

Tender Enquiry: 008/2016
Employee Group Health Insurance
NACP, PR-GFATM
Due on November 25, 2016

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INVITATION TO TENDER NO. 03/2016

Due on : 25.11.2016

To,

M/s. _____

You are hereby invited to submit your technical and financial proposals for the group health insurance for the employees and their dependent of PR-Unit NACP (detail mentioned in Annex. A to bidding documents) subject to the conditions attached herewith and those mentioned hereunder. The contract resulting from this invitation to tender shall be governed by the special conditions of contract as contained in enclosed format of contract wherever applicable.

2. The bidder shall attach & sign the certificate as per specification to the effect that the services shall be supplied exactly in accordance with the requirement specified. In case there is any deviation it should be clearly stated by bidder otherwise it will be presumed that offer is strictly in accordance with the requirement/specification.

3. No change in the above particulars shall be allowed except in special circumstances at the discretion of the purchaser.

4. All quoted prices must be included all applicable taxes.

5. The services are required for the employees and their dependents as stated in the schedule.

6. Failure to submit the bid in the manner prescribed in the invitation to tender will render it liable to be ignored.

7. The purchaser does not pledge itself to accept the lowest tender and reserves to itself the right of accepting the full or part quantity offered.

8. The successful bidder shall provide required services at the same rate/premium quoted in financial proposal/bid during the GFATM-NFM grant period 2016-17 and onward subject to the prior approval.



**National Programme Manager
Chairman Procurement Committee**

TENDER ENQUIRY PROFORMA

TENDER ENQUIRY NO. 08/2016

Date of opening 23/11/2016 (11:30am)

Time of Receipt 11.00A.M

Turnaround period 15 Calendar Days

Note: Please read the following note and instructions carefully: -

Any offer not received as per terms and conditions of the tender enquiry is liable to be ignored. No offer shall be considered if: -

- i. Received without earnest money @ 1 % of the bid price.
- ii. It is received after the time and date fixed for the purpose.
- iii. The bid is unsigned.
- iv. The offer is ambiguous.
- v. The offer is conditional.
- vi. The offer is from a firm, blacklisted by the Government at the time of submission of this bid.
- vii. The offer received with shorter validity than required in the tender enquiry.
- viii. The offer is for services not conforming to specifications attached with these tender documents.
- ix. It is received from supplier, which is not registered organization and meeting required rating.
- x. If the bidder submitted multiple prices against one item/service

2. All the Tenders shall be submitted according to the procedure laid down in Rules 36 (b) of Public Procurement Rules 2004, as reproduced below:

Section –36 Procedure of open competitive bidding

(13) Single Stage, Two- envelope Procedure

- (13) The bid shall comprise one single package containing, separately financial and technical proposal (*separate sealed envelopes marked with technical and financial proposal*). All bid received shall be opened and evaluated in the manner prescribed in the bidding documents.
- (ii) The bid/tender enquiry number shall be marked on the envelop
- (iii) The bids shall be opened publicly at a time, date and venue announced and communicated to the bidders in advance;

(vii) The procuring agency/procurement committee will evaluate the submitted Technical proposals and bidder qualifying the eligibility criteria and scoring minimum 60 % marks in the technical evaluation will called for financial proposal opening.

(Viii) The bid found to be the lowest price/bid shall be accepted.

3. Offer will remain valid for ***120 days*** from the date of opening the tender and the successful bidder will be bound to provide required services on same quoted price with in NFM grant period 2016-2017 and onward subject to the availability of grant funds and prior approval.

4. The purchaser reserves the right to ignore/scrap/cancel the tender without assigning any reasons. However, the term, and conditions as stated in Public Procurement Rules, 2004 shall apply in this regard.

5. (a). If the acceptance of tender issued during the validity period of the offer is not accepted by the bidder, the Earnest- Money shall be forfeited.

(b). In case the contractor/supplier fails to execute the contract strictly in accordance with terms and conditions laid down in the contract, the security deposited by him shall be forfeited.

6. The buyer reserves the right to claim compensation for the loss caused by the delay in the delivery of services.



National Programme Manager
CHAIRMAN PROCUREMENT COMMITTEE



TURNARUND TIME/COMPLETION SCHEDULE

1. Tender No. 008/2016
2. Last time and date of submission of bids. 11.00 A.M on 25 /11/2016
3. Date and time of opening. 11.30 A.M on 25/11/2016
4. Turnaround period. **15 calendar days**
5. Place of Delivery
National AIDS Control Programme NIH, Park Road Chak Shahzad Islamabad.
6. Name & Address of Consignee.
National AIDS Control Programme,
NIH, Park Road Chak Shahzad Islamabad.


National Programme Manager
Chairman Procurement Committee

(Cover letter by bidder)

To,
The Chairman,
Procurement Committee,

We hereby submit bid for services of group health insurance mentioned in the list attached with Tender Enquiry No. 008/2016. Detail of our offer and particulars of Bid/Firm are as under: -

- i. Name and Address of Firm
-
-
- ii. Description of Services
-
- iii. National Tax No.
- iv. GST Registration No.
- v. Any other professional Registration No.
- vi. Turnaround Period (Reimbursement)
- vii. Validity period of offer
- viii. Technical proposal Attached (separate sealed envelope)
- ix. Financial Proposal. Net Premium including U.S.C and F.I.F on Firm's letter head (In sealed envelope) is attached.
- x. Earnest Money Cross Cheque No.....

Attached with financial proposal.

Signature

Name of Insurer/ Organization

Name & Seal of the Firm

TERMS & CONDITIONS FOR BIDDING

1. The Firm participating in bid must have AA and above IFS rating by PACRA and good name and experience in field of group health insurance and with registered office in Rawalpindi /Islamabad.
2. The services would have to be supplied by the supplier/Firm as per requirements mentioned in technical proposals. The turnaround time (reimbursement) should be 15 calendar days.
3. Bidder must quote the rates/net premium on firm's letter head as per Performa attached as *Annex B* with the bidding documents, financial proposal must be sealed and marked.
4. Tender should be addressed to the Chairman Procurement Committee.
5. The bidder should quote their firm and final rates both in words as well as in figures.
6. Any conditional, ambiguous or incomplete offer in any respect shall be ignored.
7. Bidder should mention/offer one price/proposal against single item/service multiple bid(s) against single item/service will be ignored/rejected.
8. The bidders shall enclosed catalogues/leaflets/literature and other technical data, if any in respect of services offered by them.
9. The original call deposit/cross cheque for the earnest money must be attached with the financial proposal.
10. Bidder's name must be in Active Tax Payer List.
11. The bidders shall specifically indicate their National Tax No. /General Sales Tax Registration No./any other professional registration No. e.g Registration with SECP
12. Any erasers/cutting/crossing/overwriting etc appearing in the offer must be properly signed by the person signing the bid.
13. Following attested documents are to be submitted along with the tender:
 - a. Earnest money in the form of cross cheque @ 2% of the bid price must attached with financial proposal.
 - b. Under taking that the firm will complete the supply the services within agreed/mentioned days of the receipt of supply order(s).
 - c. A certificate for the validity of offered price/rate/premium for the grant period year 2016-17.
 - d. A certificate that firm will abide all terms and conditions of the tender.
 - e. General sale tax registration certificate.
 - f. Professional tax certificate(if any), proof of registration with SECP
 - g. Proof of PACRA rating

FORM OF CONTRACT

This contract is made at Islamabad on ___ day of _____2016 between the NACP NIH Chack Shahzad Islamabad through the National Programme Manager/Chairman Procurement Committee (hereinafter called the "Purchaser") of the First Part and M/s _____, (hereinafter called the "Insurer") of the Second Part.

Whereas the Purchaser invited bids for services of group health insurance of employee and their dependents whereof M/s _____, being the insurer for employee group health insurance accepted to provide health benefits mentioned in the Annexure -B and **whereas** the Purchaser has accepted the bid by the insurer for the supply of services of group health insurance and their dependent mentioned in the Annexure- A & B on price/premium mentioned in the accepted financial bid. (Copy of bid Annexed-)

NOW THIS CONTRACT WIENESSETH AS FOLLOWS:

- 1) In this Contract words and expressions shall have the same meanings as are respectively assigned to them in the Terms and Conditions of Tender Form and this Contract.
- 2) The following documents form and be read and construed as integral part of this Contract namely:
 - i) The Tender Form and the price schedule submitted by the Bidder.
 - ii) The Terms and Conditions of Contract and
 - iii) The Purchaser's list of employee and dependent and required health benefits.
- 3) In consideration of the payment to be made by the Purchaser to the Supplier/insurer as hereinafter mentioned, the Supplier/insurer hereby covenants with the purchaser to provide the group health insurance services and to remedy defects therein in conformity in all respects with the provisions of this contract.
- 4) The Purchaser hereby covenants to pay the supplier, in consideration of the provision of Services and the remedy of defects therein, the Contract Price or such other sum as may become payable under the provisions of this contract at the time and in the manner prescribed by this contract.
- 5) In case delivery of services are not completed within the time frame specified in the turned around time no supply/services will be accepted and the earnest money will be forfeited.
- 6) The supplier/insurer may not be liable to forfeiture of its earnest money, liquidated damages or termination/blacklisting for default, if and to the extent of delay in performance or other failure to perform its obligation under the contract is the result of an event of Force Majeure. For the purpose of this clause Force Majeure means an act of God or an event beyond the control of the supplier and

not involving the supplier's fault or negligence directly or indirectly purporting to mis-planning, mismanagement and /or lack of foresight to handle the situation. Such events may include but are not restricted to acts of the purchaser in its sovereign capacity, wars or revolutions, fires, floods, earthquakes, epidemics, quarantine restrictions and freight embargoes. If a Force Majeure situation arises, the supplier shall promptly notify the purchaser promptly in writing with sufficient and valid evidence of such conditions and the cause thereof. The Force Majeure Committee will examine the pros cons of the case and all responsible alternatives means for completion of supply order under this contract and will submit its recommendations to the competent authority. However unless otherwise directed by the purchaser in writing, the supplier shall continue to perform its obligations under the contract as for as is reasonable practical and shall seek reasonable alternative means for performance not prevented by the Force Majeure event.

- 7) In case of any dispute, decision of the Arbitration Committee, will be final and binding upon the parties. The award rendered by the sole arbitrator shall be final and binding on all parties.
- 8) This Contract shall be governed by the laws of Pakistan and the courts of Pakistan shall have exclusive jurisdiction.

IN WITNESS Whereof the Parties hereto have caused this Contract to be executed at **Islamabad** and shall enter into force on the day, month and year first above mentioned.

Signed/Sealed by the
Distributor/Seller

Signed/Sealed by the
Purchaser

CERTIFICATE

We hereby confirm to have read carefully the description of items and all the terms and conditions of your tender enquiry No. **008/2016** due for opening on **25/11/2016** for the group health insurance services in additions to the condition specified in contract and all the special instructions attached to the tender enquiry. We agree to abide by all instructions/ conditions.

2. We also hereby categorically confirm that the services offered by us are exactly of the particulars and specifications as laid down in your tender enquiry in all respect.
3. We accept that if the required Earnest Money is not furnished or our offer is found lacking in any of the requirements of your tender enquiry the same may be ignored.
4. We hereby confirm to adhere to the turnaround period required in the Delivery Schedule which would be the essence of the contract and which shall be strictly adhered to by us. In case of failure we agree unconditionally to accept the recovery of liquidated damages on services at 1 % per month or part thereof.
6. Offered price will be valid for the contract period of (GFATM NFM grant) 2016-17, renewal will be subject to the availability of funds and prior approval.
7. We accept that procuring agency can examine the relevant documents and can visit the register office.
8. Certified that the prices quoted by us to NPM NACP, NIH Islamabad tender No. **008/2016** are not more than the price charged from any other Purchasing Agencies in the country and in case of any discrepancy, the bidder hereby undertakes to refund the price charged in excess.

Name of Bidder/ Firm.....
Signature of proprietor (bidder)
Address
Seal
Telephone No. i)
 ii). Mobile
 iii). Fax No.

Witness:

- (a). Name..... Signature
- (b). Full Address

Date

RECEIPT OF SECURITY

A sum of Rs. In the Form of Deposit at Cheque No.
..... dated has been obtained as security for successful
completion of the contract. In case the insurer fails to provide the required services ordered, the amount of
security shall be forfeited.

National Programme Manager
CHAIRMAN PROCUREMENT COMMITTEE

Group Health Insurance of NACP PR-GFATM Staff 2016-17

1. INTRODUCTION

National AIDS Control Programme Islamabad office of the Principle Recipient Global Fund for AIDs T.B and Malaria (NACP PR-GFATM) invites single stage two envelopes tender under PPRA Rules, 2004 for providing the services of Group Health Insurance from well reputed insurance companies who qualify eligibility criteria for the GFATM grant period 2016-17 for the following lives:

Current Employees

Eligible following dependents of current employees:

- a. Spouse
- b. Children

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

- In Patient
- Maternity

Task to be performed by the Insurer

- To provide Medical Benefits across Pakistan in line with the Scope of Work mentioned in the technical proposal
- To ensure that their concerned staff/representative shall behave properly and friendly with employees /staff/dependents of NACP (PR-GFATM) Islamabad
- To co-ordinate say to say matters/affairs with the any authorized officer of NACP (PR-GFATM), Islamabad regularly
- To provide two numbers of Health cards one for employee and one for NACP (PR-GFATM) office

Responsibility of NACP (PR-GFATM)

NACP (PR-GFATM) will provide the scope of work outlining the under of employees and their dependents to be insured along with their required benefit structure and additional benefits to be covered. JSMU will bear the cost of premium based on the details provided under scope of work.

2. SCOPE OF WORK

The Hospitalization, Maternity.

ELIGIBILITY CRITERIA:

- Employees, spouses are to be covered with full insured limits.
- No age limit restriction on the employees and their eligible dependents falling under Plan “A”.
- Children Coverage: Sons are to be covered upto 25 years of age & Daughter till Marriage.

HOSPITALIZATION:	DAY CARE SURGERIES / PROCEDURES
<p>All hospitalization Daily Room and Board charges In-hospital consultations charges Surgical Fees Anesthetist’s Fee Diagnostic Investigations Operation Theatre Charges Blood & Oxygen supplies In-patient medicines expenses ICU / CCU charges Organ Transplant Local ambulance services Pre & post-hospitalization out-patient expenses, such as; consultation charges, cost of prescribed medicines and diagnostic tests before & after hospital confinement of 30 days,</p>	<p>All Daycare procedures. Lithotripsy Endoscopy Excision Biopsy Gastroscopy Partial Mastectomy Tonsillectomy/Adenoidectomy Veins/Varicose Non-malignant tumors/Abscess Cholecystectomy Herniorraphy Appendectomy Cataract Surgery Angiography MRI CT Scan Thallium Scan</p>

	Kidney Dialysis Treatment of cancer (including chemotherapy with pre & post-hospitalization expenses of chemotherapy) upto full hospitalization limit. Treatment of Hepatitis B & C such as, Inj. Interferon therapy/ Tab. Sovaldi along with all combination therapy, consultation & laboratory tests expenses) upto full hospitalization limit. Treatment of all injuries/fractures and lacerated wounds
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- Maternity: To be covered

BENEFITS TO BE COVERED:

- Pre-existing conditions to be covered fully with full limits.

In Patient Benefit

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

MATERNITY:

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

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
5	Detailed Claims Analysis on Quarterly basis	10

OTHER REQUIRED SERVICES:

- a) Declared or un-declared Pre-Existing Conditions (PEC) are fully covered for all lives under all benefits
- b) Health Questionnaire Forms are not required to declare any medical condition to the insurance company.
- c) Congenital Birth Defects (CBD) should be fully covered (like surfactant) under basic hospitalization Interferon/ Sovaldi along with all combination therapy with & PCR and other relevant lab tests for Hepatitis B & C should be fully covered under basic hospitalization limit.
- d) Psychiatric treatments are covered.
- e) Intra-Ocular lens implants of premium quality and Cataract Surgery/Phaco covered.
- f) International treatments are covered on re-imburements as per actual invoices.
- g) Flexibility of getting treatment facility and any required tests from non-penal hospitals followed by re-imburement.
- h) Re-imburement of claims of employees on panel and non-panel hospitals as per their agreed corporate rates
- i) No deductions or comparison for re-imburement on Pre & Post 30 days related hospitalization claims except non-medical items & medical equipment.
- j) Complimentary 50% enhancement in the available limit of Basic Hospitalization in case of Accidental Hospitalization/Cancer treatment/ Hepatitis B & C.

- k) All hospital services and supplies should be covered during confinement in the hospital. No authorization is required from the insurance company for employees of NACP (PR-GFATM) for panel hospitalization.
- l) No authorization is required from the insurance company for the NACP (PR-GFATM) employees' in non-panel hospital.
- m) Description / Benefits of Health Policy for Period of one year renewable subject to the continuation of GFATM grant.
- n) Ambulance charges should be covered from hospitalization benefit
- o) Payment will be made subject to availability of funds on annual basis, if delayed due to any reason; no extra interest/mark up will be paid.
- p) Mode of payment for endorsement premium is 100% and billed on quarterly basis. Number of employees/lives can be increased/ decreased from time to time

Annexure-A

DETAILS OF EMPLOYEES AND DEPENDENTS:

Category-wise details of NACP PR-GFATM Employees and their dependents is as under:

Category of Employees	Employee	Spouses	Children	Total
A. Specialist and Above	4	4	11	19
B. Officers	9	8	11	28
C. Other than officers	7	6	16	29
TOTAL				76

Annexure-B**Description /Benefits of Health Policy**

(Amount in Pak Rupees)

Description	A	B	C
Hospital Care: Total hospitalization limit per annum per insured	150,000/-	100,000/-	100,000/-
Room Rent per day	9,500/-	8,000/-	2,500/-
Major Medical Care: Maximum limit per annum per insured	350,000/-	300,000/-	N/A
Maternity (Normal)	40,000/-	40,000/-	20,000/-
Maternity (Cesarean)	50,000/-	50,000/-	40,000/-

LIST OF DOCUMENTS REQUIRED WITH TECHNICAL PROPOSAL

S.No.	Description	Yes/No
1	List of Panel Hospitals under credit facility in Pakistan with contact information	
2	List of Out Patient Discount centers	
3	List of dentistry clinics	
4	List of complete current clients of health Insurance	
5	List of at least 3 current clients for reference, with contact information	
6	Name of Authorized person(s) with full contact information	
7	Claim forms for In-Patient and Out-Patient	
8	List of Day-Care Procedures/Surgeries under hospitalization benefit	
9	List of Specialized Investigations under hospitalization benefit	
10	List of Coverage (Surgeries / Implants / Dentistry/Prosthesis)	
11	List of Exclusions	
12	Flow chart for claim re imbursement process of non-panel hospitalization.	
13	Flow chart for credit facility of emergency admission process at panel hospitalization.	
14	Processing of all settlements /disbursement of payment of claims must be Islamabad/Rawalpindi Regional head office	
15	Detail of Company's web portal facility to enquire about employees' OPD/ Hospitalization claim	
16	Any other detail (please specify)	

Financial Proposal

Note: Premium should be quoted on firms letter head as follows:

Table: 1.0 Total premium cost for all 76 lives:

S#	Type of Benefits	Premium (PKR)
1	Hospital Care	
2	Major Medical Care	
3	Maternity Care	
A.	Gross Premium before taxes	
4	Any Admin Charges	
5	Additional fee i.e. Admin/FIF/FED/Taxes etc	
6	Any other (specify Please)	
B.	Total Annual Premium	

*Total amount of annual premium in words-----

Name and Signatures of authorized person with official stamp

Note: 1. The firm should attached pay order/cross cheque(in the name of National AIDS Control Programme Islamabad) of 1% bid security total of the bid value with financial proposal.

SCORING CRITERIA FOR TECHNICAL EVALUATION

Total Marks= 100 required marks for technical qualification: 60

A	Years in Business of Health Insurance -10 Marks	Points
1	5-10 years	5
2	More than 10 years	10
B	Existing Health Insurance Portfolio-10 Marks	
1	Less than RS 750 Million	7
2	More than RS 750 Million	10
C	Credit Rating by PACRA/JCR-VIS-10 Marks	
1	AA	7
2	above AA	10
D	No. of Corporate Clients in Health Insurance-10 Marks	
1	Less than 10	5
2	More than 10	10
E	No. of Panel Hospitals under credit facility in Country-10 Marks	
1	Less than 50	3
2	More than 50	10
F	No. of Panel Hospitals under credit facility in Rawalpindi Islamabad-10 Marks	
1	Less than 7	3
2	More than 7	10
G	Strategic Partner/Alliance with international Health Insurer—10 Marks	
1	NO	0
2	YES	10
H	No. of Out Patient discount Centers in the country-10 Marks	
1	Less than ---50	3
2	More than --50	10
I	24/7 medical help-line—10 Marks	
1	NO	0
2	YES	10
J	Full time medical doctor(s)for case management-10 Marks	
1	NO	0
2	YES	10


The insurance companies qualify in technical evaluation we will be invited to participate in opening of the financial proposal(s).

SCORING CRITERIA FOR FINANCIAL EVALUATION

The lowest offered bid will be accepted.

Tentative Procurement Process Time Line:

S.#	Activity	Timeline
i.	Approval from the National Programme Manager Chairman Purchase Committee before floating it in the PPRA website	09.11.2106
ii.	Floating on PPRA web	10.11.2016
iii.	Submission of proposals by the interested firms	25.11.2016
iv.	Opening Technical proposals	25.11.2016
v.	Evaluation of technical proposals	28.11.2016
vi	Opening of financial proposal	29.11.2016
vii	Final evaluation	29.11.2016
viii.	Final approval from the Chairman NPM	30.11.2016
ix.	Award of contract to the successful firm	15.12.2016


National Programme Manager
National AIDS Control Programme
Chairman Procurement Committee