancer (including Chemotherapy with pre &amp; post cover) upto full Hospitalization Limits.</li> <li>• Other day care procedures.</li> </ul> |

| <b>HOSPITALIZATION</b>  | <b>DAY CARE</b>  |
|---|--|
| <ul style="list-style-type: none"> <li>• Congenital Birth Defects will be fully covered.</li> <li>• Psychiatric Treatments</li> <li>• Maternity related complications.</li> <li>• Enhancement of Hospitalization Limit in case of Accidental Injuries. (50% of available limit).</li> <li>• Declared / Undeclared Pre-Existing Conditions will be fully covered.</li> </ul> | <ul style="list-style-type: none"> <li>• Treatment of Hepatitis A B &amp; C such as Inj. Interferon Therapy / Tab. Sovaldi or equivalent alongwith all combination Therapy, consultation &amp; Lab Tests such as PCR / LFT upto Hospitalization Limits.</li> <li>• Treatment of all injuries / fractures &amp; lacerated wounds (out-patient within 24 hours). Accidental Dental Treatment (Out-Patient within 48 Hours for Pain relief only).</li> <li>• Other Operative Procedures.</li> </ul> |

2.6.5 Medical Expenses relating to **PAIN MANAGEMENT / EMERGENCY ROOM TREATMENT NOT LEADING TO HOSPITALIZATION** to be covered (but not limited to) from **ANNUAL HOSPITALIZATION LIMITS** on Re-imbursement Basis as per the following Slabs:-

| TREATMENT  | REIMBURSEMENT LIMIT |
|--|---------------------|
| • ER management of Renal or Biliary Colic requiring injectable analgesics                                | Upto Rs. 5,000/-    |
| • IV treatment in ER for dehydration cases due to gastroenteritis  | Upto Rs. 5,000/-    |
| • ER Management of High Grade Fever requiring IV antibiotics & antipyretics                              | Upto Rs. 5,000/-    |
| • ER Management of Chest Pain  | Upto Rs. 5,000/-    |
| • Severe Skin eruptions due to lacerations requiring stitching or dressing                               | Upto Rs. 5,000/-    |
| • ER Management of Acute Bronchial Asthma  | Upto Rs. 5,000/-    |
| • ER Management of Epileptic Fits  | Upto Rs. 10,000/-   |
| • POPs for fractures in ER   | Upto Rs. 10,000/-   |
| • ER management of Hyperglycemia and Hypertension  | Upto Rs. 10,000/-   |
| • ER treatment / gastric lavage of accidental cases of over-dosage / poisoning especially among children | Upto Rs. 10,000/-   |
| • ER observation for Head Injury cases   | Upto Rs. 15,000/-   |
| • ER management of upper GI bleeds   | Upto Rs. 15,000/-   |

2.6.6 Eligible Medical Expenses to be covered from Annual **MATERNITY CARE LIMITS** (including but not limited) shall include Hospitalization & Day Care Treatment as Follows: (For Premium & Dow ASO Pool Policies).

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

2.6.7 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"> <li>• Physician's or Consultant's Fee</li> <li>• Prescribed Medicines</li> <li>• Prescribed Diagnostics Tests</li> <li>• Psychiatric Treatment</li> <li>• Declared / Undeclared Pre-Existing Conditions will be fully covered.</li> <li>• Vaccinations.</li> <li>• Pathology, Radiology and Diagnostic Tests, X-rays &amp; Ultrasounds.</li> </ul> | <ul style="list-style-type: none"> <li>• Dental Treatment including Extractions Teeth, Root Canalizing or Capping or Similar Treatment.</li> <li>• Accident Related Dental Treatment.</li> <li>• Wellness Mammogram, PAP Smear, Prostate Cancer Screening or Colon Cancer Screening.</li> <li>• Costs for Treatment by Therapists and Complementary Medicine Practitioners.</li> <li>• Homeopathic Treatment.</li> </ul> |

| S# | Benefits/Coverage/Services Required  | Categories and their Annual Entitlement in PKR |         |         |         |
|----|--|--|---------|---------|---------|
|    |  | A  | B       | C       | D       |
| 1. | <b>Hospitalization Coverage:</b><br>Total Hospital, Surgical & Misc. Expenses inclusive of Daily Room Rent<br>Per life per Annum | 715,000  | 550,000 | 375,000 | 275,000 |
| 2. | <b>Hospital Accommodation &amp; Board:</b><br>Ward/Room, ICU, CCU, HDU & SCU.  | 34,630   | 15,330  | 6,300   | 30,000  |
| 3. | <b>Maternity Care:</b><br>Normal Delivery and Miscarriage  | 80,000   | 50,000  | 40,000  | 30,000  |
| 4. | <b>Maternity Care:</b><br>Caesarean Section  | 130,000  | 75,000  | 65,000  | 50,000  |
| 5. | <b>Out-Patient Reimbursement:</b><br>Per Family per Annum  | 50,000   | 30,000  | 20,000  | 15,000  |

- 2.7 Employees of DUHS either Male or Female covered with no age restrictions.  
2.8 Dependent Spouse(s) covered. Maternity upto 50 years of age.  
2.9 Dependent Son(s) covered upto 25 years of age.  
2.10 Dependent Daughter(s) covered till marriage.  
2.11 Parents covered with no age restrictions.

**3 Obtaining of Bidding Document: -**

- 3.1 Bidding Document containing detailed terms & conditions can be obtained from Procurement Directorate at Library Block, SUPARCO Road, off Main University Road, Gulzar-e-Hijri, Scheme No. 33, Karachi against non-refundable payment of Rs.2,000/- w.e.f. date of publication of this NIT in the print media, **fill 13<sup>th</sup> February 2020**. No tender document shall be sold on the date of opening of bid.  
3.2 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 favour 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 2019).

**5 Instructions to the Bidders: -**

- 5.1 Bidder must read all the contents of 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.  
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 / non-responsive.

**6 List of documents to be enclosed: -**

- 6.1 Bidder(s) must ensure that the following documents are enclosed with the **Technical Proposal**.
- 6.1.1 Complete Bidding Document, duly signed and stamped on its each/every page as acceptance of all terms & conditions;
- 6.1.2 Original Bidding Document purchase receipt or Pay Order of Rs.2,000/- in favour of Dow University of Health Sciences Karachi, as the case may be;
- 6.1.3 Copy of Pay Order in respect of Bid Security after hiding the amount;
- 6.1.4 Attested copy of NTN / Income Tax Registration Certificate, Sales Tax Registration Certificate;
- 6.1.5 Attested copy of CNIC of signatory of the Bid Form;
- 6.1.6 Complete profile and history of the Bidder/Participant including complete address and complete details of Directors including their CNIC Numbers;
- 6.1.7 List of panel Hospitals all over the Pakistan.
- 6.1.8 List of present clients of Group Health Insurance with name and contact persons, cell/telephone numbers and addresses.
- 6.1.9 Audited Financial Statement of the bidder for last three years;
- 6.1.10 Financial Stability Certificate / Credit Worthiness from First Class Scheduled Bank of Pakistan;
- 6.1.11 Complete details of turn-over of at least last three years duly supported with the documentary evidence;
- 6.1.12 Copy of documents regarding affiliation/representation (subsidiary or merger) of foreign/local company etc., if any.
- 6.1.13 Copy of documents in respect of PACRA / JCR-VIS Rating.
- 6.1.14 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.
- 6.1.15 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.
- 6.1.16 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.
- 6.1.17 Details of Full-Time Doctors for Case Management in Medical & Claims Dept.
- 6.2 Details of currently providing the Group Health Insurance to corporate clients with number of employees of that each client.
- 6.3 Original Certificate from existing client stating satisfactory performance of the bidder.
- 6.4 Details of Medial Call Center (24 / 7 Help Line).
- 6.5 Valid documentary evidence in support of evaluation and qualification criteria.

6.6 Bidder(s) must ensure that the following documents are enclosed with the **Financial Proposal**

- 6.7 Bid Security of required amount and form.
- 6.8 Bid form(s) duly filled in all respect clearly quote the price.
- 6.9 Once again not that bidder must ensure that the Bid Form is filled in all respect, without any confusion, there should not be any over-writing, double writing, crossed, additional conditions and Rates are quoted clearly in digits as well as in words.
- 6.10 **Bidder(s) must understand that all payments / transaction shall be made in Pakistani Rupees (PKR) only.**
- 6.11 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.

**7 Eligibility Criteria:** Bidder which 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.
- 7.2 Bidder able to enclose the documents as per clause 6 of this bidding document.
- 7.3 Companies must be available on '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 Doctors for Case Management in Medical & Claims Dept.
- 7.6 Along with dependents insured and a certificate of satisfaction from each client.



7.7 Equity / Net Worth of the bidder as on closing of last fiscal year should not be less than Rs. 0.5 billion and same shall be reflected in the Audited Accounts.

7.8 Bidder has Credit Rating minimum "A" 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 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: -**

10.1 Sealed bids/offers both the proposals i.e. Technical Proposal and Financial Proposal to be dropped in the tender box placed at the Procurement Directorate at Library Block, SUPARCO Road, off Main University Road, Gulzar-e-Hijri, Scheme No. 33, Karachi upto **11:00 hours on 14 February 2020**. The sealed bids/offers may also submit by mail, addressed to Director Procurement on above address, however, under any circumstances, whatsoever, the sealed bids/offers shall be reached before the deadline for submission of bid. Any bid submitted / received late due to any reason whatsoever, shall not be considered at any stage and shall be returned un-opened. Any claim against the bids received late shall not be considered at any stage.

10.2 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.

11.4 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 70% or more, at a time, date and venue announced and communicated to the bidders in advance.

11.5 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 to be evaluated by the Committee constituted by the DUHS for the purpose.

12.2 The Committee may seeks 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 change 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 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 70% points / marks** will be considered only for further process besides compliance of all mandatory clauses. 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 |
|---------------------|---|----------------|
| <b>1.</b>           | <b>Number of Years in the Business of providing Health Insurance Services.<br/>(Credible documentary evidence must be provided)</b>         | <b>Max. 15</b> |
| 1.1                 | 15 years or above   | 15             |
| 1.2                 | 10 years or above   | 10             |
| 1.3                 | 07 years or above   | 05             |
| 1.4                 | 05 years or above   | 03             |
| 1.5                 | Below 05 years  | 01             |
| <b>2.</b>           | <b>Total Number of Corporate Clients receiving Health Insurance Services.<br/>(Credible documentary evidence must be provided)</b>          | <b>Max. 15</b> |
| 2.1                 | 200 and above   | 15             |
| 2.2                 | 100 and above   | 10             |
| 2.3                 | 50 and above  | 05             |
| 2.4                 | Below 50  | 02             |
| <b>3.</b>           | <b>Total Number of Panel Hospitals under credit facility in Pakistan.<br/>(Credible documentary evidence must be provided)</b>              | <b>Max. 15</b> |
| 3.1                 | 200 and above   | 15             |
| 3.2                 | 100 and above   | 10             |
| 3.3                 | 50 and above  | 05             |
| 3.4                 | Below 50  | 02             |
| <b>4.</b>           | <b>Medial Call Center / 24/7 Helpline<br/>(Credible documentary evidence must be provided)</b>  | <b>Max. 10</b> |
| 4.1                 | Yes   | 10             |
| 4.2                 | No  | 00             |
| <b>5.</b>           | <b>Number of Full-Time Doctors for Case Management in Medical &amp; Claims Dept.<br/>(Provide details duly signed by authorized person)</b> | <b>Max. 10</b> |
| 5.1                 | 20 and above  | 10             |
| 5.2                 | 10 and above  | 07             |
| 5.3                 | Below 10  | 05             |
| <b>6.</b>           | <b>Equity / Net Worth of the Company as on 31st December 2019.<br/>(Audited Balance Sheets must be provided)</b>                            | <b>Max. 20</b> |
| 6.1                 | PKR 2 Billion and above   | 20             |
| 6.2                 | PKR 1 Billion and above   | 10             |
| 6.3                 | PKR 0.5 Billion and above   | 05             |
| 6.4                 | Below PKR 0.5 Billion   | 00             |
| <b>7.</b>           | <b>PACRA/JCR-VIS Rating – MANDATORY REQUIREMENT</b>   | <b>Max. 15</b> |
| 7.1                 | AAA Rating  | 15             |
| 7.2                 | AA Rating   | 10             |
| 7.3                 | A Rating  | 05             |
| <b>TOTAL POINTS</b> |   | <b>100</b>     |

12.5 **Financial Proposal Evaluation:**

- 12.5.1 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.
- 12.5.2 Financial Bids / Proposals of Technically disqualified / rejected bidders will not be opened and sealed envelope shall be returned to the bidder.
- 12.5.3 Bids not accompanied by the Bid Security of required amount and form shall be rejected.
- 12.5.4 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.

13 **Announcement of Bid Evaluation Report**

- 13.1 Bids/Offeres 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 whose offered rate is found lowest amongst other technically qualified bidders shall be considered for acceptance of the offer provided that it fulfills the laid down terms and conditions of the tender, irrespective of their score in the previous step.
- 14.2 In case of tie among two or more bidders in financial bid with identical offered rate, the contract shall be awarded to the bidder who shall obtain the highest points / marks in technical evaluation report.
- 14.3 DUHS reserve rights to cancel any/all bids, subject to the relevant provisions of SPP Rules 2010 (Amended 2019).

15 **Signing of Contract: -**

- 15.1 In case of award, the Insurance Company shall sign the contract on appropriate stamp paper. All charges including payment of duty shall be borne by the Insurance Company.

16 **Period of Contract: -**

- 16.1 Initially contract shall be signed for a period of one year (12 months) with effect from 19<sup>th</sup> March 2020 to 18<sup>th</sup> March 2021, however, DUHS at its own discretion can extend the period of contract for a further period of one (01) year. The Insurance Company bound to provide the services for next year without any increase in rate.

17 **Bid Security / Performance Guarantee: -**

- 17.1 The Bidder shall enclose the Bid Security not less than 3% 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 favour of Dow University of Health Sciences, Karachi issued by a scheduled bank in Pakistan valid for a period of 28 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 7% 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 favour 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 w.e.f. 19<sup>th</sup> day of March, 2020.
- 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 days, subject to fulfillment of minimum required formalities.

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 02 Days. 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.
- 22.2 Any Pool amount (i.e. Corporate Pool or Dow ASO Pool) left unutilized at the end of the Contract Agreement will be fully refunded (100%) to Dow University of Health Sciences, Karachi.

23 **Cancelation of Contract: -**

- 23.1 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.

24 **Arbitration: -**

- 24.1 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.

## **BID FORM / PRICE SCHEDULE**

### PROVISION OF HEALTH INSURANCE SERVICES

N.I.T No. DUHS/DP/2020/93 Dated 27 JANUARY 2020

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

| SR.#   | DESCRIPTIONS                       | PREMIUM RATES<br>FOR 12 MONTHS<br>(in PKR) |
|--|------------------------------------|--|
| 1.   | Hospitalization Premium            |  |
| 2.   | Maternity Premium                  |  |
| 3.   | Out-Patient Premium                |  |
| 4.   | Admin Charges (Premium Policy)     |  |
| 5.   | Stamp Duty (Premium Policy)        |  |
| 6.   | Any Other Charges (Premium Policy) |  |
| 7.   | Dow ASO Pool                       |  |
| 8.   | ASO Charges on Pool                |  |
| 9.   | Admin Charges (On ASO Pool)        |  |
| 10.  | Stamp Duty (On ASO Pool)           |  |
| 11.  | Admin Charges on Corporate Pool    |  |
| <b>Total Premium / Bid Value for 12 months (one year)<br/>In Pak Rs. Including Taxes</b> |                                    |  |
| <b>Amount of 3% Bid Security</b>   |                                    |  |

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

CNIC: \_\_\_\_\_

Designation: \_\_\_\_\_

Company: \_\_\_\_\_

Stamp: \_\_\_\_\_

Date: \_\_\_\_\_

## **BREAKUP OF QUOTED PREMIUM**

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

| S.<br>NO | CATEGORY         | AGE GROUP   | YEARLY PREMIUM |
|----------|------------------|-------------|----------------|
| A        | B                | C           | D              |
| 01       | Male Employee    | 18-25       |                |
| 02       | Male Employee    | 26-35       |                |
| 03       | Male Employee    | 36-45       |                |
| 04       | Male Employee    | 46-55       |                |
| 05       | Male Employee    | 56-60       |                |
| 06       | Male Employee    | Above 60    |                |
|          |                  |             |                |
| 07       | Female Employee  | 18-25       |                |
| 08       | Female Employee  | 26-35       |                |
| 09       | Female Employee  | 36-45       |                |
| 10       | Female Employee  | 46-55       |                |
| 11       | Female Employee  | 56-60       |                |
| 12       | Female Employee  | Above 60    |                |
|          |                  |             |                |
| 13       | Male Spouse      | 18-25       |                |
| 14       | Male Spouse      | 26-35       |                |
| 15       | Male Spouse      | 36-45       |                |
| 16       | Male Spouse      | 46-55       |                |
| 17       | Male Spouse      | 56-60       |                |
| 18       | Male Spouse      | Above 60    |                |
|          |                  |             |                |
| 19       | Female Spouse    | 18-25       |                |
| 20       | Female Spouse    | 26-35       |                |
| 21       | Female Spouse    | 36-45       |                |
| 22       | Female Spouse    | 46-55       |                |
| 23       | Female Spouse    | 56-60       |                |
| 24       | Female Spouse    | Above 60    |                |
|          |                  |             |                |
| 25       | Sons & Daughters | 18 or Below |                |
| 26       | Sons & Daughters | 25 & Above  |                |
|          |                  |             |                |
| 27       | Parents          | 60 or Below |                |
| 28       | Parents          | Above 60    |                |
|          |                  |             |                |
| 29       | TOTAL            |             |                |

Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 CNIC: \_\_\_\_\_  
 Designation: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Stamp: \_\_\_\_\_  
 Date: \_\_\_\_\_

**INTEGRITY PACT  
(AFFIDAVIT)**

**DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY  
THE SUPPLIERS OF GOODS, SERVICES & WORKS IN CONTRACTS WORTH RS.  
10.00 MILLION OR MORE**

M/s. \_\_\_\_\_, the service provider hereby declared that:

- (a) Its intention not to obtain the procurement / services / work of any contract, right, interest, privilege, or other obligation or benefit from the DUHS or any administrative or financial offices thereof or any other department under the control of the DUHS through any corrupt practice(s).
- (b) Without limiting the generality of the forgoing the bidder / company / firm / agency represents and warrants that it has fully declared the charges, fees, commission, taxes, levies etc, paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within the DUHS directly or indirectly through any means any commission, gratification, bribe, gifts, kickback whether described as consultation fee or otherwise, with the object of obtaining or including the procurement or service contract or order or other obligations whatsoever from the DUHS, except that which has been expressly declared pursuant hereto.
- (c) The bidder / company / firm / agency / accepts full responsibility and strict liability for making any false declaration/statement, not making full disclosure, misrepresenting facts or taking any action likely to degrade the purpose of declaration, representation and warranty. It agrees that any contract / order obtained aforesaid shall without prejudice to any other right & remedies available to the DUHS under any law, contract, or other instrument, be stand void at the discretion of the DUHS.
- (d) Notwithstanding any right and remedies exercised by the DUHS in this regard, bidder / company / firm / agency agrees to indemnify the DUHS for any loss or damage incurred by it on account of its corrupt business practice & further pay compensation to the DUHS in any amount equivalent to the loss of any commission, gratification, bribe, gifts, kickback given by the bidder / company / firm / supplier / agency / service provider as aforesaid for the purpose of obtaining or inducing procurement / work / service or other obligation or benefit in whatsoever from the DUHS.

Dow University of Health Sciences  
Signature & Seal

(Name of Security Firm)  
Signature & Seal

**Note:** This integrity pact is mandatory requirement other than auxiliary services / works.