

SINDH MADRESSATUL ISLAM (SMI)
UNIVERSITY



TENDER 2019-20/17

**TENDER DOCUMENT FOR HEALTHCARE
INSURANCE SERVICES**

Name of Department	Directorate of Works and Services
Name of Procuring Agency	SINDH MADRESSATUL ISLAM UNIVERSITY Aiwan-e-Tijarat Road, Shahrah-e-Liaquat, Karachi-74000, Pakistan Tel : 021-99217501-02-03 Fax : 021-99217504 Website: www.smiu.edu.pk

Tender Document issued to:

Tender Document issued on:

SINDH MADRESSATUL ISLAM UNIVERSITY



Aiwan-e-Tijarat Road, Karachi 74000.

Phones: +92-21-9217501-02-03, Fax: =92-21-99217504

Email: info@smiu.edu.pk, URL <http://www.smiu.edu.pk/>

NO. SMIU/W&S-TEND-2020/17

Dated: 5th June 2020

TENDER NOTICE FOR HEALTHCARE INSURANCE SERVICES

Sindh Madressatul Islam University (SMIU) invites sealed bids for group health insurance services for its employees, their spouse, their parents & children for a period of 12 months from well-established & reputed insurance companies approved with SECP having minimum 05 years' experience in rendering similar services. The details are as under: -

S.#	Nature of Service	Bid Security	Tender Fees
1	HEALTHCARE INSURANCE SERVICES	2% of bid price	Rs. 1000/-

ELIGIBILITY: Insurance Company must be registered with Income Tax, SRB & approved with SECP.

METHOD OF PROCUREMENT: Single stage two envelope procedure for selection of company under Rule No. 46 (2) of SPPRA-Rules 2010 (amended up to date). The bidder should submit two separate sealed envelopes. One envelope should contain technical proposal & other envelope should contain the financial proposal. Both envelopes should be clearly marked technical proposal & financial proposal.

Terms & conditions:

- Bidding documents can be obtained against the written request on company letter head along with Proprietor's CNIC copy or authorized nominee from the office of **Directorate of Works and Services SMIU, Karachi** with a Pay Order / Demand Draft as Tender Fee mentioned above (nonrefundable) in favor of **Sindh Madressatul Islam University (SMIU)** on any working day during office hours from **Monday 8th June 2020 to Thursday 25th June 2020** and can be download from SPPRA website: www.pprasindh.gov.pk and SMI- University website: www.smiu.edu.pk
- The filled sealed tender documents will be received back on **Friday 26th June 2020 by 11:30 a.m.** and Technical Proposal will be opened on same day at **12:00 p.m. at the Directorate of Works and Services, first floor Main building Sindh Madressatul Islam University, Aiwan-e-Tijarat Road Behind Habib Bank Plaza, Karachi** before the procurement committee and the bidders or their authorized representatives who wish to be present. After completion of technical process financial bids of technically qualified firms will be opened and informed accordingly.
- Bid Validity Period is 90 days.
- The Earnest money/Bid Security at the rate of **2%** of bid price should be submitted along with Bid in shape of Call Deposit/Pay order/Demand Draft issued by any scheduled bank of Pakistan in favor of **Sindh Madressatul Islam University Karachi**.
- Under following conditions bid will be rejected.
(i) Partial, Conditional and telegraphic bids/ tenders. (ii) Bids not accompanied by bid security of required amount & form. (iii) Bids received after specified date and time (iv) Black listed firms.
- Bids must be offered on the prescribed bidding documents issued by **Sindh Madressatul Islam University** or downloaded from SPPRA/SMIU website. However additional sheets may be attached, if required.
- Procuring Agency reserves the right to reject all or any bids subject to the relevant provisions of **SPPRA Rules-2010 amended (Amended up to date)**.
- In case any unforeseen situation resulting in closure of office on the date of opening or if Government declares Holiday, the tender shall be submitted/opened on the next working day at the same time and venue.

Director Works & Services

GROUP HEALTH INSURANCE 2018-19

1. INTRODUCTION

1.1. Purpose of RFP

Sindh Madressatul Islam University, Karachi invites single stage two envelopes tender under SPPRA Rules 2010 (amended up to date) for providing the services of Group Health Insurance from well reputed insurance companies who qualify eligibility criteria for the Calendar year 2020-2021 for the following lives.

1. Current Employees
2. Eligible following dependents of current employees:
 - a. Parents
 - b. Spouse (One)
 - b. Children (Three)

The Scope of Services will be based on the following benefits:

1. In Patient
2. Out Patient + Investigation + Medicine

1.2 Task to be performed by the Insurer

- 1.2.1. To provide Medical Benefits across Pakistan in line with the Scope of work mentioned in the technical proposal.
- 1.2.2. To insure that their concern staff/representative shall behave properly and Friendly with employees /staff/dependents of **Sindh Madressatul Islam University, Karachi**
- 1.2.3. To co-ordinate day to day matters/affairs with the any authorized officer of **Sindh Madressatul Islam University, Karachi** regularly.
- 1.2.4. To provide two numbers of Health cards, one for employee and one for SMIU University, Karachi.

1.3 Responsibility of SMI UNIVERSITY

- 2.3.1. **Sindh Madressatul Islam University, Karachi** will provide the scope of work outlining the number of employees and their dependents to be insured along with their required benefit structure and additional benefits to be covered.
- 2.3.2. **Sindh Madressatul Islam University, Karachi** will bear the cost of premium based on the details provided under the scope of work.

3. SCOPE OF WORK

2.1. The Hospitalization benefit must include the following coverage.

- Employees and spouses are to be covered up to 65 years of age with full insured limits.
- Parents of employees are covered up to 95 years of age.
- Children coverage: Sons are to be covered up to 25 years' age & Daughter till Marriage.

2.2. In Patient and Out-Patient Benefit

The in Patient and out patient benefit must cover all medical expenses incurred up to the specified limit while an insured is hospitalized due to illness, surgery or accident. Eligible medical expenses include:

S. No.	Particulars
1.	<p>Scope of health facilities covered</p> <p>1. HOSPITAL CARE (including surgeries) Facilities: Daily Room and Board charges, operation theatre charges, surgeon's fee, Anesthetist's fee, consultant's fee, Medicines and Drugs, Diagnostic Tests (including at Advance Radiology Centre, Karachi), Blood and Oxygen supplies charges, patient's meal charges, Local Road Ambulance charges, Lipid Profile, ETT.</p> <p>2. MEDICAL CARE (Prolong/serious ailments) Following diseases with Hospital Treatment</p> <p>(a) Cancer (b) Aids (c) Renal Failure (Kidney failure)/Dialysis and Transplant (d) Hearts Diseases/Hypertension (Cardio Vascular Diseases)/By pass/Angioplasty and Pace Maker Installation (e) Diabetes (f) Asthma/TD (g) GVP/Stroke/Paralysis (h) Chronic Hepatitis B & C and Liver Disease (i) Burns Injury (over25%) (j) Rheumatoid/Arthritis, Oste Arthritis/Total Knee/Hip replacement (k) Chronic Bowel disease like peptic Ulcer (l) Ulcerative Colitis, Corhh's diseases (m) Eye, Ent and Dental Care (n) Dermatological disease (except cosmetics) (o) Day care (OPD) (p) Any other disease declared by the specialist/consultant as serious/prolonged ailment to the satisfaction of the University.</p>
2.	Annual Limit for the parents (without any constraints of number or types of ailments and confinements) (charges are included in the annual limit for per insured person).
3.	50% increase in basic hospitalization limit, if the hospitalization is due to an accident.

4.	Specialized investigation to covered out of annual hospitalization limit
5.	Maternity Expenses Limit (charges are included in the annual limit for per insured person). (i) Normal at Hospital (ii) Caesarean at Hospital
6.	Dental Treatment Facility(charges are included in the annual limit for per insured person). (i) Root Canal Filling (ii) Bridging one tooth between two (iii) Accidental case to be covered from Annual Hospitalization Limit
7.	Circumcision of Baby Boy (to be covered from Annual Hospitalization Limit)
8.	Liver Treatment
9.	Diabetics
10.	Ortho Fracture or any emergency visit to OPD + Investigation + Medicine

3. REQUIRED STRUCTURE

3.1. Census structure as specified in annexure A

3.2. Benefit Structure as specified in annexure A

3.3. Age & Eligibility Structure as specified in annexure A

4. ELIGIBILITY CRITERIA OF INSURER

1. Approved Insurer from SECP
2. Registered with Income Tax and Sales Tax authorities
3. Registered with Sindh Board of Revenue
4. Companies scoring minimum 70% marks in the technical evaluation criteria will be qualified for financial proposal.
5. All those insurance companies black listed by any Government Department shall not be entertained.
6. Partial, Incomplete & Conditional tenders will not be accepted.
7. Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company.

5. SCORING CRITERIA FOR TECHNICAL EVALUATION

Q # 1	Years in Business of Health Insurance	Points
1	Less than 5 years	01
2	5 Years to 10 Years	05
3	More than 10 years	10

Q # 2	Existing Health Insurance Portfolio	Points
1	Less than RS 750 Million	07
2	More than RS 750 Million	10

Q # 3	Credit Rating by PACRA/JCR-VIS	Points
1	Less than BBB+	01
2	BBB+ to A	05
3	A+ and Above	10

Q # 4	No of Corporate Clients in Health Insurance	Points
1	Less than 30	03
2	30 to 50	07
3	More than 50	10

Q # 5	No of Educational Institution in Health Insurance	Points
1	Up to 5	05
2	More than 5	10

Q # 6	No of Panel Hospitals under credit facility	Points
	Less than 200	03
1	201 to 250	07
2	More than 250	10

Q # 7	No. of Panel Hospitals under credit facility in Karachi	Points
1	Less than 50	03
2	More than 50	10

Q #8	No. of Panel Hospitals under credit facility in Sindh except Karachi	Points
1	Less than 5	03
2	5 to 10	07
3	More than 10	10

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

Q # 10	Full time medical doctor(s)for case management	Points
1	Up to 3	03
2	4 to 5	05
3	More than 5	10

6. TURN AROUND TIME (TAT)

Sr. #	Description	Working Days
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10
3	Claim re-imburement	15
4	Detailed Claims Analysis on Quarterly basis	10

7. OTHER REQUIRED SERVICES:

- 7.1. Declared or un-declared Pre-Existing Conditions (PEC) are fully covered for all lives under all benefits.
- 7.2. Health Questionnaire Forms are not required to declare any medical condition to the insurance company.
- 7.3. Congenital birth Defects (CBD) should be fully covered under basic hospitalization.
- 7.4. Interferon Therapy & PCR test for Hepatitis B & C should be fully covered under basic hospitalization.
- 7.5. Psychiatric treatments are covered.

- 7.6. Intra-Ocular lens implants of premium quality (up to maximum of Rs. 50,000/-) and Cataract Surgery/Phaco covered.
- 7.7. Flexibility of getting treatment facility and any required tests from non-panel hospitals followed by re-imburement.
- 7.8. Re-imburement of claims of employees on panel and non-panel hospitals as per their agreed corporate rates.
- 7.9. No deductions or comparison for re-imburement on Pre & Post 30 days related hospitalization claims except non-medical items & medical equipment.
- 7.10. Complimentary 50% enhancement in the available limit of Basis hospitalization in case of accidental hospitalization / Cancer treatment.
- 7.11. All hospital services and supplies should be covered during confinement in the hospital.
- 7.12. No authorization is required from the insurance company for employees of SMIU, Karachi for panel hospitalization.
- 7.13. No authorization is required from the insurance company for the SMIU, Karachi employees in non-panel hospital.
- 7.14. Payment will be made subject to availability of funds on annuals basis, if delayed due to any reason; no extra interest /mark up will be paid.
- 7.15. Mode of payment for endorsement premium is 100% and billed on quarterly basis.
- 7.16. Number of employees /lives can be increased / decreased from time to time.

8. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL

- 8.1. Company Profile
- 8.2. Certificate of Incorporation with SECP
- 8.3. NTN Certificate
- 8.4. Registration with Sindh Board of Revenue
- 8.5. List of Panel hospitals under credit facility in Pakistan with contact information
- 8.6. Separate List of Panel Hospitals in Sindh
- 8.7. List of Doctors & Health Insurance Management Team
- 8.8. List of complete current clients of health Insurance.
- 8.9. Documentary proof of Experience in Health Insurance.

- 8.10. PACRA/ JCRVIS Rating.
- 8.11. Last Three Years Audit Reports.
- 8.12. List of at least 3 current clients for reference check with contact information.
- 8.13. Name of Authorized person/Account Manager with full contact information on company's Letter Head.
- 8.14. Affidavit from insurer that the "Firm has never been blacklisted"
- 8.15. List of Exclusions.
- 8.16. Processing of all settlements / disbursement of payment of claims must be at Karachi office.
- 8.17. Flow chart for claim re-imbusement process of non-panel hospitalization.
- 8.18. Flow chart for credit facility of emergency admission process at panel hospitalization.
- 8.19. Flow chart for credit facility of elective admission process at panel hospitalization.

09. FINANCIAL PROPOSAL

Premium should be quoted as follows:

Description	Rupees
In Patient + Out Patient Premium	
Admin Surcharge + Govt. Levies	
Net Premium	
Gross Premium	

10. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL

- 10.1. Financial Proposal as per Annexure "C"
- 10.2. Pay Order/Call Deposit for 2% earnest money in favors of SMI University, Karachi
- 10.3. Validity for submitted proposal is 90 days.

RFP COMMUNICATION CONTACTS

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

Name: Mr. Nisar Ahmed Memon

Designation: Additional Director Finance

Address: Sindh Madressatul Islam University, Aiwan-e-Tijarat Road, Karachi.

Tel: 021-99217501-3 (ext. 232,222) , 0333-2163512

Email: namemon@smiu.edu.pk

Any oral communication from or with the authorized persons(s) will be considered unofficial and non-binding on Sindh Madressatul Islam University, Karachi. The Insurance Company should rely only on written statements exchanges with the authorized person of Sindh Madressatul Islam University, Karachi.

11. BID BOND

A bid bond of 2% of the total amount quoted in the name of Sindh Madressatul Islam University, Karachi in the shape of a Pay Order/Call deposit must be deposited and placed in the Financial Proposal envelope. Proposal submitted without a bid bond will not be considered.

12. SUBMISSION CRITERIA & SCHEDULE

12.1 Two separate sealed envelopes each for technical and financial proposal should be submitted in one sealed envelope marked as **Tender Documents** and addressed to as under:

Director Works & Services SMIU, Karachi.

12.2. Envelopes shall also bear the word (“**Confidential**”) and “**Technical Proposal & Financial Proposal**” for the respective bid.

12.3. First, technical proposal shall be evaluated and financial proposal of only those bidders will be opened who score more than 70% marks in the technical evaluation criteria.

12.4. Bidding Documents should reach the office of **Directorate of Works and Services SMIU, Karachi** before **Friday 26th June 2020 by 11:30 a.m.**

12.5. Technical Envelope will be opened on the same day at **12:00 pm** in presence of the procurement committee and the bidders or their authorized representatives who wish to be present.

12.6 The Procurement Agency may reject all or any bid subject to relevant provision of SPP Rules 2010 (amended up to date).

13. EVALUATION OF BIDS

First Technical bids will be opened and will be examined as per tender documents made by a procurement committee constituted by the Honorable Vice Chancellor.

SMIU Financial proposals of only those bidders will be opened who score more than 70% marks in the technical evaluation criteria, then the technically qualified bidders will be given scores as per the financial evaluation criteria. Successful bidder(s) will be called for presentation on any intimated date. Bidders who do not qualify cannot challenge the findings of evaluation or ask for reasons thereof.

14. TERM OF CONTRACT

The contract period will be of one year but can be further renewed for 1 year based on excellent customer services and feedback of employees through the authorized officer.

15. AWARD OF CONTRACT

The successful bidder will have to sign and stamp every document submitted in the tender proposal as well as the policy document

16. DETAILS OF WORK

- a) Details of Medical Insurance benefits required are mentioned at Annexure “A” & “B”
- b) Category – wise details of SMI University Employees and their dependents are mentioned at Annexure “A”

Annexure “A”

Category of Employees	Employees	Spouse	Parents	Children	Total
A- (BPS-22)	1	2	0	2	5
B- (BPS/19-21)	48	40	41	81	210
C- (BPS/ 17-18)	125	100	160	126	511
D- (BPS/ 2-16)	196	165	147	317	825
Total	370	307	348	526	1,551

AGE LIMIT	
Employee	Up to 65 Years
Spouse	Up to 65 Years
Parents	Up to 95 Years
Son	25 years
Daughter	Till Get Married

Financial Proposal should be submitted as per formats attached as Annexure “C” (with coverage of Hospitalization).

Sealing and Marking of bids:

Two separate sealed envelopes each for technical and financial proposal should be submitted in one sealed envelope marked as **Tender Documents** and addressed to as under: -

DIRECTOR
Works & Services
SMIU, Karachi

Annexure “B”

Description / Benefits of Health Policy

(Amount in Pak Rupees)

S. No.	Particulars	Category A (BPS-22)	Category B (BPS-19 to 21)	Category C (BPS-17 to 18)	Category D (BPS-02 to 16)
1.	<p>Annual Limit per insured person</p> <p>Room rent charges and all other below medical treatments are included in annual limit per insured person.</p> <p>Scope of health facilities covered</p> <p>2. HOSPITAL CARE (including surgeries) Facilities: Daily Room and Board charges, operation theatre charges, surgeon's fee, Anesthetist's fee, consultant's fee, Medicines and Drugs, Diagnostic Tests (including at Advance Radiology Centre, Karachi), Blood and Oxygen supplies charges, patient's meal charges, Local Road Ambulance charges, Lipid Profile, ETC.</p> <p>2. MEDICAL CARE (Prolong/serious ailments) Following diseases with Hospital Treatment</p> <p>(q) Cancer</p> <p>(r) Aids</p> <p>(s) Rental Failure (Kidney failure)/Dialysis and Transplant</p> <p>(t) Hearts Diseases/Hypertension (Cardio Vascular Diseases)/By pass/Angioplasty and Pace Maker Installation</p> <p>(u) Diabetes</p> <p>(v) Asthma/TD</p> <p>(w) GVP/Stroke/Paralysis</p> <p>(x) Chronic Hepatitis B & C and Liver Disease</p> <p>(y) Burns Injury (over25%)</p> <p>(z) Rheumatoid/Arthritis, Oste Arthritis/Total Knee/Hip replacement</p> <p>(aa) Chronic Bowel disease like peptic Ulcer</p> <p>(bb) Ulcerative Colitis, Corhh's diseases</p> <p>(cc) Eye, Ent and Dental Care</p> <p>(dd) Dermatological disease (except cosmetics)</p> <p>(ee) Day care (OPD)</p> <p>(ff) Any other disease declared by the specialist/consultant as serious/prolonged ailment to the satisfaction of the University.</p>	<p>Rs. 650,000</p> <p>VIP Room</p>	<p>Rs. 550,000</p> <p>Private Room</p>	<p>Rs. 475,000</p> <p>Semi Private Room</p>	<p>Rs. 360,000</p> <p>General Ward</p>

2.	Annual Limit for the parents (without any constraints of number or types of ailments and confinements) (charges are included in the annual limit for per insured person).	Rs. 150,000	Rs. 120,000	Rs. 100,000	Rs. 75,000
3.	50% increase in basic hospitalization limit, if the hospitalization is due to an accident.	Yes	Yes	Yes	Yes
4.	Specialized investigation to covered out of annual hospitalization limit	Full Cover	Full Cover	Full Cover	Full Cover
5.	Maternity Expenses Limit (charges are included in the annual limit for per insured person). (iii) Normal at Hospital (iv) Caesarean at Hospital	Rs. 40,000 Rs. 65,000	Rs. 35,000 Rs. 60,000	Rs. 30,000 Rs. 55,000	Rs. 30,000 Rs. 50,000
6.	Dental Treatment Facility(charges are included in the annual limit for per insured person). (iv) Root Canal Filling (v) Bridging one tooth between two (vi) Accidental case to be covered from Annual Hospitalization Limit	Rs. 12,000 Rs. 35,000	Rs. 12,000 Rs. 35,000	Rs. 10,000 Rs. 30,000	Rs. 10,000 Rs. 30,000
7.	Circumcision of Baby Boy (to be covered from Annual Hospitalization Limit)	Covered	Covered	Covered	Covered
8.	Liver Treatment	Covered	Covered	Covered	Covered
9.	Diabetics	Covered	Covered	Covered	Covered
10.	Ortho Fracture or any emergency visit to OPD + Investigation + Medicine	Covered	Covered	Covered	Covered

Procedure for Hospitalization:

Emergency Case:

- Proceed to the nearest Hospital, go to Emergency ward. In case a doctor recommends admissions, just present your health card to the admission office/Reception Counter/Corporate Office. In case of non-panel hospital, you can pay cash and then seek for Re-imburement later on.

Non-Emergency/Planned Procedure/Elective Cases:

- If the consultant advise admission in case planned procedure, please get the approval from insurance company at least (02) working days in advance through Pre-Authorization from which is already available with the Network/Panel Hospitals.

Documents Required for Claim Re-imburement:

- Copy NIC and Health Card
- Claim Form duly signed by the Treating Consultant/Surgeon
- Original Itemized Hospital Bill
- Original Payment Receipts
- Prescription for Medicines

- Lab Test Reports
- Birth Certificate (in case of delivery)

Some Standard Exclusions:

- Hospital admission not medically required and undertaken specifically to conduct the diagnostic and other tests.
- Suicidal attempt and involvement in any illegal, criminal or terrorist activities.
- Infertility, Sterilization or contraception.
- Any professional sports related injuries, Example, sky diving mountaineering, Boxing, Scuba diving etc.
- Sexually transmitted disease.
- Contamination of any Nuclear or Radio activities
- Cosmetic Treatment.
- Eye Glasses, Contact Lenses, Hearing Aids, Artificial Limbs, External Prosthesis etc.

Annexure “C”

Description	Rupees
In Patient and Out Patient Premium	
Admin Surcharge + Govt. Levies	
Net Premium	
Gross Premium	

Description	Premium	Premium	Premium	Premium
	A- (BPS-22)	B- (BPS/19-21)	C- (BPS/17-18)	D- (BPS/2-16)
Hospitalization				
Maternity				
Total				

GRAND TOTAL : _____